

BHCPR PEER GROUP DATA
PEER GROUP 3

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| | SUMMARY RATIOS | | | | |
|--|----------------|----------|--------|--------|--------|
| | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
| | ----- | ----- | ----- | ----- | ----- |
| Number of BHCs in Peer Group | 162 | 162 | 167 | 172 | 159 |
| EARNINGS AND PROFITABILITY | | | | | |
| ----- | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Net Interest Income (TE) | 3.95 | 3.76 | 3.83 | 3.95 | 3.99 |
| + Non-interest Income | 1.13 | 1.04 | 1.11 | 1.01 | 1.05 |
| - Overhead Expense | 3.02 | 2.97 | 3.05 | 3.02 | 3.03 |
| - Provision for Losses | 0.24 | 0.21 | 0.27 | 0.23 | 0.21 |
| + Securities Gains (Losses) | 0.04 | 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) | 1.88 | 1.71 | 1.72 | 1.77 | 1.85 |
| Net Operating Income | 1.19 | 1.07 | 1.09 | 1.09 | 1.16 |
| Net Income | 1.18 | 1.07 | 1.09 | 1.09 | 1.16 |
| Net Income (Sub S Adjusted) | 0.55 | 1.31 | 1.24 | 1.61 | 1.22 |
| PERCENT OF AVG EARNING ASSETS: | | | | | |
| Interest Income (TE) | 6.72 | 8.22 | 7.70 | 8.39 | 7.91 |
| Interest Expense | 2.47 | 4.17 | 3.57 | 4.17 | 3.63 |
| Net Interest Income (TE) | 4.26 | 4.05 | 4.14 | 4.25 | 4.29 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.23 | 0.19 | 0.30 | 0.21 | 0.22 |
| Earnings Coverage of Net Losses (X) | 21.12 | 21.90 | 15.13 | 20.93 | 19.80 |
| Ln&Ls Allowance/Total Loans & Leases | 1.43 | 1.38 | 1.38 | 1.37 | 1.36 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 0.76 | 0.64 | 0.68 | 0.63 | 0.56 |
| 30-89 Days Past Due Loans and Leases | 0.96 | 1.00 | 1.06 | 1.01 | 0.81 |
| LIQUIDITY AND FUNDING: | | | | | |
| Net Noncore Funding Dependence | 22.29 | 24.20 | 23.82 | 24.40 | 24.91 |
| Net ST Noncore Funding Dependence | 12.42 | 15.34 | 14.49 | 16.05 | 17.45 |
| Net Loans and Leases/Total Assets | 63.65 | 65.21 | 64.67 | 65.16 | 63.72 |
| CAPITALIZATION: | | | | | |
| Tier 1 Leverage Ratio | 8.39 | 8.17 | 8.23 | 8.33 | 8.44 |
| Equity Capital/Total Assets | 8.36 | 8.32 | 8.30 | 8.33 | 8.08 |
| Net Loans&Ls/Equity Capital (X) | 7.78 | 8.02 | 7.97 | 8.08 | 8.10 |
| Cash Dividends/Net Income | 25.22 | 27.24 | 26.96 | 29.72 | 30.28 |
| Cash Dividends/Net Income (Sub S Adjusted) | 28.74 | 18.46 | 47.48 | 34.69 | 21.71 |
| Retained Earnings/Avg Equity Cap | 10.01 | 9.00 | 9.09 | 9.14 | 9.44 |
| PARENT COMPANY RATIOS: | | | | | |
| Short-Term Debt/Equity Capital | 0.76 | 1.43 | 0.93 | 1.04 | 1.10 |
| Long-Term Debt/Equity Capital | 1.72 | 2.28 | 2.22 | 2.00 | 1.15 |
| Equity Investment in Subs/Equity Cap | 107.76 | 108.02 | 108.02 | 106.01 | 104.40 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 105.74 | 122.20 | 153.52 | 140.98 | 148.18 |

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

| PERCENT OF AVERAGE ASSETS | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---|----------|----------|-------|-------|-------|
| Interest Income (TE) | 6.24 | 7.62 | 7.14 | 7.80 | 7.36 |
| Less: Interest Expense | 2.29 | 3.86 | 3.31 | 3.88 | 3.37 |
| Equals: Net Interest Income (TE) | 3.95 | 3.76 | 3.83 | 3.95 | 3.99 |
| Plus: Non-Interest Income | 1.13 | 1.04 | 1.11 | 1.01 | 1.05 |
| Equals: Adj Operating Income (TE) | 5.13 | 4.83 | 5.00 | 5.00 | 5.09 |
| Less: Overhead Expense | 3.02 | 2.97 | 3.05 | 3.02 | 3.03 |
| Less: Provision for Loan and Lease Losses | 0.24 | 0.21 | 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 | 0.04 | 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) | 1.88 | 1.71 | 1.72 | 1.77 | 1.85 |
| Less: Applicable Income Taxes (TE) | 0.65 | 0.60 | 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 | 1.07 | 1.09 | 1.09 | 1.16 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 1.18 | 1.07 | 1.09 | 1.09 | 1.16 |
| Memo: Net Income (Last Four Qtrs) | 1.11 | 1.07 | 1.09 | 1.08 | 1.17 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 92.96 | 93.04 | 93.01 | 93.25 | 93.21 |
| Avg Int-Bearing Funds / Avg Assets | 79.27 | 79.57 | 79.44 | 79.68 | 79.29 |
| Int Income (TE) / Avg Earning Assets | 6.72 | 8.22 | 7.70 | 8.39 | 7.91 |
| Int Expense / Avg Earning Assets | 2.47 | 4.17 | 3.57 | 4.17 | 3.63 |
| Net Int Inc (TE) / Avg Earn Assets | 4.26 | 4.05 | 4.14 | 4.25 | 4.29 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 7.32 | 8.90 | 8.36 | 9.07 | 8.68 |
| Interest-Bearing Bank Balances | 3.13 | 6.03 | 4.83 | 6.37 | 6.60 |
| Fed Funds Sold & Reverse Repos | 1.65 | 5.46 | 3.91 | 6.24 | 4.96 |
| Trading Assets | 2.63 | 2.70 | 2.02 | 4.68 | 3.95 |
| Total Earning Assets | 6.60 | 8.11 | 7.59 | 8.26 | 7.78 |
| Investment Securities (TE) | 5.65 | 6.60 | 6.25 | 6.71 | 6.33 |
| U.S. Treasury & Agency Sec (excl MBS) | 4.90 | 7.19 | 6.28 | NA | NA |
| Mortgage-Backed Securities | 4.15 | 4.79 | 4.54 | NA | NA |
| All Other Securities | 6.51 | 7.60 | 7.74 | NA | NA |
| Interest-Bearing Deposits | 2.66 | 4.67 | 3.99 | 4.57 | 4.02 |
| Time Deposits of \$100K or More | 3.69 | 5.97 | 5.25 | 5.84 | 4.98 |
| Time Deposits < \$100K | 4.09 | 5.98 | 5.53 | 5.71 | 5.18 |
| Other Domestic Deposits | 1.36 | 2.89 | 2.29 | 3.02 | 2.69 |
| Foreign Deposits | 1.71 | 5.66 | 3.99 | 5.64 | 4.72 |
| Fed Funds Purchased and Repos | 1.87 | 5.14 | 3.78 | 5.74 | 4.72 |
| Other Borrowed Funds & Trading Liab | 4.66 | 6.10 | 5.49 | 6.42 | 5.55 |
| All Interest-Bearing Funds | 2.89 | 4.86 | 4.18 | 4.86 | 4.25 |

NON-INTEREST INCOME AND EXPENSES

| | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|--|----------|----------|-------|-------|-------|
| | ----- | ----- | ----- | ----- | ----- |
| Avg Personnel Exp Per Employee (\$000) | 13 | 12 | 48 | 46 | 43 |
| Avg Assets per Employee (\$000) | 3,289 | 3,220 | 3,124 | 3,114 | 2,867 |
| ANALYSIS RATIOS | | | | | |
| Mutual Fund Fee Inc / Non-Int Income | 1.99 | 1.44 | 2.07 | 2.21 | 1.96 |
| Overhead Exp / NII + Non-Int Income | 60.35 | 62.97 | 62.81 | 62.00 | 61.19 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 3.02 | 2.97 | 3.05 | 3.01 | 3.03 |
| Personnel Expense | 1.65 | 1.55 | 1.59 | 1.53 | 1.55 |
| Net Occupancy Expense | 0.43 | 0.45 | 0.45 | 0.45 | 0.45 |
| Other Operating Expenses | 0.92 | 0.95 | 1.00 | 1.00 | 1.01 |
| Overhead Less Non-Interest Income | 1.83 | 1.89 | 1.90 | 1.96 | 1.96 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 58.82 | 61.61 | 61.36 | 60.53 | 59.73 |
| Personnel Expense | 32.24 | 32.25 | 32.04 | 31.02 | 30.69 |
| Net Occupancy Expense | 8.38 | 9.31 | 8.99 | 9.01 | 8.91 |
| Other Operating Expenses | 17.93 | 19.69 | 20.04 | 20.12 | 19.74 |
| Total Non-Interest Income | 21.67 | 21.32 | 21.83 | 19.98 | 20.15 |
| Fiduciary Activities Income | 1.70 | 2.02 | 1.82 | 1.99 | 2.05 |
| Serv Charges on Deposit Accts - Domestic | 7.33 | 7.23 | 7.72 | 6.78 | 6.46 |
| Trading Revenue | 0.00 | 0.00 | 0.00 | NA | NA |
| Investment Banking Fees & Commissions | 0.63 | 0.59 | 0.60 | NA | NA |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | NA | NA |
| Net Servicing Fees | 0.39 | 0.48 | 0.39 | NA | NA |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | NA | NA |
| Insurance Comm & Fees (Incl Premiums) | 0.59 | 0.45 | 0.54 | NA | NA |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.74 | 1.10 | 1.80 | NA | NA |
| Other Non-Interest Income | 6.40 | 6.59 | 6.24 | 9.97 | 10.34 |
| Overhead Less Non-Interest Income | 36.59 | 39.67 | 38.83 | 39.88 | 38.91 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 28.86 | 29.10 | 28.59 | 28.38 | 30.02 |
| Appl Inc Tax+TE/Pretax NOI+TE | 35.16 | 35.88 | 35.89 | 36.14 | 36.99 |

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

| PERCENT OF TOTAL ASSETS | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|--------------------------------------|----------|----------|-------|-------|-------|
| Real Estate Loans | 45.38 | 44.35 | 45.58 | 44.40 | 42.02 |
| Commercial and Industrial Loans | 10.30 | 11.34 | 10.63 | 11.15 | 11.12 |
| Loans to Individuals | 4.99 | 5.98 | 5.39 | 6.22 | 6.84 |
| Loans to Depository Institutions | 0.01 | 0.00 | 0.01 | 0.00 | 0.00 |
| Agricultural Loans | 0.66 | 0.69 | 0.73 | 0.68 | 0.66 |
| Other Loans and Leases | 1.08 | 1.12 | 1.11 | 1.10 | 1.20 |
| Net Loans and Leases | 63.65 | 65.21 | 64.67 | 65.16 | 63.72 |
| Debt Securities Over 1 Year | 21.80 | 16.90 | 18.50 | 19.92 | 21.59 |
| Mutual Funds and Equity Securities | 0.51 | 0.36 | 0.42 | 1.07 | 1.10 |
| Subtotal | 86.71 | 83.41 | 84.50 | 86.87 | 87.35 |
| Interest-Bearing Bank Balances | 0.38 | 0.43 | 0.28 | 0.25 | 0.18 |
| Federal Funds Sold & Reverse Repos | 1.69 | 2.17 | 1.24 | 1.28 | 0.86 |
| Debt Securities 1 Year or Less | 2.04 | 2.26 | 1.99 | 2.61 | 2.57 |
| Trading Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Earning Assets | 91.61 | 91.68 | 91.17 | 91.81 | 91.85 |
| Non-Int Cash and Due From Dep Inst | 2.74 | 2.86 | 3.25 | 3.33 | 3.32 |
| Acceptances | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Real Estate Owned | 0.08 | 0.07 | 0.07 | 0.07 | 0.08 |
| All Other Assets | 5.58 | 5.33 | 5.45 | 4.69 | 4.62 |
| MEMORANDA: | | | | | |
| Short-Term Investments | 4.68 | 5.53 | 4.04 | 4.64 | 4.00 |
| U.S. Treasury Securities | 0.40 | 0.59 | 0.43 | 0.70 | 1.42 |
| U.S. Agency Securities (excl MBS) | 5.45 | 5.67 | 5.24 | 6.95 | 6.20 |
| Municipal Securities | 3.52 | 3.33 | 3.55 | 3.40 | 3.50 |
| Mortgage-Backed Securities | 11.26 | 9.18 | 10.85 | 8.51 | 10.05 |
| Asset-Backed Securities | 0.05 | 0.08 | 0.06 | NA | NA |
| Other Debt Securities | 1.20 | 1.14 | 1.13 | 2.16 | 2.24 |
| RE Loans Secured by 1-4 Family | 18.12 | 18.86 | 18.85 | 19.37 | 19.36 |
| Revolving | 2.26 | 1.92 | 2.26 | 1.92 | 1.83 |
| Closed-End, Sec by First Liens | 13.88 | 14.91 | 14.57 | 15.47 | 15.47 |
| Closed-End, Sec by Junior Liens | 1.55 | 1.64 | 1.61 | 1.58 | 1.56 |
| Commercial Real Estate Loans | 24.99 | 22.96 | 24.55 | 22.43 | 20.33 |
| Construction and Land Dev | 5.57 | 5.12 | 5.54 | 4.70 | 4.14 |
| Multifamily | 1.67 | 1.57 | 1.63 | 1.57 | 1.28 |
| Nonfarm Nonresidential | 16.97 | 15.61 | 16.63 | 15.54 | 14.03 |
| RE Loans Secured by Farmland | 0.64 | 0.64 | 0.67 | 0.62 | 0.58 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 71.24 | 68.11 | 70.28 | 67.97 | 65.69 |
| RE Loans Secured by 1-4 Family | 28.66 | 28.76 | 28.96 | 29.34 | 30.23 |
| Revolving | 3.51 | 2.90 | 3.43 | 2.89 | 2.80 |
| Closed-End | 24.84 | 25.69 | 25.28 | 26.24 | 27.20 |
| Commercial Real Estate Loans | 38.90 | 35.17 | 37.79 | 34.34 | 31.65 |
| Construction and Land Dev | 8.52 | 7.78 | 8.41 | 7.08 | 6.41 |
| Multifamily | 2.61 | 2.39 | 2.51 | 2.41 | 1.97 |
| Nonfarm Nonresidential | 26.52 | 23.82 | 25.61 | 23.76 | 21.89 |
| RE Loans Secured by Farmland | 1.01 | 1.00 | 1.05 | 0.96 | 0.92 |
| Loans to Depository Institutions | 0.01 | 0.01 | 0.01 | 0.00 | 0.00 |
| Commercial and Industrial Loans | 15.98 | 17.37 | 16.35 | 17.10 | 17.25 |
| Loans to Individuals | 7.85 | 9.18 | 8.33 | 9.47 | 10.76 |
| Credit Card Loans | 0.15 | 0.21 | 0.16 | 0.45 | 0.59 |
| Agricultural Loans | 1.04 | 1.07 | 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 | 1.72 | 1.76 | 1.74 | 1.74 | 1.91 |

LIQUIDITY AND FUNDING

| PERCENT OF TOTAL ASSETS | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---------------------------------------|----------|----------|--------|--------|--------|
| Short-Term Investments | 4.68 | 5.53 | 4.04 | 4.64 | 4.00 |
| Liquid Assets | 23.14 | 22.06 | 22.36 | 21.95 | 22.84 |
| Investment Securities | 24.86 | 23.04 | 24.03 | 24.26 | 26.04 |
| Net Loans and Leases | 63.65 | 65.21 | 64.67 | 65.16 | 63.72 |
| Net Lns, Ls & Stdbly Ltrs of Credit | 64.50 | 66.04 | 65.54 | 66.02 | 64.57 |
| Core Deposits | 64.79 | 63.39 | 64.79 | 63.10 | 63.36 |
| Noncore Funding | 24.55 | 25.94 | 24.60 | 26.33 | 26.33 |
| Time Deposits of \$100K or More | 11.97 | 13.48 | 11.90 | 13.41 | 11.48 |
| Foreign Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fed Funds Purchased and Repos | 2.91 | 2.90 | 3.18 | 3.32 | 4.11 |
| Net Fed Funds Purchased (Sold) | 1.23 | 0.73 | 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 | 1.68 | 2.09 | 1.78 | 2.70 | 3.65 |
| Earning Assets Repr in 1 Year | 36.48 | 38.61 | 37.63 | 36.88 | 34.19 |
| Int-Bearing Liab Repr in 1 Year | 30.60 | 35.06 | 31.71 | 32.17 | 30.80 |
| Long-Term Debt Repr in 1 Year | 0.59 | 0.88 | 0.66 | 0.51 | 0.43 |
| Net Assets Repriceable in 1 Year | 4.23 | 1.82 | 4.20 | 3.73 | 1.87 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | |
| Net Noncore Funding Dependence | 22.29 | 24.20 | 23.82 | 24.40 | 24.91 |
| Net ST Noncore Funding Dependence | 12.42 | 15.34 | 14.49 | 16.05 | 17.45 |
| Short-Term Inv/ST Noncore Funding | 36.76 | 36.97 | 30.07 | 31.24 | 25.74 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | 10.59 | 5.23 | 8.48 | 4.67 | 4.12 |
| Net Loans and Leases/Total Deposits | 82.37 | 83.78 | 83.89 | 84.14 | 84.23 |
| Net Loans and Leases/Core Deposits | 99.88 | 104.37 | 101.65 | 104.52 | 101.86 |
| Held-To-Mat Sec Appr(Depr)/Eq Cap | 0.43 | 0.70 | 0.63 | 0.20 | -1.63 |
| Avail-For-Sale Sec Appr(Depr)/Eq Cap | 1.28 | 3.08 | 2.79 | 0.36 | -6.54 |
| Struct Notes Appr(Depr)/Eq Cap | 0.00 | -0.02 | 0.00 | -0.09 | -0.15 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | |
| Held-To-Maturity Securities | 8.62 | 10.47 | 8.98 | 13.42 | 14.95 |
| Available-For-Sale Securities | 91.38 | 89.53 | 91.02 | 86.58 | 84.62 |
| U.S. Treasury Securities | 1.85 | 2.82 | 2.10 | 3.28 | 5.97 |
| U.S. Agency Securities (excl MBS) | 24.11 | 27.16 | 23.27 | 30.58 | 25.48 |
| Municipal Securities | 14.70 | 14.88 | 15.31 | 14.04 | 13.67 |
| Mortgage-Backed Securities | 44.88 | 39.31 | 44.94 | 34.73 | 37.16 |
| Asset-Backed Securities | 0.22 | 0.39 | 0.27 | NA | NA |
| Other Debt Securities | 4.74 | 4.96 | 4.60 | 9.01 | 8.74 |
| Mutual Funds and Equity Securities | 2.19 | 1.72 | 1.96 | 4.95 | 4.46 |
| Debt Securities 1 Year or Less | 9.24 | 10.84 | 9.57 | 11.63 | 10.49 |
| Debt Securities 1 To 5 Years | 32.24 | 24.70 | 26.20 | 30.55 | 30.51 |
| Debt Securities Over 5 Years | 53.60 | 47.83 | 48.00 | 50.00 | 50.68 |
| Pledged Securities | 50.06 | 53.62 | 52.23 | 52.24 | 51.45 |
| Structured Notes, Fair Value | 0.10 | 0.18 | 0.07 | 0.20 | 0.34 |

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ALLOWANCE AND NET LOAN AND LEASE LOSSES

| ANALYSIS RATIOS | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---------------------------------------|----------|----------|--------|--------|--------|
| Provision for Ln&Ls Losses/Avg Assets | 0.24 | 0.21 | 0.27 | 0.23 | 0.21 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.37 | 0.32 | 0.40 | 0.35 | 0.33 |
| Provision for Ln&Ls Losses/Net Losses | 210.81 | 209.83 | 155.37 | 197.92 | 183.38 |
| Ln&Ls Allowance/Total Loans & Leases | 1.43 | 1.38 | 1.38 | 1.37 | 1.36 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 14.63 | 14.01 | 7.61 | 10.90 | 9.90 |
| ALLL/Nonaccrual Assets | 339.12 | 393.53 | 385.54 | 462.34 | 459.26 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 250.22 | 277.35 | 273.30 | 301.54 | 321.29 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.30 | 0.26 | 0.37 | 0.29 | 0.31 |
| Recoveries/Avg Loans and Leases | 0.07 | 0.07 | 0.07 | 0.07 | 0.09 |
| Net Losses/Avg Loans and Leases | 0.23 | 0.19 | 0.30 | 0.21 | 0.22 |
| Recoveries/Prior Year-End Losses | 5.77 | 6.92 | 34.27 | 32.20 | 34.81 |
| Earnings Coverage of Net Losses (X) | 21.12 | 21.90 | 15.13 | 20.93 | 19.80 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | |
| Real Estate Loans | 0.05 | 0.04 | 0.06 | 0.05 | 0.04 |
| RE Loans Secured By 1-4 Family | 0.05 | 0.04 | 0.07 | 0.06 | 0.05 |
| Revolving | 0.02 | 0.03 | 0.05 | 0.05 | 0.04 |
| Closed-End | 0.05 | 0.04 | 0.07 | 0.05 | 0.04 |
| Commercial Real Estate Loans | 0.05 | 0.03 | 0.05 | 0.04 | 0.02 |
| Construction and Land Dev | 0.02 | 0.04 | 0.04 | 0.03 | 0.01 |
| Multifamily | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonfarm Nonresidential | 0.05 | 0.01 | 0.04 | 0.02 | 0.02 |
| RE Loans Secured by Farmland | 0.00 | 0.00 | 0.01 | 0.02 | 0.00 |
| Commercial and Industrial Loans | 0.47 | 0.29 | 0.74 | 0.40 | 0.35 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to Individuals | 0.94 | 0.83 | 0.89 | 0.72 | 0.83 |
| Credit Card Loans | 2.60 | 2.22 | 2.74 | 1.76 | 1.98 |
| Agricultural Loans | 0.04 | 0.02 | 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 | 0.15 | 0.19 | 0.24 | 0.17 | 0.22 |

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PAST DUE AND NONACCRUAL ASSETS

| PERCENT OF LOANS AND LEASES | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---|----------|----------|-------|-------|-------|
| ----- | | | | | |
| 30-89 Days PD Loans and Leases | 0.96 | 1.00 | 1.06 | 1.01 | 0.81 |
| 90+ Days PD Loans and Leases | 0.11 | 0.12 | 0.12 | 0.12 | 0.10 |
| Nonaccrual Loans and Leases | 0.66 | 0.54 | 0.59 | 0.51 | 0.44 |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.80 | 0.69 | 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 | 0.01 | 0.00 | 0.00 | 0.01 | 0.01 |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | |
| ----- | | | | | |
| 30-89 Days Past Due Assets | 0.96 | 1.00 | 1.06 | 1.01 | 0.81 |
| 90+ Days Past Due Assets | 0.11 | 0.12 | 0.12 | 0.12 | 0.10 |
| Nonaccrual Assets | 0.67 | 0.54 | 0.60 | 0.51 | 0.44 |
| 30+ Days PD & Nonaccrual Assets | 1.82 | 1.73 | 1.85 | 1.71 | 1.43 |
| PERCENT OF TOTAL ASSETS | | | | | |
| ----- | | | | | |
| 90+ Days PD and Nonaccrual Assets | 0.52 | 0.46 | 0.49 | 0.44 | 0.37 |
| 90+ PD & Nonaccrual Assets + OREO | 0.62 | 0.55 | 0.58 | 0.53 | 0.46 |
| RESTRUCTURED & NONACCRUAL LNS&LS | | | | | |
| + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | |
| ----- | | | | | |
| Total Assets | 0.53 | 0.45 | 0.49 | 0.44 | 0.39 |
| Allowance for Loan & Lease Losses | 57.16 | 50.98 | 54.11 | 49.44 | 45.74 |
| Equity Cap + ALLL | 5.77 | 5.10 | 5.40 | 4.94 | 4.47 |
| Tier 1 Cap + ALLL | 5.83 | 5.22 | 5.49 | 4.98 | 4.29 |
| Loans & Leases + RE Acquired | 0.82 | 0.69 | 0.74 | 0.68 | 0.61 |

BHCPR PEER GROUP DATA
PEER GROUP 3

PAGE 7A

PAST DUE AND NONACCRUAL LOANS AND LEASES

| 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|--|----------|----------|------|------|------|
| Real Estate - 30-89 Days PD | 0.83 | 0.84 | 0.94 | 0.83 | 0.67 |
| - 90+ Days Past Due | 0.10 | 0.08 | 0.09 | 0.10 | 0.09 |
| - Nonaccrual | 0.58 | 0.48 | 0.52 | 0.43 | 0.43 |
| Coml & Indl - 30-89 Days PD | 1.12 | 1.13 | 1.12 | 1.15 | 0.93 |
| - 90+ Days Past Due | 0.10 | 0.14 | 0.15 | 0.15 | 0.10 |
| - Nonaccrual | 0.93 | 0.78 | 0.83 | 0.83 | 0.62 |
| Individuals - 30-89 Days PD | 1.27 | 1.28 | 1.60 | 1.71 | 1.43 |
| - 90+ Days Past Due | 0.15 | 0.14 | 0.18 | 0.16 | 0.15 |
| - Nonaccrual | 0.27 | 0.24 | 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 | 0.71 | 0.59 | 0.43 | 0.46 | 0.37 |
| - 90+ Days Past Due | 0.04 | 0.07 | 0.07 | 0.02 | 0.04 |
| - Nonaccrual | 0.29 | 0.26 | 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 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Lns&Ls - 30-89 Days PD | 1.09 | 0.82 | 0.74 | 0.32 | 0.32 |
| - 90+ Days Past Due | 0.07 | 0.13 | 0.08 | 0.02 | 0.03 |
| - Nonaccrual | 0.29 | 0.19 | 0.32 | 0.05 | 0.08 |
| MEMORANDA: | | | | | |
| 1-4 Family - 30-89 Days PD | 0.98 | 0.94 | 1.15 | 1.08 | 0.90 |
| - 90+ Days Past Due | 0.11 | 0.11 | 0.12 | 0.11 | 0.11 |
| - Nonaccrual | 0.49 | 0.39 | 0.42 | 0.37 | 0.38 |
| Revolving - 30-89 Days PD | 0.45 | 0.55 | 0.55 | 0.65 | 0.49 |
| - 90+ Days Past Due | 0.04 | 0.05 | 0.06 | 0.05 | 0.06 |
| - Nonaccrual | 0.13 | 0.19 | 0.13 | 0.19 | 0.13 |
| Closed-End - 30-89 Days PD | 1.04 | 0.96 | 1.21 | 1.10 | 0.94 |
| - 90+ Days Past Due | 0.12 | 0.11 | 0.12 | 0.12 | 0.11 |
| - Nonaccrual | 0.52 | 0.40 | 0.45 | 0.35 | 0.41 |
| Commercial RE - 30-89 Days PD | 0.72 | 0.74 | 0.82 | 0.57 | 0.43 |
| - 90+ Days Past Due | 0.07 | 0.06 | 0.07 | 0.07 | 0.05 |
| - Nonaccrual | 0.66 | 0.51 | 0.52 | 0.46 | 0.43 |
| Const & Dev - 30-89 Days PD | 0.74 | 0.80 | 0.79 | 0.59 | 0.49 |
| - 90+ Days Past Due | 0.05 | 0.05 | 0.07 | 0.02 | 0.02 |
| - Nonaccrual | 0.59 | 0.38 | 0.59 | 0.29 | 0.23 |
| Multifamily - 30-89 Days PD | 0.26 | 0.35 | 0.29 | 0.17 | 0.19 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.06 | 0.13 | 0.09 | 0.09 | 0.15 |
| Nonfarm Nres- 30-89 Days PD | 0.60 | 0.63 | 0.67 | 0.51 | 0.42 |
| - 90+ Days Past Due | 0.07 | 0.06 | 0.06 | 0.06 | 0.05 |
| - Nonaccrual | 0.57 | 0.45 | 0.46 | 0.43 | 0.42 |
| Farmland - 30-89 Days PD | 0.71 | 0.76 | 0.61 | 0.68 | 0.39 |
| - 90+ Days Past Due | 0.06 | 0.07 | 0.05 | 0.04 | 0.03 |
| - Nonaccrual | 0.80 | 0.53 | 0.48 | 0.35 | 0.34 |
| Credit Card - 30-89 Days PD | 1.62 | 1.53 | 1.70 | 1.16 | 1.11 |
| - 90+ Days Past Due | 0.65 | 0.57 | 0.50 | 0.25 | 0.26 |
| - Nonaccrual | 0.05 | 0.06 | 0.06 | 0.05 | 0.06 |

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

| CAPITAL RATIOS | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---|----------|----------|-------|-------|-------|
| Tier 1 Leverage Ratio | 8.39 | 8.17 | 8.23 | 8.33 | 8.44 |
| Tier 1 RBC Ratio | 11.90 | 11.44 | 11.57 | 11.69 | 12.02 |
| Total Risk-Based Capital Ratio | 13.28 | 12.88 | 12.95 | 13.04 | 13.31 |
| Tangible Tier 1 Leverage Ratio | 8.32 | 8.06 | 8.16 | 8.24 | 8.31 |
| Tangible Common Eq Cap/Tan Assets | 7.46 | 7.46 | 7.45 | 7.50 | 7.28 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | |
| ----- | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | |
| Loan Commitments | 14.60 | 14.01 | 14.81 | 13.93 | 14.84 |
| Standby Letters of Credit | 0.71 | 0.68 | 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 | 0.88 | 1.19 | 0.95 | 1.24 | 0.92 |
| Interest Rate Contracts | 0.74 | 1.16 | 0.86 | 1.21 | 0.91 |
| Interest Rate Futures & Forward Contr | 0.01 | 0.05 | 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) | 0.11 | 0.08 | 0.15 | 0.16 | 0.13 |
| Interest Rate Swaps | 0.30 | 0.45 | 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 | 22.89 | 21.91 | 23.80 | 22.70 | 25.12 |

DERIVATIVES ANALYSIS

| PERCENT OF NOTIONAL AMOUNT | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---|----------|----------|-------|-------|-------|
| Interest Rate Contracts | 97.76 | 98.90 | 98.28 | 98.52 | 99.26 |
| Foreign Exchange Contracts | 1.57 | 0.42 | 0.93 | 0.64 | 0.40 |
| Equity, Comm, & Other Contracts | 0.10 | 0.00 | 0.24 | 0.00 | 0.00 |
| Futures and Forwards | 22.01 | 24.09 | 18.85 | 23.94 | 16.71 |
| Written Options | 0.00 | 0.18 | 0.27 | 0.00 | 0.58 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 0.00 | 0.00 | 0.14 | 0.00 | 0.58 |
| Purchased Options | 26.17 | 10.02 | 27.92 | 21.52 | 25.16 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 24.57 | 10.02 | 26.36 | 21.52 | 25.16 |
| Swaps | 51.53 | 55.82 | 51.50 | 52.61 | 54.84 |
| Held for Trading | 0.00 | 1.58 | 0.14 | 1.05 | 1.14 |
| Interest Rate Contracts | 1.47 | 1.53 | 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 | 100.00 | 98.42 | 99.86 | 98.95 | 98.86 |
| Interest Rate Contracts | 86.86 | 88.29 | 87.13 | 88.52 | 87.30 |
| Foreign Exchange Contracts | 1.57 | 0.38 | 0.04 | 0.63 | 0.40 |
| Equity, Comm, & Other Contracts | 0.00 | 0.00 | 0.24 | 0.00 | 0.00 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 98.03 | 86.37 | 97.26 | 77.60 | 86.78 |
| One Year or Less | 44.65 | 25.41 | 38.80 | 27.07 | 36.27 |
| Over 1 Year to 5 Years | 40.54 | 45.66 | 45.73 | 41.13 | 36.52 |
| Over 5 Years | 2.48 | 5.34 | 3.76 | 5.98 | 9.03 |
| Gross Negative Fair Value (Abs Val) | 0.41 | 0.40 | 0.33 | 0.26 | 0.52 |
| Gross Positive Fair Value | 0.83 | 0.68 | 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 | 0.00 | 0.00 | 0.01 | 0.00 | 0.03 |
| Decr (Incr) in Int Expense/Net Income | 0.01 | 0.05 | 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 | 0.19 | 0.17 | 0.24 | 0.06 | 0.03 |

INSURANCE AND FOREIGN ACTIVITIES

| INSURANCE ACTIVITIES | MAR 2002 | MAR 2001 | 2001 | | |
|--|----------|----------|-------|--------|--------|
| ----- | ----- | ----- | ----- | | |
| ANALYSIS RATIOS: | | | | | |
| Ins Underwriting Assets/Consol Assets | 0.00 | NA | NA | | |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 37.90 | NA | NA | | |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 62.10 | NA | NA | | |
| Sep Acct Assets(L/H)/Total Life Ast | 14.29 | NA | NA | | |
| Ins Comm&Fees(incl Prem)/Adj Oper Inc | 0.59 | NA | NA | | |
| Premium Inc/Ins Comm&Fees (incl Prem) | 6.24 | NA | NA | | |
| Credit Rel Prem Inc/Tot Prem Inc | 54.12 | NA | NA | | |
| Other Prem Inc/Total Prem Inc | 45.88 | NA | NA | | |
| Ins Under Net Income/Consol Net Income | 0.00 | NA | NA | | |
| Ins Net Inc (P/C)/Equity (P/C) | -74.80 | NA | NA | | |
| Ins Net Inc (L/H)/Equity (L/H) | 54.07 | NA | NA | | |
| Insur Ben, Losses, Exp/Insur Premiums | 19.76 | NA | NA | | |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 8.82 | NA | NA | | |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 0.11 | NA | NA | | |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | NA | NA | | |
| ===== | | | | | |
| FOREIGN ACTIVITIES | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
| ----- | ----- | ----- | ----- | ----- | ----- |
| ANALYSIS RATIOS: | | | | | |
| Yield: Foreign Loans | 0.00 | 0.68 | 0.19 | 0.29 | 0.20 |
| Cost: Interest-Bearing Deposits | 1.71 | 5.66 | 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 | 0.72 | NA | 0.37 | 0.86 |
| Foreign Governments and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Leases | NA | 2.80 | NA | 1.09 | 8.93 |
| GROWTH RATES: | | | | | |
| Net Loans and Leases | 71.98 | 453.05 | 40.75 | -44.11 | -30.30 |
| Total Selected Assets | 17.42 | 99.80 | -0.70 | -21.72 | 40.96 |
| Deposits | -22.68 | 5.14 | 1.75 | 7.74 | 31.48 |

PARENT COMPANY ANALYSIS - PART I

| PROFITABILITY: | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|---|----------|----------|---------|---------|--------|
| Net Income/Avg Equity Capital | 13.86 | 12.73 | 12.99 | 13.25 | 13.59 |
| Bank Net Inc/Avg Eq Inv in Banks | 14.58 | 13.77 | 13.66 | 14.37 | 14.76 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 7.76 | 6.95 | 7.32 | 6.20 | 6.25 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | 10.15 | 10.02 | 10.24 | 9.08 | 12.57 |
| Bank Net Income/Parent Net Income | 102.86 | 91.88 | 103.64 | 102.74 | 91.80 |
| Nonbank Net Income/Parent Net Income | 1.24 | 2.09 | 1.45 | 2.03 | 1.24 |
| Sub BHCs Net Inc/Parent Net Income | 73.89 | 84.39 | 76.94 | 86.17 | 70.18 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 16.02 | 15.13 | 16.12 | 14.08 | 13.60 |
| Total Debt/Equity Capital | 3.36 | 4.75 | 4.12 | 3.88 | 3.16 |
| Total Debt/Eq Cap - Exc Over Fair Value | 3.39 | 4.81 | 4.15 | 4.01 | 3.29 |
| Long-Term Debt/Equity Capital | 1.72 | 2.28 | 2.22 | 2.00 | 1.15 |
| Short-Term Debt/Equity Capital | 0.76 | 1.43 | 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 | 0.41 | 0.69 | 0.60 | 0.93 | 0.91 |
| Long-Term Debt/Consolidated LT Debt | 5.47 | 8.37 | 6.44 | 8.26 | 6.30 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 107.76 | 108.02 | 108.02 | 106.01 | 104.40 |
| Total Investment in Subs/Equity | 109.06 | 109.30 | 109.36 | 107.37 | 106.07 |
| Equity Inv in Subs/Cons Eq Cap+Min Int | 98.70 | 102.11 | 99.24 | 99.58 | 98.28 |
| Total Inv in Subs/Cons Eq Cap+Min Int | 99.75 | 103.21 | 100.39 | 101.10 | 100.01 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 0.54 | 0.64 | 0.65 | 0.44 | 0.37 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 1.97 | 2.64 | 2.25 | 2.38 | 2.09 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 106.91 | 126.97 | 140.61 | 143.45 | 149.74 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 105.74 | 122.20 | 153.52 | 140.98 | 148.18 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 95.35 | 96.77 | 112.94 | 98.19 | 101.08 |
| Pretax Oper Inc + Int Exp/Int Expense | 8927.48 | 2563.33 | 3835.35 | 3763.70 | +++++ |
| Div + Int From Subs/Int Exp + Div | 133.14 | 142.38 | 190.37 | 184.82 | 183.09 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 10.91 | 13.06 | 11.08 | 12.87 | 13.45 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 47.66 | 146.52 | 65.33 | 549.30 | 225.92 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | -0.15 | -0.53 | -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 | 2.54 | 1.04 | 0.26 | 0.00 |
| Total | 0.00 | 3.63 | 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 | 0.05 | 0.14 | 0.07 | 0.00 |
| AS A % OF CONSOLIDATED BHC ASSETS: | | | | | |
| Nonbank Assets of Nonbank Subsidiaries | 1.01 | 1.24 | 0.99 | 1.26 | 1.39 |
| Combined Thrift Assets | 0.00 | 0.06 | 0.00 | 0.07 | 0.13 |
| Combined Foreign Nonbank Sub Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

PARENT COMPANY ANALYSIS - PART II

| PAYOUT RATIOS - PARENT | MAR 2002 | MAR 2001 | 2001 | 2000 | 1999 |
|------------------------------------|----------|----------|--------|--------|--------|
| Div Paid/Inc Before Undist Inc | 84.82 | 71.55 | 66.57 | 64.89 | 66.26 |
| Dividends Paid/Net Income | 25.22 | 27.24 | 26.96 | 29.91 | 30.28 |
| Net Income - Dividends/Avg Equity | 10.01 | 9.00 | 9.09 | 9.06 | 9.44 |
| PERCENT OF DIVIDENDS PAID: | | | | | |
| Dividends From Bank Subs | 126.08 | 134.28 | 186.82 | 178.21 | 163.21 |
| Dividends From Nonbank Subs | 0.55 | 0.39 | 1.45 | 2.00 | 1.13 |
| Dividends From Subsidiary BHCs | 0.11 | 1.55 | 4.56 | 2.22 | 3.74 |
| Dividends From All Subsidiaries | 134.77 | 168.36 | 221.21 | 215.42 | 206.21 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | |
| Dividends From Bank Subs | 35.74 | 41.72 | 52.48 | 60.94 | 53.31 |
| Interest Income From Bank Subs | 0.17 | 0.30 | 0.25 | 0.58 | 0.56 |
| Mgt & Service Fees From Bank Subs | 3.32 | 4.93 | 4.45 | 4.54 | 3.88 |
| Other Income From Bank Subs | 0.04 | 0.02 | 0.04 | 0.03 | 0.07 |
| Operating Income From Bank Subs | 42.60 | 51.11 | 65.24 | 68.20 | 65.44 |
| PERCENT OF NONBANK NET INCOME: | | | | | |
| Dividends From Nonbank Subs | 32.87 | 22.66 | 48.19 | 34.92 | 45.25 |
| Interest Income From Nonbank Subs | 3.63 | 4.28 | 4.20 | 4.26 | 3.82 |
| Mgt & Serv Fees From Nonbank Subs | 1.43 | 2.65 | 2.38 | 1.88 | 1.90 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Inc From Nonbank Subs | 55.19 | 39.46 | 76.28 | 63.94 | 69.52 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | |
| Dividends From Subsidiary BHCs | 26.09 | 19.84 | 28.69 | 33.23 | 30.59 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.10 | 0.13 | 0.05 | 0.00 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.82 | 0.75 | 0.79 | 1.10 |
| Other Income From Subsidiary BHCs | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Income From Sub BHCs | 23.59 | 22.76 | 31.69 | 36.33 | 32.64 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | |
| Dividends From Bank Subsidiaries | 58.78 | 57.43 | 66.63 | 71.73 | 65.27 |
| Interest Income From Bank Subs | 1.69 | 1.27 | 0.46 | 0.78 | 1.31 |
| Mgt & Serv Fees From Bank Subs | 5.41 | 6.10 | 4.40 | 3.92 | 4.48 |
| Other Income From Bank Subs | 0.10 | 0.04 | 0.04 | 0.03 | 0.06 |
| Operating Income From Bank Subs | 75.02 | 72.33 | 79.21 | 87.86 | 85.95 |
| Dividends From Nonbank Subs | 0.66 | 0.32 | 0.52 | 0.47 | 0.61 |
| Interest Income From Nonbank Subs | 0.08 | 0.15 | 0.05 | 0.03 | 0.02 |
| Mgt & Serv Fees From Nonbank Subs | 0.04 | 0.10 | 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 | 1.49 | 2.02 | 1.23 | 1.21 | 1.14 |
| Dividends From Subsidiary BHCs | 0.60 | 3.33 | 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 | 1.17 | 3.91 | 5.60 | 4.92 | 3.67 |
| Loans and Adv From Subs/ST Debt | 370.58 | 71.78 | 31.31 | 146.21 | 108.85 |
| Loans and Adv From Subs/Total Debt | 110.59 | 57.16 | 41.22 | 83.78 | 76.68 |

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 3 by BHC Name

| ID_RSSD | Consolidated Assets(\$'000) | BHC Name | Home Office Location | Change From 12/31/2001 and Other Notes |
|---------|--------------------------------|--------------------------------|-------------------------|---|
| 1082067 | 1,138,374 | ABC BANCORP | MOULTRIE, GA | |
| 1141786 | 2,950,062 | ALABAMA NATIONAL BANCORPORATIO | BIRMINGHAM, AL | |
| 1426812 | 2,160,404 | ALLEGIANT BANCORP, INC. | SAINT LOUIS, MO | |
| 1107205 | 1,362,399 | AMARILLO NATIONAL BANCORP, INC | AMARILLO, TX | |
| 2611718 | 1,714,954 | AMBOY BANCORPORATION | OLD BRIDGE, NJ | |
| 1059715 | 1,066,863 | AMERICAN NATIONAL CORPORATION | OMAHA, NE | |
| 1103177 | 1,431,349 | AMERICAN STATE FINANCIAL CORPO | LUBBOCK, TX | |
| 1117316 | 1,213,764 | AMERISERV FINANCIAL, INC | JOHNSTOWN, PA | |
| 1048812 | 1,154,089 | ARROW FINANCIAL CORPORATION | GLENS FALLS, NY | |
| 2731858 | 1,328,735 | BANC CORPORATION, THE | BIRMINGHAM, AL | |
| 1133286 | 2,748,882 | BANCFIRST CORPORATION | OKLAHOMA CITY, OK | |
| 1097306 | 1,080,176 | BANCPPLUS CORPORATION | BELZONI, MS | |
| 2126977 | 2,152,259 | BANNER CORPORATION | WALLA WALLA, WA | |
| 2835514 | 1,071,064 | BOILING SPRINGS, MHC | RUTHERFORD, NJ | |
| 2521750 | 1,459,760 | BOSTONFED BANCORP, INC. | BURLINGTON, MA | |
| 1106879 | 1,274,820 | BROADWAY BANCSHARES, INC. | SAN ANTONIO, TX | |
| 1250530 | 2,056,883 | BSB BANCORP, INC. | BINGHAMTON, NY | |
| 2585846 | 1,364,245 | CALIFORNIA COMMUNITY FINANCIAL | SAN FRANCISCO, CA | |
| 2687795 | 1,609,635 | CAMBRIDGE FINANCIAL GROUP, INC | CAMBRIDGE, MA | |
| 1130249 | 1,110,197 | CAMDEN NATIONAL CORPORATION | CAMDEN, ME | |
| 1085509 | 1,792,100 | CAPITAL CITY BANK GROUP, INC. | TALLAHASSEE, FL | |
| 1247334 | 2,174,318 | CAPITOL BANCORP LTD. | LANSING, MI | |
| 1843080 | 2,515,872 | CATHAY BANCORP, INC. | LOS ANGELES, CA | |
| 1028412 | 1,542,324 | CB BANCSHARES, INC. | HONOLULU, HI | |
| 2745118 | 1,416,708 | CCBT FINANCIAL COMPANIES, INC. | SOUTH YARMOUTH, MA | |
| 2158156 | 1,001,246 | CENTRAL BANCSHARES, INC. | LEXINGTON, KY | |
| 1111088 | 1,222,779 | CENTURY BANCORP, INC. | MEDFORD, MA | |
| 1486517 | 1,695,837 | CHINA TRUST HOLDINGS CORP. | NEW YORK, NY | |
| 1076262 | 2,115,258 | CITY HOLDING COMPANY | CROSS LANES, WV | |
| 1142448 | 1,990,116 | CITY NATIONAL BANCSHARES, INC. | MIAMI, FL | |
| 2078816 | 1,593,698 | COLUMBIA BANKING SYSTEM, INC. | TACOMA, WA | |
| 1135972 | 2,597,436 | COMMERCEBANK HOLDING CORPORATI | CORAL GABLES, FL | |
| 1080595 | 1,077,400 | COMMUNITY BANCSHARES OF MISSIS | BRANDON, MS | |
| 1117709 | 1,563,266 | COMMUNITY BANKS, INC. | MILLERSBURG, PA | |
| 1070644 | 2,495,219 | COMMUNITY TRUST BANCORP, INC. | PIKEVILLE, KY | |
| 1200393 | 2,654,090 | CORUS BANCSHARES, INC. | CHICAGO, IL | |
| 1022764 | 1,863,040 | CPB INC. | HONOLULU, HI | |
| 1029222 | 2,585,133 | CVB FINANCIAL CORP. | ONTARIO, CA | |
| 2734233 | 2,903,220 | EAST WEST BANCORP, INC. | SAN MARINO, CA | |
| 1076413 | 1,883,523 | F&M BANCORP | FREDERICK, MD | |
| 1098732 | 1,194,739 | FARMERS CAPITAL BANK CORPORATI | FRANKFORT, KY | |
| 1032464 | 1,884,226 | FINANCIAL INSTITUTIONS, INC. | WARSAW, NY | |
| 1199974 | 1,806,845 | FIRST AMERICAN BANK CORPORATIO | ELK GROVE VILLAGE, IL | |
| 1076431 | 1,149,750 | FIRST BANCORP | TROY, NC | |
| 1204560 | 1,145,159 | FIRST BANCSHARES, INC. | MERRILLVILLE, IN | |
| 1203602 | 1,276,718 | FIRST BUSEY CORPORATION | URBANA, IL | |
| 2875332 | 1,197,508 | FIRST COMMUNITY BANCORP | RANCHO SANTA FE, CA | Moved from Peer 4 |
| 1478017 | 1,466,471 | FIRST COMMUNITY BANCSHARES, IN | BLUEFIELD, VA | |
| 1102312 | 1,885,084 | FIRST FINANCIAL BANKSHARES, IN | ABILENE, TX | |
| 1208595 | 2,140,944 | FIRST FINANCIAL CORPORATION | TERRE HAUTE, IN | |
| 1145506 | 2,039,606 | FIRST INDIANA CORPORATION | INDIANAPOLIS, IN | |

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 3 by BHC Name

| ID_RSSD | Consolidated Assets(\$'000) | BHC Name | Home Office Location | Change From 12/31/2001 and Other Notes |
|---------|--------------------------------|--------------------------------|-------------------------|---|
| ----- | ----- | ----- | ----- | ----- |
| 1095982 | 1,033,897 | FIRST M & F CORPORATION | KOSCIUSKO, MS | |
| 1208559 | 1,735,912 | FIRST MERCHANTS CORPORATION | MUNCIE, IN | |
| 1106516 | 1,219,183 | FIRST NATIONAL BANK GROUP, INC | EDINBURG, TX | |
| 1133437 | 1,064,190 | FIRST NATIONAL CORPORATION | ORANGEBURG, SC | |
| 2648675 | 2,854,763 | FIRST NIAGARA FINANCIAL GROUP, | LOCKPORT, NY | |
| 1209097 | 1,388,112 | FIRST OAK BROOK BANCSHARES, IN | OAK BROOK, IL | |
| 1096505 | 1,368,310 | FIRST SECURITY BANCORP | SEARCY, AR | |
| 1026801 | 1,146,863 | FREMONT BANCORPORATION | FREMONT, CA | |
| 1031346 | 1,793,786 | FRONTIER FINANCIAL CORPORATION | EVERETT, WA | |
| 1029213 | 2,512,179 | GBC BANCORP | LOS ANGELES, CA | |
| 2003975 | 2,083,555 | GLACIER BANCORP, INC. | KALISPELL, MT | |
| 1140118 | 1,054,538 | GRANITE STATE BANKSHARES, INC. | KEENE, NH | |
| 2339133 | 1,331,905 | GREAT SOUTHERN BANCORP, INC. | SPRINGFIELD, MO | |
| 1057935 | 1,085,447 | GUARANTY CORPORATION | DENVER, CO | |
| 2083294 | 1,818,329 | GUARANTY FINANCIAL, M.H.C. | MILWAUKEE, WI | |
| 2900261 | 1,220,686 | HANMI FINANCIAL CORPORATION | LOS ANGELES, CA | |
| 1117192 | 2,172,935 | HARLEYSVILLE NATIONAL CORPORAT | HARLEYSVILLE, PA | |
| 2223997 | 1,577,222 | HASTEN BANCSHARES | INDIANAPOLIS, IN | |
| 1206546 | 1,630,912 | HEARTLAND FINANCIAL USA, INC. | DUBUQUE, IA | |
| 1245291 | 1,029,972 | HILLS BANCORPORATION | HILLS, IA | Moved from Peer 4 |
| 1048803 | 1,389,079 | HUDSON VALLEY HOLDING CORP. | YONKERS, NY | |
| 2291914 | 1,470,812 | IBERIABANK CORPORATION | NEW IBERIA, LA | |
| 1136803 | 2,197,370 | INDEPENDENT BANK CORP. | ROCKLAND, MA | |
| 1201925 | 1,874,660 | INDEPENDENT BANK CORPORATION | IONIA, MI | |
| 1209109 | 1,177,251 | INDIANA UNITED BANCORP | GREENSBURG, IN | |
| 1132654 | 2,923,102 | INTEGRA BANK CORPORATION | EVANSVILLE, IN | Moved from Peer 2 |
| 1064278 | 2,523,863 | INTRUST FINANCIAL CORPORATION | WICHITA, KS | |
| 1490701 | 2,158,434 | JOHNSON INTERNATIONAL, INC. | RACINE, WI | |
| 1123915 | 1,047,226 | KLEIN FINANCIAL, INC. | CHASKA, MN | |
| 1404799 | 1,077,210 | LAKELAND BANCORP, INC. | OAK RIDGE, NJ | |
| 1208906 | 1,106,634 | LAKELAND FINANCIAL CORPORATION | WARSAW, IN | |
| 1105162 | 2,932,272 | LAREDO NATIONAL BANCSHARES, IN | LAREDO, TX | |
| 1066209 | 1,075,256 | LAURITZEN CORPORATION | OMAHA, NE | |
| 2776073 | 2,786,751 | LOCAL FINANCIAL CORPORATION | OKLAHOMA CITY, OK | |
| 1139260 | 1,022,685 | M & F BANCSHARES, INC. | WEATHERFORD, TX | |
| 2236447 | 1,160,281 | MAIN STREET BANKS, INC. | KENNESAW, GA | |
| 2856368 | 1,106,267 | MAIN STREET TRUST, INC. | CHAMPAIGN, IL | |
| 1207486 | 1,236,524 | MARQUETTE NATIONAL CORPORATION | CHICAGO, IL | |
| 2907822 | 1,414,436 | MBT FINANCIAL CORP. | MONROE, MI | |
| 2614652 | 1,446,171 | MEDFORD BANCORP, INC. | MEDFORD, MA | |
| 1204627 | 1,223,863 | METROPOLITAN BANK GROUP, INC. | CHICAGO, IL | |
| 2516943 | 1,873,256 | MID-STATE BANCSHARES | ARROYO GRANDE, CA | |
| 1209828 | 1,849,110 | MIDWEST BANC HOLDINGS, INC. | MELROSE PARK, IL | |
| 1100233 | 2,042,192 | MISSISSIPPI VALLEY BANCSHARES, | SAINT LOUIS, MO | |
| 1117026 | 2,702,722 | NATIONAL PENN BANCSHARES, INC. | BOYERTOWN, PA | |
| 1100037 | 1,033,551 | NBC CAPITAL CORPORATION | STARKVILLE, MS | |
| 2244910 | 1,057,695 | NSB HOLDING CORP. | STATEN ISLAND, NY | Moved from Peer 4 |
| 1206911 | 1,327,722 | OLD SECOND BANCORP, INC. | AURORA, IL | |
| 1117259 | 1,165,553 | OMEGA FINANCIAL CORPORATION | STATE COLLEGE, PA | |
| 2490575 | 2,363,831 | ORIENTAL FINANCIAL GROUP, INC. | RIO PIEDRAS, PR | |
| 2323057 | 2,732,861 | PACIFIC NORTHWEST BANCORP | SEATTLE, WA | |

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 3 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2001 and Other Notes |
|---------|-------------------------------|---------------------------------|-------------------------|--|
| 1200692 | 1,394,848 | PARKWAY BANCORP, INC. | HARWOOD HEIGHTS, IL | |
| 2410283 | 1,008,645 | PATRIOT BANK CORP. | POTTSTOWN, PA | |
| 1070578 | 1,204,888 | PEOPLES BANCORP INC. | MARIETTA, OH | |
| 1098844 | 1,304,812 | PEOPLES HOLDING COMPANY, THE | TUPELO, MS | |
| 1053272 | 2,866,881 | PINNACLE BANCORP, INC. | CENTRAL CITY, NE | |
| 1247893 | 1,426,728 | PLAINS CAPITAL CORPORATION | DALLAS, TX | |
| 2688279 | 1,254,181 | PLYMOUTH BANCORP, INC. | WAREHAM, MA | |
| 2242103 | 1,234,541 | PORT FINANCIAL CORP | BRIGHTON, MA | |
| 1839319 | 1,231,208 | PRIVATEBANCORP, INC. | CHICAGO, IL | |
| 1109599 | 1,289,637 | PROSPERITY BANCSHARES, INC. | HOUSTON, TX | |
| 1097025 | 1,619,322 | REPUBLIC BANCORP, INC. | LOUISVILLE, KY | |
| 2387004 | 2,513,866 | REPUBLIC BANCSHARES, INC. | SAINT PETERSBURG, FL | |
| 1136670 | 1,592,376 | RIVERSIDE BANKING COMPANY | FORT PIERCE, FL | |
| 2324429 | 1,043,906 | ROYAL BANCSHARES OF PENNSYLVAN | NARBERTH, PA | Moved from Peer 4 |
| 1071397 | 2,341,971 | S & T BANCORP, INC. | INDIANA, PA | |
| 1248304 | 2,082,832 | SANDY SPRING BANCORP, INC. | OLNEY, MD | |
| 1085013 | 1,252,181 | SEACOAST BANKING CORPORATION | STUART, FL | |
| 1141067 | 1,684,848 | SECOND BANCORP, INCORPORATED | WARREN, OH | |
| 1199992 | 1,298,347 | SHOREBANK CORPORATION, THE | CHICAGO, IL | |
| 1094828 | 1,966,121 | SIMMONS FIRST NATIONAL CORPORA | PINE BLUFF, AR | |
| 2532402 | 1,226,594 | SINOPAC BANCORP | LOS ANGELES, CA | |
| 1245068 | 1,258,348 | SOUTHSIDE BANCSHARES, INCORPOR | TYLER, TX | |
| 1062621 | 1,219,117 | SOUTHWEST BANCORP, INC. | STILLWATER, OK | |
| 1201233 | 1,963,360 | SPECTRUM BANCORPORATION, INC. | OMAHA, NE | |
| 1141647 | 1,216,408 | STAR FINANCIAL GROUP, INC. | FORT WAYNE, IN | |
| 1138861 | 1,110,667 | STATE BANCORP, INC. | NEW HYDE PARK, NY | Moved from Peer 4 |
| 1210413 | 1,189,145 | STATE FINANCIAL SERVICES CORPO | HALES CORNERS, WI | |
| 2442640 | 1,170,244 | STATE NATIONAL BANCSHARES, INC | LUBBOCK, TX | |
| 1039454 | 1,488,604 | STERLING BANCORP | NEW YORK, NY | |
| 1105425 | 2,789,389 | STERLING BANCSHARES, INC. | HOUSTON, TX | |
| 1143829 | 2,008,367 | STERLING FINANCIAL CORPORATION | LANCASTER, PA | |
| 2942702 | 1,371,440 | STURM FINANCIAL GROUP, INC. | DENVER, CO | |
| 1130865 | 1,154,914 | SUFFOLK BANCORP | RIVERHEAD, NY | |
| 1139242 | 1,993,527 | SUN BANCORP, INC | VINELAND, NJ | |
| 2495039 | 2,405,272 | TAYLOR CAPITAL GROUP, INC. | WHEELING, IL | |
| 2706735 | 1,234,017 | TEXAS CAPITAL BANCSHARES, INC. | DALLAS, TX | |
| 2873682 | 1,010,451 | THREE RIVERS BANCORP, INC | MONROEVILLE, PA | |
| 2367921 | 1,535,732 | TOMPKINS TRUSTCO, INC. | ITHACA, NY | |
| 2767633 | 1,116,759 | TROY FINANCIAL CORPORATION | TROY, NY | |
| 1048513 | 2,693,731 | TRUSTCO BANK CORP NY | GLENVILLE, NY | |
| 1048652 | 2,045,417 | U.S.B. HOLDING CO., INC. | ORANGEBURG, NY | |
| 2747644 | 1,439,830 | UMPQUA HOLDINGS CORPORATION | PORTLAND, OR | |
| 1971693 | 1,000,768 | UNION BANKSHARES CORPORATION | BOWLING GREEN, VA | Moved from Peer 4 |
| 1249347 | 2,871,843 | UNITED COMMUNITY BANKS, INC. | BLAIRSVILLE, GA | |
| 1250259 | 1,996,378 | UNITED NATIONAL BANCORP | BRIDGEWATER, NJ | |
| 1116609 | 1,253,996 | UNIVEST CORPORATION OF PENNSYLV | SOUDERTON, PA | |
| 1071632 | 2,624,879 | UNIZAN FINANCIAL CORP. | CANTON, OH | Name Change from UNB CORP. |
| 2685540 | 1,015,334 | USDB BANCORP | STOCKTON, CA | |
| 1050712 | 2,272,950 | VALLEY VIEW BANCSHARES, INC. | OVERLAND PARK, KS | |
| 2626646 | 1,174,905 | VIB CORP | EL CENTRO, CA | |
| 2502049 | 1,051,654 | VIRGINIA FINANCIAL GROUP, INC. | CULPEPER, VA | Moved from Peer 4; Name Change from VIRGINIA FINANCIAL CO |

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 3 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2001 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | ----- | ----- | ----- | ----- |
| 1029464 | 1,914,720 | W.T.B. FINANCIAL CORPORATION | SPOKANE, WA | |
| 1115349 | 1,363,978 | WASHINGTON TRUST BANCORP, INC. | WESTERLY, RI | |
| 1029893 | 1,452,745 | WEST COAST BANCORP | LAKE OSWEGO, OR | |
| 1245705 | 1,518,364 | WEST SUBURBAN BANCORP, INC. | LOMBARD, IL | |
| 1966671 | 1,148,818 | WHITAKER BANK CORPORATION OF | LEXINGTON, KY | |
| 2260406 | 2,955,153 | WINTRUST FINANCIAL CORPORATION | LAKE FOREST, IL | |
| 1137770 | 1,259,541 | WOODFOREST FINANCIAL GROUP, IN | THE WOODLANDS, TX | |
| 1138517 | 1,987,208 | YARDVILLE NATIONAL BANCORP | HAMILTON, NJ | |
| 1399765 | 1,288,573 | 1867 WESTERN FINANCIAL CORPORA | STOCKTON, CA | |