

	PEER GROUP 7 06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
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Number of BHCs in Peer Group	18	19	12	11	18
<b>EARNINGS AND PROFITABILITY</b>					
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<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	4.05	3.79	4.11	4.01	4.05
+ Non-interest Income	0.95	0.75	0.76	0.99	1.07
- Overhead Expense	3.25	3.10	3.59	3.91	3.63
- Provision for Losses	0.18	0.21	0.21	0.09	0.10
+ Securities Gains (Losses)	0.02	0.00	0.02	0.00	0.00
+ Other Tax Equiv Adjustments	-0.06	-0.07	-0.09	0.00	0.29
= Pretax Net Oper Income (TE)	1.54	0.94	1.00	1.00	1.68
Net Operating Income	1.09	0.57	0.59	0.53	1.02
Net Income	1.09	0.57	0.59	0.53	1.02
Net Income (Sub S Adjusted)	0.85	0.58	0.60	0.89	1.21
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	7.12	8.25	8.16	8.36	8.00
Interest Expense	2.73	3.91	3.65	3.92	3.48
Net Interest Income (TE)	4.39	4.22	4.52	4.44	4.52
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	0.40	0.17	0.34	0.30	0.17
Earnings Coverage of Net Losses (X)	-93.32	57.25	-11.72	85.82	17.91
Ln&Ls Allowance/Total Loans & Leases	1.25	1.57	1.22	1.57	1.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.90	1.37	1.26	1.43	0.90
30-89 Days Past Due Loans and Leases	1.99	2.31	3.25	2.39	1.22
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	13.95	10.70	10.56	7.25	7.73
Net ST Noncore Funding Dependence	8.68	0.33	4.60	-0.49	4.03
Net Loans and Leases/Total Assets	66.64	63.77	67.28	57.72	57.16
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Equity Capital/Total Assets	11.37	9.74	11.59	11.48	10.59
Net Loans&Ls/Equity Capital (X)	6.92	7.12	7.25	6.01	5.96
Cash Dividends/Net Income	28.78	15.45	15.29	27.48	31.30
Cash Dividends/Net Income (Sub S Adjusted)	17.18	-0.60	-41.82	56.00	83.60
Retained Earnings/Avg Equity Cap	5.05	2.74	-2.94	1.75	6.19
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	0.38	2.20	6.21	2.77	0.07
Long-Term Debt/Equity Capital	7.38	7.53	7.77	10.92	8.42
Equity Investment in Subs/Equity Cap	98.25	97.39	96.33	100.26	102.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	1340.27	199.76	-205.14	237.40	844.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 07				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.57	7.45	7.44	7.55	7.16
Less: Interest Expense	2.51	3.57	3.33	3.54	3.11
Equals: Net Interest Income (TE)	4.05	3.79	4.11	4.01	4.05
Plus: Non-Interest Income	0.95	0.75	0.76	0.99	1.07
Equals: Adj Operating Income (TE)	5.01	4.60	4.87	5.00	5.12
Less: Overhead Expense	3.25	3.10	3.59	3.91	3.63
Less: Provision for Loan and Lease Losses	0.18	0.21	0.21	0.09	0.10
Plus: Realized G/L on HTM Sec	0.00	0.00	-0.01	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	0.03	0.00	0.00
Plus: Other Tax Equiv Adjustments	-0.06	-0.07	-0.09	0.00	0.29
Equals: Pretax Net Oper Inc (TE)	1.54	0.94	1.00	1.00	1.68
Less: Applicable Income Taxes (TE)	0.42	0.33	0.39	0.47	0.65
Less: Minority Interest	0.03	0.00	0.02	-0.01	0.01
Equals: Net Operating Income	1.09	0.57	0.59	0.53	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	1.09	0.57	0.59	0.53	1.02
Memo: Net Income (Last Four Qtrs)	0.74	0.13	0.49	0.56	1.20
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.33	90.34	91.15	90.52	89.72
Avg Int-Bearing Funds / Avg Assets	77.87	74.26	74.43	74.50	74.17
Int Income (TE) / Avg Earning Assets	7.12	8.25	8.16	8.36	8.00
Int Expense / Avg Earning Assets	2.73	3.91	3.65	3.92	3.48
Net Int Inc (TE) / Avg Earn Assets	4.39	4.22	4.52	4.44	4.52
YIELD OR COST:					
Total Loans and Leases (TE)	7.90	9.05	8.92	9.47	9.19
Interest-Bearing Bank Balances	1.99	8.52	4.23	6.75	4.96
Fed Funds Sold & Reverse Repos	1.62	4.86	4.09	6.77	5.50
Trading Assets	4.28	NA	NA	NA	NA
Total Earning Assets	6.90	8.13	7.93	8.25	7.92
Investment Securities (TE)	5.99	6.44	7.13	6.35	6.04
U.S. Treasury & Agency Sec (excl MBS)	5.13	6.46	6.98	NA	NA
Mortgage-Backed Securities	7.23	6.67	5.91	NA	NA
All Other Securities	11.17	19.37	17.25	NA	NA
Interest-Bearing Deposits	3.14	4.52	4.38	4.61	4.14
Time Deposits of \$100K or More	3.84	5.89	5.31	5.74	4.89
Time Deposits < \$100K	4.08	5.52	5.41	5.62	5.27
Other Domestic Deposits	1.71	2.95	2.63	3.02	2.61
Foreign Deposits	NA	NA	NA	NA	NA
Fed Funds Purchased and Repos	3.09	3.80	4.17	4.97	3.97
Other Borrowed Funds & Trading Liab	4.00	4.15	3.65	6.00	6.84
All Interest-Bearing Funds	3.20	4.79	4.44	4.74	4.19

	PEER GROUP 7				
	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)	22	22	58	43	41
Avg Assets per Employee (\$000)	2,632	2,660	2,859	2,259	2,431
ANALYSIS RATIOS					
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Mutual Fund Fee Inc / Non-Int Income	0.30	0.09	0.00	0.14	0.70
Overhead Exp / NII + Non-Int Income	67.72	68.44	80.43	78.46	71.15
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.25	3.10	3.59	3.91	3.63
Personnel Expense	1.83	1.64	2.04	1.92	1.74
Net Occupancy Expense	0.47	0.50	0.50	0.67	0.50
Other Operating Expenses	0.95	0.93	1.05	1.31	1.39
Overhead Less Non-Interest Income	2.29	2.27	2.83	2.92	2.56
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.71	66.59	78.39	76.80	70.01
Personnel Expense	36.89	35.23	44.70	38.32	34.06
Net Occupancy Expense	9.58	10.72	10.85	13.17	9.44
Other Operating Expenses	19.24	20.45	22.84	25.31	26.51
Total Non-Interest Income	18.02	15.51	15.08	19.67	19.87
Fiduciary Activities Income	0.63	0.07	0.08	0.10	0.79
Serv Charges on Deposit Accts - Domestic	7.50	6.98	7.86	6.88	8.02
Trading Revenue	0.04	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.64	0.19	0.52	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.16	0.44	0.08	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	1.34	0.42	1.54	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.84	0.30	0.03	NA	NA
Other Non-Interest Income	6.86	3.92	4.96	12.69	11.06
Overhead Less Non-Interest Income	47.69	49.52	63.30	57.13	50.14
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	16.92	26.56	21.92	14.42	25.44
Appl Inc Tax+TE/Pretax NOI+TE	24.54	34.12	28.80	24.40	47.72

PERCENT OF TOTAL ASSETS -----	PEER GROUP 7				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	44.54	38.64	46.62	32.84	29.48
Commercial and Industrial Loans	10.56	11.69	10.93	9.82	12.64
Loans to Individuals	6.55	5.42	5.22	6.95	8.43
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	5.14	4.18	4.57	6.57	6.88
Other Loans and Leases	0.81	1.46	0.82	2.49	0.55
Net Loans and Leases	66.64	63.77	67.28	57.72	57.16
Debt Securities Over 1 Year	15.94	9.73	10.41	21.25	23.54
Mutual Funds and Equity Securities	0.08	0.05	0.07	0.70	0.62
Subtotal	82.67	75.56	77.77	79.67	81.31
Interest-Bearing Bank Balances	2.02	1.19	4.66	1.89	1.08
Federal Funds Sold & Reverse Repos	3.04	3.72	3.79	4.37	3.21
Debt Securities 1 Year or Less	2.57	2.06	2.94	3.79	4.81
Trading Assets	0.04	0.00	0.00	0.00	0.00
Total Earning Assets	90.34	89.29	90.32	89.71	90.41
Non-Int Cash and Due From Dep Inst	3.88	3.35	3.79	3.86	4.31
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.28	0.25	0.18	0.23	0.21
All Other Assets	5.78	5.67	5.89	6.43	5.28

## MEMORANDA:

Short-Term Investments	7.63	8.09	11.39	10.04	9.11
U.S. Treasury Securities	0.52	0.36	0.55	2.22	2.29
U.S. Agency Securities (excl MBS)	9.17	8.09	6.90	NA	NA
Municipal Securities	2.99	2.12	1.66	3.14	3.59
Mortgage-Backed Securities	4.82	3.73	4.38	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	1.00	0.64	1.04	0.46	1.44
RE Loans Secured by 1-4 Family	20.36	15.25	19.20	13.02	13.47
Revolving	0.94	0.40	1.41	0.10	0.23
Closed-End, Sec by First Liens	17.88	13.61	16.79	12.13	12.44
Closed-End, Sec by Junior Liens	1.53	0.99	1.00	0.79	0.80
Commercial Real Estate Loans	20.69	18.35	24.24	16.24	11.72
Construction and Land Dev	4.35	4.80	5.13	3.69	3.15
Multifamily	1.81	0.56	3.02	0.80	0.44
Nonfarm Nonresidential	14.54	12.25	16.09	11.74	8.13
RE Loans Secured by Farmland	3.48	3.41	3.18	3.58	4.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	64.88	58.14	67.31	54.79	51.05
RE Loans Secured by 1-4 Family	29.63	22.20	26.58	21.55	23.25
Revolving	1.25	0.59	1.97	0.15	0.36
Closed-End	28.38	21.59	24.61	21.40	22.89
Commercial Real Estate Loans	30.06	27.26	35.75	26.94	20.30
Construction and Land Dev	6.19	7.03	7.71	6.09	5.62
Multifamily	2.62	0.88	4.24	1.42	0.79
Nonfarm Nonresidential	21.25	18.18	23.80	19.43	13.89
RE Loans Secured by Farmland	5.19	5.30	4.98	6.30	7.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	16.13	17.65	16.34	17.03	21.33
Loans to Individuals	10.18	8.61	7.82	12.09	14.58
Credit Card Loans	0.04	0.13	0.02	0.13	0.27
Agricultural Loans	7.82	6.51	7.41	11.72	12.17
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.18	2.28	1.21	4.43	0.97

PERCENT OF TOTAL ASSETS	PEER GROUP 7				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	7.63	8.09	11.39	10.04	9.11
Liquid Assets	23.50	23.89	24.06	31.55	31.91
Investment Securities	18.60	16.67	14.60	25.74	28.96
Net Loans and Leases	66.64	63.77	67.28	57.72	57.16
Net Lns, Ls & Stdbly Ltrs of Credit	66.97	64.04	67.57	58.16	57.34
Core Deposits	67.77	67.32	65.97	70.03	72.11
Noncore Funding	19.55	19.04	20.74	16.82	16.21
Time Deposits of \$100K or More	15.38	12.54	15.41	13.21	13.24
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.27	0.69	0.47	0.54	1.37
Net Fed Funds Purchased (Sold)	-2.77	-3.96	-3.31	-3.83	-1.84
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.86	1.14	2.03	0.68	0.38
Earning Assets Repr in 1 Year	36.29	41.22	40.70	41.21	38.07
Int-Bearing Liab Repr in 1 Year	43.31	38.33	38.92	37.33	36.87
Long-Term Debt Repr in 1 Year	0.35	0.08	0.28	0.02	0.22
Net Assets Repriceable in 1 Year	-7.36	0.49	1.49	3.86	0.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.95	10.70	10.56	7.25	7.73
Net ST Noncore Funding Dependence	8.68	0.33	4.60	-0.49	4.03
Short-Term Inv/ST Noncore Funding	59.39	211.08	80.54	519.18	69.71
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.35	17.10	12.69	32.43	29.11
Net Loans and Leases/Total Deposits	80.28	79.33	83.54	70.07	67.04
Net Loans and Leases/Core Deposits	99.34	94.54	104.33	83.78	79.57
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.88	0.82	0.86	0.37	-1.03
Avail-For-Sale Sec Appr(Depr)/Eq Cap	2.69	1.66	1.05	-0.82	-7.04
Struct Notes Appr(Depr)/Eq Cap	0.06	-0.36	NA	-0.37	-0.37
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	21.56	31.67	32.91	29.74	23.32
Available-For-Sale Securities	78.44	68.33	67.09	70.26	76.68
U.S. Treasury Securities	4.36	4.04	5.07	9.17	9.08
U.S. Agency Securities (excl MBS)	51.21	46.85	50.98	NA	NA
Municipal Securities	19.87	11.40	15.77	11.70	12.40
Mortgage-Backed Securities	20.18	18.45	23.12	NA	NA
Asset-Backed Securities	0.00	0.00	0.00	NA	NA
Other Debt Securities	4.04	3.38	4.72	1.48	3.95
Mutual Funds and Equity Securities	0.34	0.31	0.34	3.31	2.68
Debt Securities 1 Year or Less	15.84	13.42	20.46	14.80	16.15
Debt Securities 1 To 5 Years	47.03	23.83	43.99	53.69	48.85
Debt Securities Over 5 Years	36.79	28.44	29.98	28.20	32.32
Pledged Securities	50.49	54.71	60.74	52.40	46.10
Structured Notes, Fair Value	1.46	0.00	0.00	0.29	1.08

ANALYSIS RATIOS	PEER GROUP 7				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.18	0.21	0.21	0.09	0.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.31	0.32	0.15	0.19
Provision for Ln&Ls Losses/Net Losses	-276.18	1566.21	-342.48	37.57	109.16
Ln&Ls Allowance/Total Loans & Leases	1.25	1.57	1.22	1.57	1.34
Ln&Ls Allowance/Net Ln&Ls Losses (X)	22.10	107.53	16.62	36.38	9.42
ALLL/Nonaccrual Assets	194.49	269.76	211.06	+++++++	1444.61
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	140.33	269.21	245.65	392.03	403.36
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.29	0.45	0.50	0.36
Recoveries/Avg Loans and Leases	0.09	0.09	0.11	0.20	0.19
Net Losses/Avg Loans and Leases	0.40	0.17	0.34	0.30	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	15.90	15.23	24.49	66.78	49.00
Earnings Coverage of Net Losses (X)	-93.32	57.25	-11.72	85.82	17.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.05	0.03	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.04	0.05	0.09	0.05	0.10
Revolving	0.00	1.14	0.00	0.00	7.62
Closed-End	0.04	0.03	0.09	0.05	0.09
Commercial Real Estate Loans	0.10	0.02	0.00	0.03	0.03
Construction and Land Dev	0.11	0.01	0.00	-0.01	0.00
Multifamily	0.00	0.10	0.00	0.00	0.00
Nonfarm Nonresidential	0.08	0.02	0.00	0.05	0.04
RE Loans Secured by Farmland	0.00	0.04	0.00	0.00	0.08
Commercial and Industrial Loans	1.20	0.36	1.19	1.59	0.29
Loans to Depository Institutions	NA	0.00	NA	NA	NA
Loans to Individuals	0.77	1.09	1.92	0.58	0.71
Credit Card Loans	1.80	0.86	1.69	0.30	1.60
Agricultural Loans	0.00	2.14	0.00	0.04	0.14
Loans to Foreign Governments & Inst	NA	0.00	NA	NA	NA
Other Loans and Leases	11.71	2.19	0.66	0.76	-0.13

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 7

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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	1.99	2.31	3.25	2.39	1.22
90+ Days PD Loans and Leases	0.37	0.39	0.57	0.71	0.35
Nonaccrual Loans and Leases	1.58	1.19	1.03	1.08	0.55
90+ Days PD and Nonaccrual Loans and Leases	1.95	1.77	1.59	1.79	0.90
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	0.02	0.00	0.04	0.00	0.06

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.99	2.31	3.25	2.39	1.22
90+ Days Past Due Assets	0.37	0.39	0.57	0.71	0.35
Nonaccrual Assets	1.59	1.19	1.03	1.08	0.55
30+ Days PD & Nonaccrual Assets	3.94	4.08	4.84	4.18	2.11

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.35	1.16	1.11	1.04	0.51
90+ PD & Nonaccrual Assets + OREO	1.63	1.41	1.29	1.27	0.72

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	1.30	0.95	0.88	0.88	0.54
Allowance for Loan & Lease Losses	154.19	86.64	122.74	82.84	68.00
Equity Cap + ALLL	12.67	9.54	8.51	9.97	5.15
Tier 1 Cap + ALLL	NA	NA	NA	NA	NA
Loans & Leases + RE Acquired	1.90	1.38	1.26	1.46	0.94

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	1.94	2.33	2.97	2.36	1.04
- 90+ Days Past Due	0.41	0.28	0.52	0.32	0.33
- Nonaccrual	1.49	1.02	0.80	0.61	0.43
Coml & Indl - 30-89 Days PD	1.37	2.41	3.16	2.67	2.23
- 90+ Days Past Due	0.29	0.57	0.26	1.34	0.50
- Nonaccrual	1.82	2.45	1.87	4.57	1.24
Individuals - 30-89 Days PD	3.06	2.60	8.44	3.46	1.91
- 90+ Days Past Due	0.23	0.21	3.04	0.24	0.32
- Nonaccrual	1.94	0.71	1.35	0.63	0.30
Dep Inst Lns - 30-89 Days PD	NA	0.00	NA	NA	NA
- 90+ Days Past Due	NA	0.00	NA	NA	NA
- Nonaccrual	NA	0.00	NA	NA	NA
Agricultural - 30-89 Days PD	0.33	0.00	0.25	0.04	0.06
- 90+ Days Past Due	0.06	0.05	1.67	0.00	0.00
- Nonaccrual	1.97	1.21	1.92	0.00	0.06
Foreign Govts- 30-89 Days PD	NA	0.00	NA	NA	NA
- 90+ Days Past Due	NA	0.00	NA	NA	NA
- Nonaccrual	NA	0.00	NA	NA	NA
Other Lns&Ls - 30-89 Days PD	5.52	6.45	2.03	1.00	0.00
- 90+ Days Past Due	2.17	0.87	0.00	0.81	0.00
- Nonaccrual	1.06	4.19	0.30	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	2.75	2.14	2.82	3.53	1.53
- 90+ Days Past Due	0.27	0.26	0.27	0.27	0.44
- Nonaccrual	0.91	0.80	0.88	0.67	0.58
Revolving - 30-89 Days PD	0.61	1.09	0.36	1.94	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	4.00
- Nonaccrual	0.95	8.82	0.25	0.00	0.00
Closed-End - 30-89 Days PD	2.78	1.91	2.88	3.54	1.55
- 90+ Days Past Due	0.27	0.26	0.29	0.28	0.39
- Nonaccrual	0.92	0.61	0.92	0.67	0.59
- Jr Lien 30-89 Days PD	0.09	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.02	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.05	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	1.87	2.80	3.08	1.23	0.70
- 90+ Days Past Due	0.42	0.21	0.86	0.32	0.05
- Nonaccrual	1.98	1.19	0.77	0.38	0.47
Const & Dev - 30-89 Days PD	1.15	3.81	5.42	0.19	0.12
- 90+ Days Past Due	0.17	0.26	0.00	0.00	0.00
- Nonaccrual	0.31	1.74	0.65	0.04	0.09
Multifamily - 30-89 Days PD	0.00	2.59	0.00	10.18	6.27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	4.65	0.00	1.14	0.60
Nonfarm Nres- 30-89 Days PD	2.43	2.72	2.65	1.66	0.73
- 90+ Days Past Due	0.46	0.22	1.21	0.51	0.06
- Nonaccrual	2.43	0.89	0.88	0.45	0.64
Farmland - 30-89 Days PD	0.69	0.66	1.06	0.69	0.49
- 90+ Days Past Due	0.30	0.04	0.00	0.45	0.58
- Nonaccrual	2.12	0.43	0.62	0.29	0.62
Credit Card - 30-89 Days PD	2.44	1.80	0.00	0.08	1.99
- 90+ Days Past Due	0.00	0.12	0.00	0.33	0.48
- Nonaccrual	0.00	0.78	0.00	0.00	1.43



CAPITAL RATIOS	PEER GROUP 7				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Tier 1 RBC Ratio	NA	NA	NA	NA	NA
Total Risk-Based Capital Ratio	NA	NA	NA	NA	NA
Tangible Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Tangible Common Eq Cap/Tan Assets	10.54	8.91	10.62	10.26	9.96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.68	11.62	9.79	9.81	7.37
Standby Letters of Credit	0.33	0.23	0.29	0.45	0.18
Commercial & Similar Letters of Credit	0.05	0.02	0.04	0.01	0.02
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	0.00	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.00	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.00	0.00	0.00	0.00	0.00
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	12.75	18.42	15.65	16.33	12.95

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 7				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	NA	NA	NA	NA	NA
Foreign Exchange Contracts	NA	NA	NA	NA	NA
Equity, Comm, & Other Contracts	NA	NA	NA	NA	NA
Futures and Forwards	NA	NA	NA	NA	NA
Written Options	NA	NA	NA	NA	NA
Exchange-Traded	NA	NA	NA	NA	NA
Over-The-Counter	NA	NA	NA	NA	NA
Purchased Options	NA	NA	NA	NA	NA
Exchange-Traded	NA	NA	NA	NA	NA
Over-The-Counter	NA	NA	NA	NA	NA
Swaps	NA	NA	NA	NA	NA
Held for Trading	NA	NA	NA	NA	NA
Interest Rate Contracts	NA	NA	NA	NA	NA
Foreign Exchange Contracts	NA	NA	NA	NA	NA
Equity, Comm, & Other Contracts	NA	NA	NA	NA	NA
Non-Traded	NA	NA	NA	NA	NA
Interest Rate Contracts	NA	NA	NA	NA	NA
Foreign Exchange Contracts	NA	NA	NA	NA	NA
Equity, Comm, & Other Contracts	NA	NA	NA	NA	NA
Deriv Contr (Excl Fut & FX LE 14 Days)	NA	NA	NA	NA	NA
One Year or Less	NA	NA	NA	NA	NA
Over 1 Year to 5 Years	NA	NA	NA	NA	NA
Over 5 Years	NA	NA	NA	NA	NA
Gross Negative Fair Value (Abs Val)	NA	NA	NA	NA	NA
Gross Positive Fair Value	NA	NA	NA	NA	NA
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	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	0.00	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.00	0.00	0.00	0.00	0.00

## 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	0.05	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	100.00	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	0.00	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	NA	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	1.34	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	16.67	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	100.00	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	0.00	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	-0.01	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	-5.14	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	NA	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	0.00	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.00	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	NA	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	NA	0.00
Cost: Interest-Bearing Deposits	NA	NA	NA	NA	NA
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	NA	NA
Foreign Governments and Inst	NA	0.00	NA	NA	NA
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	-100.00	NA	NA	NA	-48.65
Total Selected Assets	8020.00	-100.00	0.00	NA	-48.65
Deposits	NA	NA	NA	NA	NA

PROFITABILITY:	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	6.07	3.08	2.73	2.75	9.09
Bank Net Inc/Avg Eq Inv in Banks	10.43	6.55	6.40	5.58	12.13
Nonbk Net Inc/Avg Eq Inv in Nonbanks	66.45	-8.03	-37.19	-39.45	46.94
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.19	5.74	4.65	8.46	10.59
Bank Net Income/Parent Net Income	94.91	99.90	87.79	83.17	94.27
Nonbank Net Income/Parent Net Income	1.87	0.92	1.71	1.63	1.09
Sub BHCs Net Inc/Parent Net Income	37.74	17.35	23.88	71.91	87.91
LEVERAGE:					
Total Liabilities/Equity	8.49	11.09	14.61	14.34	9.43
Total Debt/Equity Capital	7.76	10.61	13.99	13.69	8.49
Tot Debt+NP to Subs Iss Tr Pref/Equity	7.76	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	7.76	10.61	13.99	13.69	8.59
Total Debt/Eq Cap - Exc Over Fair Value	7.80	10.76	13.99	13.90	8.75
Long-Term Debt/Equity Capital	7.38	7.53	7.77	10.92	8.42
Short-Term Debt/Equity Capital	0.38	2.20	6.21	2.77	0.07
Current Portion of LT Debt/Equity	0.00	0.00	0.07	0.09	0.00
Exc Cost Over Fair Value/Equity Cap	0.41	0.33	0.11	1.83	2.17
Long-Term Debt/Consolidated LT Debt	29.23	46.30	27.49	71.47	59.95
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	98.25	97.39	96.33	100.26	102.31
Total Investment in Subs/Equity	98.61	97.75	98.25	100.28	102.69
Equity Inv in Subs/Cons Eq Cap+Min Int	98.25	97.39	97.99	100.26	102.31
Total Inv in Subs/Cons Eq Cap+Min Int	98.61	97.75	100.08	100.28	102.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-0.71	-0.48	-1.48	-1.76	0.29
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	0.59	2.69	1.06	0.77	1.20
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	426.31	303.77	361.64	166.47	258.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	1340.27	199.76	-205.14	237.40	844.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	984.79	135.14	-205.72	124.39	791.94
Pretax Oper Inc + Int Exp/Int Expense	4401.48	2363.67	5465.78	2397.14	6790.27
Div + Int From Subs/Int Exp + Div	534.26	852.78	255.71	247.44	386.00
Fees+Other Inc From Subs/Sal + Oth Exp	14.00	21.80	2.75	21.70	8.30
Net Inc/Curr Port of LT Debt+Pfd Div(X)	9.10	4.71	11.10	10.91	NA
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.03	-3.19	-1.69	-0.62	-0.71
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	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.10
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.10
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.79	0.12	0.14	0.74	0.08
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	95.81	70.44	24.50	38.12	51.85
Dividends Paid/Net Income	28.78	15.45	15.29	27.48	31.32
Net Income - Dividends/Avg Equity	5.06	2.74	-2.94	1.75	6.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	124.09	115.29	189.72	209.84	451.09
Dividends From Nonbank Subs	0.52	1.66	0.48	0.93	0.15
Dividends From Subsidiary BHCs	0.00	0.00	60.00	24.41	24.93
Dividends From All Subsidiaries	124.61	116.95	250.20	235.18	476.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.50	41.35	45.91	32.58	85.29
Interest Income From Bank Subs	1.11	2.67	3.06	0.70	0.76
Mgt & Service Fees From Bank Subs	0.69	0.42	0.68	0.59	0.55
Other Income From Bank Subs	0.32	1.12	0.09	1.50	1.02
Operating Income From Bank Subs	38.63	45.56	49.75	35.38	87.61
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	0.00	32.05	14.62	18.22	36.69
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.00	32.05	14.62	18.22	36.69
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	3.62	23.81	30.88	34.54	46.09
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.62	23.81	30.88	34.54	46.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	70.95	59.90	66.54	60.85	77.77
Interest Income From Bank Subs	1.84	7.67	7.79	1.14	1.40
Mgt & Serv Fees From Bank Subs	0.97	0.57	0.72	0.71	1.18
Other Income From Bank Subs	0.99	8.43	0.09	8.24	1.54
Operating Income From Bank Subs	74.74	76.57	75.14	70.94	81.89
Dividends From Nonbank Subs	0.29	0.37	0.25	1.26	0.17
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	0.29	0.37	0.25	1.26	0.17
Dividends From Subsidiary BHCs	0.12	0.10	0.12	9.14	11.76
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.12	0.10	0.12	9.14	11.76
Loans and Adv From Subs/ST Debt	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/Total Debt	0.00	0.00	0.00	0.00	0.01

BHCPR Reporters for Quarter Ending 06/30/2002  
Peer Group 7 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
2043346	133,313	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1848825	147,957	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	New Y-9C/BHCPR reporter
1056125	38,589	CHAMBANCO, INC.	CHAMBERS, NE	
2611866	138,812	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
2209058	149,467	DENVER BANKSHARES, INC.	DENVER, CO	Moved from Peer 6
2577766	149,689	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	Moved from Peer 6
1139952	148,380	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
1085228	146,646	LIBERTY BANCORP OF GEORGIA, IN	CLAYTON, GA	
1995523	56,977	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2621968	88,638	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	
1204074	149,781	NEKOOSA PORT EDWARDS BANCORPOR	NEKOOSA, WI	Moved from Peer 6
1493841	145,576	PEOPLES BANKING CORPORATION	BLACKSHEAR, GA	
1126868	147,896	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	Moved from Peer 6
2510325	146,115	SECURITY BANCSHARES, INC	AMORY, MS	
1128497	108,313	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1839270	99,737	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
1057430	149,781	VALLEY BANK SHARES, INC.	VALLEY, NE	Moved from Peer 6
1080803	148,713	VOLUNTEER STATE BANCSHARES, IN	PORTLAND, TN	Moved from Peer 6

Note: Peer Group 7 has 18 bank holding companies.