

	PEER GROUP 2 06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	73	69	68	69	64
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.86	3.79	3.83	3.86	4.04
+ Non-interest Income	1.34	1.44	1.41	1.33	1.41
- Overhead Expense	3.01	3.16	3.23	3.03	3.25
- Provision for Losses	0.32	0.27	0.34	0.27	0.22
+ Securities Gains (Losses)	0.03	0.06	0.06	0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.91	1.97	1.84	1.89	1.96
Net Operating Income	1.21	1.24	1.16	1.17	1.22
Net Income	1.22	1.23	1.15	1.17	1.22
Net Income (Sub S Adjusted)	NA	0.68	0.58	0.87	NA
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.53	7.99	7.68	8.25	7.93
Interest Expense	2.35	3.89	3.57	4.17	3.63
Net Interest Income (TE)	4.18	4.15	4.18	4.17	4.37
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.39	0.34	0.43	0.30	0.28
Earnings Coverage of Net Losses (X)	13.71	25.79	13.09	21.02	18.31
Ln&Ls Allowance/Total Loans & Leases	1.54	1.45	1.52	1.40	1.37
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.88	0.74	0.82	0.69	0.57
30-89 Days Past Due Loans and Leases	1.07	1.07	1.20	1.08	0.98
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	27.98	27.88	28.75	28.68	26.65
Net ST Noncore Funding Dependence	17.35	18.73	18.74	21.03	19.93
Net Loans and Leases/Total Assets	61.06	61.93	60.49	62.12	61.76
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.19	8.09	7.99	7.84	7.88
Equity Capital/Total Assets	8.49	8.46	8.34	7.93	7.79
Net Loans&Ls/Equity Capital (X)	7.33	7.49	7.36	7.92	7.94
Cash Dividends/Net Income	28.68	30.54	31.10	31.34	29.76
Cash Dividends/Net Income (Sub S Adjusted)	NA	-4.65	23.51	90.86	NA
Retained Earnings/Avg Equity Cap	10.08	9.82	8.89	9.76	10.04
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.35	2.15	1.52	2.78	4.79
Long-Term Debt/Equity Capital	4.14	4.11	4.07	4.36	5.31
Equity Investment in Subs/Equity Cap	106.77	104.71	105.54	103.43	103.55
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	151.06	171.13	174.68	156.97	184.03

PERCENT OF AVERAGE ASSETS	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.05	7.39	7.09	7.67	7.31
Less: Interest Expense	2.18	3.60	3.30	3.88	3.36
Equals: Net Interest Income (TE)	3.86	3.79	3.83	3.86	4.04
Plus: Non-Interest Income	1.34	1.44	1.41	1.33	1.41
Equals: Adj Operating Income (TE)	5.23	5.31	5.30	5.19	5.51
Less: Overhead Expense	3.01	3.16	3.23	3.03	3.25
Less: Provision for Loan and Lease Losses	0.32	0.27	0.34	0.27	0.22
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.05	0.06	0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.91	1.97	1.84	1.89	1.96
Less: Applicable Income Taxes (TE)	0.68	0.73	0.67	0.69	0.73
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.21	1.24	1.16	1.17	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.22	1.23	1.15	1.17	1.22
Memo: Net Income (Last Four Qtrs)	1.17	1.23	1.14	1.18	1.23
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.78	92.53	92.38	92.93	92.36
Avg Int-Bearing Funds / Avg Assets	81.13	80.84	80.73	81.47	79.47
Int Income (TE) / Avg Earning Assets	6.53	7.99	7.68	8.25	7.93
Int Expense / Avg Earning Assets	2.35	3.89	3.57	4.17	3.63
Net Int Inc (TE) / Avg Earn Assets	4.18	4.15	4.18	4.17	4.37
YIELD OR COST:					
Total Loans and Leases (TE)	7.12	8.68	8.39	8.97	8.61
Interest-Bearing Bank Balances	2.32	4.80	4.03	5.87	4.88
Fed Funds Sold & Reverse Repos	1.81	4.84	4.02	6.40	5.31
Trading Assets	6.03	6.84	6.34	6.86	4.97
Total Earning Assets	6.41	7.85	7.54	8.13	7.79
Investment Securities (TE)	5.49	6.52	6.26	6.78	6.47
U.S. Treasury & Agency Sec (excl MBS)	4.66	6.71	6.33	NA	NA
Mortgage-Backed Securities	5.35	6.10	5.89	NA	NA
All Other Securities	6.94	8.78	8.41	NA	NA
Interest-Bearing Deposits	2.51	4.32	3.94	4.50	4.01
Time Deposits of \$100K or More	3.34	5.68	5.21	5.87	5.06
Time Deposits < \$100K	3.78	5.73	5.41	5.65	5.12
Other Domestic Deposits	1.26	2.50	2.19	2.75	2.65
Foreign Deposits	2.25	4.97	4.40	5.97	5.28
Fed Funds Purchased and Repos	2.00	4.71	4.04	5.82	4.77
Other Borrowed Funds & Trading Liab	4.46	5.60	5.37	6.37	5.51
All Interest-Bearing Funds	2.69	4.46	4.08	4.74	4.21

	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
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Avg Personnel Exp Per Employee (\$000)	26	26	51	48	47
Avg Assets per Employee (\$000)	3,513	3,303	3,294	3,364	3,009
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.51	3.09	3.42	3.08	2.79
Overhead Exp / NII + Non-Int Income	58.07	59.68	60.84	58.87	59.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	3.16	3.23	3.03	3.25
Personnel Expense	1.58	1.61	1.61	1.54	1.62
Net Occupancy Expense	0.44	0.47	0.47	0.45	0.48
Other Operating Expenses	0.97	1.05	1.12	1.01	1.14
Overhead Less Non-Interest Income	1.64	1.64	1.71	1.71	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	56.97	58.40	59.56	57.56	58.58
Personnel Expense	30.24	29.93	30.06	29.57	29.28
Net Occupancy Expense	8.24	8.57	8.50	8.56	8.49
Other Operating Expenses	18.28	19.45	20.59	19.31	20.03
Total Non-Interest Income	24.92	26.76	26.17	24.62	24.87
Fiduciary Activities Income	2.17	2.39	2.35	2.59	3.05
Serv Charges on Deposit Accts - Domestic	7.09	7.24	7.21	6.79	6.39
Trading Revenue	0.23	0.27	0.34	NA	NA
Investment Banking Fees & Commissions	1.34	1.19	1.19	NA	NA
Venture Capital Revenue	-0.02	0.00	0.00	NA	NA
Net Servicing Fees	0.51	0.78	0.86	NA	NA
Net Securitization Income	0.05	0.14	0.11	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.89	0.92	0.85	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.32	1.73	1.62	NA	NA
Other Non-Interest Income	7.46	7.79	7.53	13.05	12.63
Overhead Less Non-Interest Income	32.35	31.48	32.98	33.40	33.49
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.69	30.81	29.18	30.06	31.44
Appl Inc Tax+TE/Pretax NOI+TE	35.64	36.65	35.92	37.20	37.50

PERCENT OF TOTAL ASSETS -----	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	38.81	38.08	37.41	38.13	37.57
Commercial and Industrial Loans	12.46	12.21	11.99	12.34	11.68
Loans to Individuals	6.70	7.56	7.12	7.48	8.27
Loans to Depository Institutions	0.03	0.01	0.02	0.02	0.02
Agricultural Loans	0.45	0.50	0.58	0.43	0.39
Other Loans and Leases	1.91	2.04	2.02	2.06	2.13
Net Loans and Leases	61.06	61.93	60.49	62.12	61.76
Debt Securities Over 1 Year	22.91	20.11	20.42	21.37	22.56
Mutual Funds and Equity Securities	0.27	0.36	0.35	0.95	1.11
Subtotal	85.26	83.46	82.52	85.58	86.29
Interest-Bearing Bank Balances	0.32	0.27	0.44	0.30	0.28
Federal Funds Sold & Reverse Repos	1.24	1.68	1.17	1.04	0.87
Debt Securities 1 Year or Less	3.45	3.21	3.04	3.15	2.23
Trading Assets	0.06	0.04	0.04	0.05	0.05
Total Earning Assets	91.21	91.06	90.72	91.55	91.20
Non-Int Cash and Due From Dep Inst	2.81	3.12	3.28	3.39	3.41
Acceptances	0.02	0.02	0.01	0.02	0.01
Other Real Estate Owned	0.07	0.06	0.07	0.06	0.05
All Other Assets	5.81	5.63	5.80	4.96	5.15

MEMORANDA:

Short-Term Investments	5.50	5.64	5.29	5.30	4.17
U.S. Treasury Securities	0.94	1.33	1.34	1.34	1.64
U.S. Agency Securities (excl MBS)	5.69	5.28	5.14	6.34	5.65
Municipal Securities	2.72	2.33	2.62	2.33	2.17
Mortgage-Backed Securities	13.79	11.60	13.05	11.13	12.24
Asset-Backed Securities	0.12	0.06	0.07	NA	NA
Other Debt Securities	1.13	1.30	1.26	2.14	2.34
RE Loans Secured by 1-4 Family	15.39	16.18	15.58	16.86	19.68
Revolving	2.17	1.66	1.86	1.44	1.58
Closed-End, Sec by First Liens	11.09	12.04	11.35	13.06	15.17
Closed-End, Sec by Junior Liens	1.52	1.69	1.60	1.72	2.06
Commercial Real Estate Loans	20.11	18.16	18.57	17.34	15.64
Construction and Land Dev	4.24	3.92	3.81	3.62	3.05
Multifamily	1.38	1.04	0.96	1.17	0.92
Nonfarm Nonresidential	13.67	12.26	12.48	11.75	10.91
RE Loans Secured by Farmland	0.55	0.52	0.60	0.46	0.45
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	62.63	60.62	60.73	60.87	60.48
RE Loans Secured by 1-4 Family	24.92	25.57	25.19	26.36	31.30
Revolving	3.42	2.57	2.93	2.19	2.43
Closed-End	20.85	22.40	21.60	23.76	28.35
Commercial Real Estate Loans	31.47	28.19	29.02	26.75	24.60
Construction and Land Dev	6.57	6.04	5.96	5.55	4.82
Multifamily	2.15	1.58	1.51	1.77	1.54
Nonfarm Nonresidential	21.45	18.94	19.49	18.00	16.93
RE Loans Secured by Farmland	0.87	0.80	0.94	0.69	0.69
Loans to Depository Institutions	0.05	0.02	0.03	0.03	0.04
Commercial and Industrial Loans	20.55	19.70	20.23	20.51	19.30
Loans to Individuals	10.97	12.28	11.90	11.64	12.96
Credit Card Loans	0.32	0.44	0.44	0.87	1.05
Agricultural Loans	0.74	0.76	0.91	0.67	0.60
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.18	3.39	3.44	3.42	3.52

PERCENT OF TOTAL ASSETS	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	5.50	5.64	5.29	5.30	4.17
Liquid Assets	26.41	25.05	26.10	25.84	26.15
Investment Securities	27.56	25.68	27.29	26.26	26.56
Net Loans and Leases	61.06	61.93	60.49	62.12	61.76
Net Lns, Ls & Stdbly Ltrs of Credit	62.47	63.34	61.86	63.41	62.86
Core Deposits	58.83	59.06	58.79	59.41	61.84
Noncore Funding	29.74	29.19	29.27	30.30	27.97
Time Deposits of \$100K or More	13.43	12.32	11.89	12.37	10.12
Foreign Deposits	0.31	0.23	0.22	0.32	0.19
Fed Funds Purchased and Repos	6.22	6.05	6.61	7.37	6.99
Net Fed Funds Purchased (Sold)	5.15	4.57	5.47	6.18	6.08
Commercial Paper	0.01	0.03	0.02	0.01	0.02
Oth Borrowings W/Rem Mat 1 Yr or Less	1.84	2.17	2.00	3.03	3.76
Earning Assets Repr in 1 Year	38.36	36.09	36.90	36.44	35.46
Int-Bearing Liab Repr in 1 Year	28.92	29.22	27.46	26.59	25.61
Long-Term Debt Repr in 1 Year	0.28	0.43	0.39	0.20	0.33
Net Assets Repriceable in 1 Year	8.93	6.36	8.38	8.66	9.49
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.98	27.88	28.75	28.68	26.65
Net ST Noncore Funding Dependence	17.35	18.73	18.74	21.03	19.93
Short-Term Inv/ST Noncore Funding	32.72	35.44	30.79	27.26	24.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.92	5.71	7.40	4.33	6.63
Net Loans and Leases/Total Deposits	82.43	84.30	82.86	84.47	84.34
Net Loans and Leases/Core Deposits	109.87	111.53	108.73	112.97	104.41
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.08	0.44	0.64	0.00	-2.75
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.34	2.27	2.33	0.04	-5.85
Struct Notes Appr(Depr)/Eq Cap	-0.14	-0.01	-0.04	-0.03	-0.09
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.36	13.31	10.70	22.62	22.29
Available-For-Sale Securities	88.64	86.69	89.30	77.38	77.71
U.S. Treasury Securities	4.30	6.05	5.97	5.79	7.06
U.S. Agency Securities (excl MBS)	22.36	22.64	20.63	25.63	22.78
Municipal Securities	11.22	10.15	11.17	9.91	8.85
Mortgage-Backed Securities	50.09	45.21	47.31	41.82	45.79
Asset-Backed Securities	0.39	0.29	0.29	NA	NA
Other Debt Securities	4.34	5.21	4.82	8.72	8.54
Mutual Funds and Equity Securities	1.18	1.84	1.52	4.21	4.83
Debt Securities 1 Year or Less	14.17	13.59	12.72	13.45	9.36
Debt Securities 1 To 5 Years	31.90	25.97	29.18	27.57	25.59
Debt Securities Over 5 Years	50.87	46.52	46.09	52.34	57.53
Pledged Securities	57.56	54.18	58.63	55.47	57.66
Structured Notes, Fair Value	0.15	0.20	0.12	0.21	0.27

ANALYSIS RATIOS	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.32	0.27	0.34	0.27	0.22
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	0.45	0.56	0.42	0.36
Provision for Ln&Ls Losses/Net Losses	150.90	167.94	143.21	190.54	150.21
Ln&Ls Allowance/Total Loans & Leases	1.54	1.45	1.52	1.40	1.37
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.87	8.14	5.58	9.35	7.53
ALLL/Nonaccrual Assets	271.47	340.18	291.20	320.37	364.49
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	202.34	244.81	200.67	229.94	261.07
Gross Ln&Ls Losses/Avg Loans & Leases	0.52	0.45	0.55	0.40	0.38
Recoveries/Avg Loans and Leases	0.11	0.10	0.10	0.10	0.11
Net Losses/Avg Loans and Leases	0.39	0.34	0.43	0.30	0.28
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	11.92	15.35	30.41	31.49	36.65
Earnings Coverage of Net Losses (X)	13.71	25.79	13.09	21.02	18.31
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.05	0.06	0.03	0.04
RE Loans Secured By 1-4 Family	0.07	0.05	0.07	0.04	0.06
Revolving	0.06	0.04	0.07	0.02	0.06
Closed-End	0.07	0.05	0.07	0.05	0.05
Commercial Real Estate Loans	0.07	0.04	0.05	0.02	0.03
Construction and Land Dev	0.11	0.03	0.02	0.02	0.02
Multifamily	0.02	0.00	0.01	0.00	0.01
Nonfarm Nonresidential	0.05	0.03	0.06	0.02	0.03
RE Loans Secured by Farmland	0.03	-0.02	0.02	0.02	0.01
Commercial and Industrial Loans	0.76	0.59	0.75	0.55	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.11	0.95	1.07	0.93	0.99
Credit Card Loans	3.07	4.39	4.60	2.37	2.67
Agricultural Loans	0.07	0.02	0.12	0.12	0.23
Loans to Foreign Governments & Inst	0.00	0.00	0.00	2.47	0.00
Other Loans and Leases	0.87	0.58	0.74	0.48	0.28

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 2

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PERCENT OF LOANS AND LEASES

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	1.07	1.07	1.20	1.08	0.98
90+ Days PD Loans and Leases	0.16	0.17	0.19	0.17	0.15
Nonaccrual Loans and Leases	0.78	0.66	0.73	0.61	0.48
90+ Days PD and Nonaccrual Loans and Leases	0.95	0.86	0.94	0.83	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	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.07	1.07	1.20	1.08	0.98
90+ Days Past Due Assets	0.16	0.17	0.19	0.17	0.15
Nonaccrual Assets	0.79	0.66	0.74	0.61	0.48
30+ Days PD & Nonaccrual Assets	2.02	1.94	2.14	1.96	1.65

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.58	0.54	0.59	0.52	0.42
90+ PD & Nonaccrual Assets + OREO	0.67	0.62	0.67	0.59	0.49

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.57	0.48	0.54	0.45	0.36
Allowance for Loan & Lease Losses	61.23	54.58	59.74	54.30	44.56
Equity Cap + ALLL	5.96	5.35	5.93	5.27	4.24
Tier 1 Cap + ALLL	6.29	5.58	6.20	5.42	4.26
Loans & Leases + RE Acquired	0.92	0.77	0.88	0.73	0.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.90	0.85	0.94	0.88	0.80
- 90+ Days Past Due	0.11	0.14	0.13	0.13	0.14
- Nonaccrual	0.68	0.59	0.63	0.51	0.43
Coml & Indl - 30-89 Days PD	1.18	1.18	1.16	1.06	0.84
- 90+ Days Past Due	0.15	0.15	0.15	0.15	0.11
- Nonaccrual	1.12	1.08	1.24	1.06	0.69
Individuals - 30-89 Days PD	1.64	1.91	2.13	1.95	1.60
- 90+ Days Past Due	0.19	0.20	0.25	0.24	0.20
- Nonaccrual	0.19	0.20	0.23	0.21	0.16
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.31	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	0.43	0.22	0.47	0.48	0.80
- 90+ Days Past Due	0.05	0.03	0.03	0.07	0.07
- Nonaccrual	0.51	0.31	0.91	0.48	0.63
Foreign Govts- 30-89 Days PD	0.21	5.18	2.33	2.59	9.02
- 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	1.45	1.01	0.99	0.71	0.54
- 90+ Days Past Due	0.23	0.22	0.17	0.13	0.08
- Nonaccrual	0.38	0.58	0.43	0.27	0.10
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.00	0.95	1.14	1.05	1.00
- 90+ Days Past Due	0.14	0.14	0.16	0.16	0.18
- Nonaccrual	0.52	0.38	0.48	0.35	0.39
Revolving - 30-89 Days PD	0.44	0.60	0.67	0.71	0.65
- 90+ Days Past Due	0.03	0.08	0.08	0.12	0.10
- Nonaccrual	0.16	0.18	0.23	0.21	0.21
Closed-End - 30-89 Days PD	1.10	1.01	1.21	1.09	1.04
- 90+ Days Past Due	0.15	0.15	0.17	0.17	0.19
- Nonaccrual	0.60	0.39	0.52	0.36	0.37
- Jr Lien 30-89 Days PD	0.09	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.05	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.74	0.58	0.73	0.57	0.45
- 90+ Days Past Due	0.07	0.10	0.09	0.09	0.08
- Nonaccrual	0.76	0.54	0.60	0.47	0.40
Const & Dev - 30-89 Days PD	0.78	0.74	1.08	0.67	0.57
- 90+ Days Past Due	0.03	0.11	0.09	0.06	0.05
- Nonaccrual	0.61	0.50	0.42	0.43	0.24
Multifamily - 30-89 Days PD	0.39	0.33	0.14	0.36	0.23
- 90+ Days Past Due	0.04	0.05	0.07	0.06	0.05
- Nonaccrual	0.30	0.27	0.37	0.14	0.31
Nonfarm Nres- 30-89 Days PD	0.69	0.55	0.58	0.53	0.42
- 90+ Days Past Due	0.06	0.08	0.07	0.08	0.07
- Nonaccrual	0.68	0.54	0.55	0.50	0.41
Farmland - 30-89 Days PD	1.02	0.81	0.59	0.94	0.47
- 90+ Days Past Due	0.13	0.11	0.13	0.10	0.06
- Nonaccrual	0.96	0.62	0.82	1.02	0.44
Credit Card - 30-89 Days PD	1.68	1.93	1.82	1.65	1.50
- 90+ Days Past Due	0.72	0.72	0.86	0.51	0.47
- Nonaccrual	0.10	0.09	0.13	0.11	0.03

CAPITAL RATIOS	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.19	8.09	7.99	7.84	7.88
Tier 1 RBC Ratio	11.82	11.51	11.45	11.14	11.41
Total Risk-Based Capital Ratio	13.46	12.96	13.02	12.58	13.05
Tangible Tier 1 Leverage Ratio	8.00	7.90	7.82	7.65	7.69
Tangible Common Eq Cap/Tan Assets	7.30	7.39	7.11	6.87	6.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.73	16.19	15.72	16.30	17.13
Standby Letters of Credit	1.17	1.05	1.05	1.06	0.94
Commercial & Similar Letters of Credit	0.13	0.10	0.10	0.10	0.08
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	3.05	3.10	3.18	4.09	4.28
Interest Rate Contracts	2.69	2.76	2.81	3.65	4.07
Interest Rate Futures & Forward Contr	0.16	0.17	0.23	0.08	0.12
Written Options Contr (Int Rate)	0.00	0.01	0.00	0.01	0.05
Purchased Options Contr (Int Rate)	0.46	0.57	0.33	1.26	0.56
Interest Rate Swaps	1.46	1.03	1.33	1.58	2.54
Foreign Exchange Contracts	0.06	0.09	0.06	0.08	0.06
Futures & Forward Foreign Exch Contr	0.05	0.06	0.06	0.06	0.06
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	0.02	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)	0.05	0.06	0.06	0.06	0.06
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	25.91	26.90	27.43	27.70	29.78

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	95.99	94.84	95.41	95.52	96.71
Foreign Exchange Contracts	2.97	3.90	3.55	4.37	2.89
Equity, Comm, & Other Contracts	0.68	0.08	0.18	0.00	0.00
Futures and Forwards	27.42	32.87	36.48	24.21	26.60
Written Options	1.01	1.16	0.79	0.74	1.38
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.57	0.38	0.37	0.33	1.15
Purchased Options	13.59	14.85	10.02	20.68	14.10
Exchange-Traded	0.05	0.00	0.00	1.19	0.00
Over-The-Counter	12.13	13.57	8.56	15.68	11.81
Swaps	52.09	45.36	47.13	47.02	52.47
Held for Trading	19.53	12.54	9.25	6.79	3.25
Interest Rate Contracts	8.07	10.24	5.09	4.36	2.78
Foreign Exchange Contracts	0.78	0.51	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.40	0.02	0.03	0.00	0.00
Non-Traded	80.47	87.46	90.75	93.21	96.75
Interest Rate Contracts	78.12	76.52	88.41	82.51	85.24
Foreign Exchange Contracts	0.42	1.41	1.46	2.77	2.41
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	91.90	89.82	82.67	91.04	96.54
One Year or Less	37.81	36.35	32.05	38.75	41.66
Over 1 Year to 5 Years	25.28	32.91	36.01	37.39	36.77
Over 5 Years	14.21	8.16	10.97	6.51	7.70
Gross Negative Fair Value (Abs Val)	0.76	0.55	0.76	0.47	0.46
Gross Positive Fair Value	0.64	0.34	0.44	0.51	0.57
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	0.03	0.02	0.02	0.04	0.02
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	-0.10	-0.05	-0.02	-0.05	-0.02
Decr (Incr) in Int Expense/Net Income	0.26	0.00	0.25	0.12	-0.56
Net Incr (Decr) Nonint Alloc/Net Income	0.07	0.08	0.02	0.00	0.04
Incr (Decr) in Net Income/Net Income	0.87	0.19	0.36	0.19	-0.36

INSURANCE ACTIVITIES

06/30/2002

06/30/2001

12/31/2001

12/31/2000

12/31/1999

ANALYSIS RATIOS:

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Ins Underwriting Assets/Consol Assets	0.01	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	33.91	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	66.09	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	12.81	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.89	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	6.53	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	70.83	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	29.17	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.03	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	8.41	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	11.14	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	759.47	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	663.95	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	11.98	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	47.64	28.71	29.43	43.59	1.50
Cost: Interest-Bearing Deposits	2.25	4.97	4.40	5.97	5.28
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	14.39	22.10	1.03	NA	NA
Commercial and Industrial Loans	0.92	0.17	0.67	2.41	0.15
Foreign Governments and Inst	0.00	0.00	0.00	2.47	0.00
Leases	3.37	26.96	37.91	1.30	2.43
GROWTH RATES:					
Net Loans and Leases	-15.76	105.96	-0.10	62.09	8.57
Total Selected Assets	136.71	72.40	18.57	12.53	7.03
Deposits	24.82	32.59	78.42	31.19	68.80

PROFITABILITY:

	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	14.79	14.50	13.34	14.92	14.72
Bank Net Inc/Avg Eq Inv in Banks	15.56	15.02	13.87	16.11	16.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.79	9.54	13.60	5.98	6.05
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.94	14.92	14.21	13.23	12.90
Bank Net Income/Parent Net Income	85.95	87.25	86.58	86.17	87.94
Nonbank Net Income/Parent Net Income	1.99	3.90	4.03	2.20	3.18
Sub BHCs Net Inc/Parent Net Income	82.85	60.59	67.07	56.60	39.95

LEVERAGE:

Total Liabilities/Equity	19.24	16.39	17.72	16.56	22.51
Total Debt/Equity Capital	5.88	6.63	6.21	7.55	11.17
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.36	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	5.94	6.84	6.43	7.76	11.60
Total Debt/Eq Cap - Exc Over Fair Value	5.90	6.71	6.25	7.64	11.49
Long-Term Debt/Equity Capital	4.14	4.11	4.07	4.36	5.31
Short-Term Debt/Equity Capital	1.35	2.15	1.52	2.78	4.79
Current Portion of LT Debt/Equity	0.02	0.01	0.01	0.00	0.09
Exc Cost Over Fair Value/Equity Cap	0.23	0.49	0.19	0.79	1.23
Long-Term Debt/Consolidated LT Debt	9.85	17.95	12.85	17.76	15.84

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	106.77	104.71	105.54	103.43	103.55
Total Investment in Subs/Equity	110.40	108.56	109.65	107.37	109.69
Equity Inv in Subs/Cons Eq Cap+Min Int	96.53	98.30	98.09	97.45	96.93
Total Inv in Subs/Cons Eq Cap+Min Int	99.85	101.98	102.02	101.31	102.83

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.55	0.31	0.44	0.29	0.36
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.98	2.09	1.66	1.67	1.95

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	143.87	170.34	176.98	156.41	167.52
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	151.06	171.13	174.68	156.97	184.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.40	104.42	111.96	102.17	101.35
Pretax Oper Inc + Int Exp/Int Expense	3211.83	1819.15	1696.22	5864.35	6007.19
Div + Int From Subs/Int Exp + Div	183.11	176.03	203.20	171.59	180.25
Fees+Other Inc From Subs/Sal + Oth Exp	17.31	18.10	18.98	22.88	16.84
Net Inc/Curr Port of LT Debt+Pfd Div(X)	1915.92	3073.71	4127.39	7342.53	2087.39

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.71	0.32	0.96	0.62	0.75
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.09	0.00	0.00	0.92	0.74
Nonaccrual	4.26	0.38	4.90	0.42	0.46
Total	4.36	0.38	4.90	1.34	1.19

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	0.00	0.04	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.04	0.00

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	1.62	1.52	1.65	1.49	2.14
Combined Thrift Assets	0.08	0.16	0.03	0.08	1.04
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 2				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	68.95	51.67	49.79	64.83	54.15
Dividends Paid/Net Income	28.66	30.54	31.10	31.34	30.49
Net Income - Dividends/Avg Equity	10.25	9.82	8.89	9.76	9.79
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	148.29	171.56	179.35	178.46	210.65
Dividends From Nonbank Subs	1.79	2.17	5.80	2.60	2.76
Dividends From Subsidiary BHCs	7.93	7.28	12.53	7.17	10.26
Dividends From All Subsidiaries	189.27	190.44	222.69	202.99	246.73
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	49.40	61.07	72.64	59.60	58.97
Interest Income From Bank Subs	0.61	0.61	0.63	0.51	1.36
Mgt & Service Fees From Bank Subs	4.91	5.14	6.88	5.62	4.56
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	59.77	70.53	89.98	74.99	70.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	36.50	30.64	33.73	103.95	51.52
Interest Income From Nonbank Subs	28.85	16.83	10.51	32.43	24.33
Mgt & Serv Fees From Nonbank Subs	1.39	2.46	2.03	2.80	13.67
Other Income From Nonbank Subs	0.00	0.12	0.00	0.00	0.00
Operating Inc From Nonbank Subs	114.45	51.34	58.17	145.90	89.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.14	40.69	52.62	55.50	55.22
Interest Inc From Subsidiary BHCs	1.37	2.16	2.42	1.02	0.50
Mgt & Serv Fees From Sub BHCs	8.16	0.91	5.10	3.11	1.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	40.66	43.76	60.14	59.63	60.40
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.75	55.36	59.85	61.17	62.61
Interest Income From Bank Subs	1.02	0.90	0.69	0.90	2.21
Mgt & Serv Fees From Bank Subs	4.60	4.25	4.61	4.77	3.96
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.02
Operating Income From Bank Subs	66.93	66.78	77.07	73.06	81.14
Dividends From Nonbank Subs	0.76	0.75	1.13	0.87	0.91
Interest Income From Nonbank Subs	0.21	0.87	0.43	0.52	0.48
Mgt & Serv Fees From Nonbank Subs	0.07	0.09	0.10	0.05	0.03
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.43	2.64	2.69	2.93	1.69
Dividends From Subsidiary BHCs	7.06	3.16	4.94	6.73	5.73
Interest Inc From Subsidiary BHCs	0.00	0.04	0.03	0.02	0.01
Mgt & Serv Fees From Sub BHCs	0.16	0.00	0.01	0.01	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	8.81	3.62	5.37	7.19	6.24
Loans and Adv From Subs/ST Debt	512.57	159.52	370.77	83.88	29.61
Loans and Adv From Subs/Total Debt	145.19	117.85	98.04	60.56	47.29

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1141786	3,144,348	ALABAMA NATIONAL BANCORPORATIO	BIRMINGHAM, AL	Moved from Peer 3
1208661	4,290,668	AMCORE FINANCIAL, INC.	ROCKFORD, IL	
1095674	4,700,308	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1097614	9,949,078	BANCORPSOUTH, INC.	TUPELO, MS	
1245620	4,397,325	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1025309	9,835,941	BANK OF HAWAII CORPORATION	HONOLULU, HI	Moved from Peer 1; Name change from PACIFIC CENTURY FINAN
2736282	3,759,723	BAY VIEW CAPITAL CORPORATION	SAN MATEO, CA	
2947435	5,067,580	BBVA PR HOLDING CORPORATION	SAN JUAN, PR	
1020180	5,071,460	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
1094314	5,801,849	CENTRAL BANCMPANY	JEFFERSON CITY, MO	
1201934	3,477,570	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1114605	4,595,572	CHITTENDEN CORPORATION	BURLINGTON, VT	
1139532	3,230,685	CIB MARINE BANCSHARES, INC.	PEWAUKEE, WI	
1205688	7,547,028	CITIZENS BANKING CORPORATION	FLINT, MI	
1048867	3,405,863	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1246766	5,603,955	COMMUNITY FIRST BANKSHARES, IN	FARGO, ND	
1102367	8,283,894	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2107707	3,223,097	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
2894230	6,136,020	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2734233	3,038,098	EAST WEST BANCORP, INC.	SAN MARINO, CA	Moved from Peer 3
1427239	4,141,579	EASTERN BANK CORPORATION	BOSTON, MA	
2089036	9,064,909	EMIGRANT BANCORP, INC.	NEW YORK, NY	
3005332	6,749,232	F.N.B. CORPORATION	NAPLES, FL	
2744894	8,649,007	FIRST BANCORP	SAN JUAN, PR	
1118797	6,967,474	FIRST BANKS, INC.	SAINT LOUIS, MO	
1076132	3,490,372	FIRST CHARTER CORPORATION	CHARLOTTE, NC	
1075911	3,699,160	FIRST CITIZENS BANCORPORATION	COLUMBIA, SC	
1071306	4,598,127	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	3,734,847	FIRST FINANCIAL BANCORP	HAMILTON, OH	
1123670	3,311,649	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208184	5,902,692	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1060627	5,682,884	FIRSTBANK HOLDING COMPANY OF	LAKEWOOD, CO	
1117129	7,927,127	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1050600	3,323,414	GOLD BANC CORPORATION, INC.	LEAWOOD, KS	
1136531	8,555,290	GREATER BAY BANCORP	PALO ALTO, CA	
1086533	3,875,080	HANCOCK HOLDING COMPANY	GULFPORT, MS	
1048625	7,492,750	HUDSON UNITED BANCORP	MAHWAH, NJ	
1104231	6,651,036	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	5,220,738	INVESTORS BANCORP, MHC	MILLBURN, NJ	
1199732	3,826,774	IRWIN FINANCIAL CORPORATION	COLUMBUS, IN	
1105162	3,074,981	LAREDO NATIONAL BANCSHARES, IN	LAREDO, TX	Moved from Peer 3
1090987	3,655,852	MB FINANCIAL, INC	CHICAGO, IL	
1139279	3,678,098	NBT BANCORP INC.	NORWICH, NY	
1136661	4,132,029	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,299,669	OLD NATIONAL BANCORP	EVANSVILLE, IN	
1029884	4,063,059	PACIFIC CAPITAL BANCORP	SANTA BARBARA, CA	
1142336	4,494,442	PARK NATIONAL CORPORATION	NEWARK, OH	
1247633	5,145,142	PROVIDENT BANKSHARES CORPORATI	BALTIMORE, MD	
2452180	5,874,153	R&G FINANCIAL CORPORATION	SAN JUAN, PR	
1135600	4,357,150	REPUBLIC BANCORP INC.	OWOSSO, MI	
1075126	5,876,978	RIGGS NATIONAL CORPORATION	WASHINGTON, DC	

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
2847115	7,505,229	SANTANDER BANCORP	SAN JUAN, PR	
2252858	3,602,972	SEACOAST FINANCIAL SERVICES CO	NEW BEDFORD, MA	
1031449	3,809,163	SILICON VALLEY BANCSHARES	SANTA CLARA, CA	
1071203	9,728,347	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
2368106	4,513,190	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1141599	6,167,788	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
2384021	4,550,285	SOUTHWEST BANCORPORATION OF TE	HOUSTON, TX	
1117156	5,277,257	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1109656	3,509,749	TEXAS REGIONAL BANCSHARES, INC	MCALLEN, TX	
1079562	6,846,350	TRUSTMARK CORPORATION	JACKSON, MS	
2694814	3,194,137	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	7,309,967	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1076217	5,625,130	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	3,014,608	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	Moved from Peer 3
1048773	8,782,716	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	6,994,080	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1070448	3,206,861	WESBANCO, INC.	WHEELING, WV	
1025541	4,073,804	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
1079740	6,934,196	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	8,003,997	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	3,219,400	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	Moved from Peer 3
1199602	3,441,331	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 73 bank holding companies.