

BHCPR PEER GROUP DATA
PEER GROUP 1

PAGE 1

	SUMMARY RATIOS				
	MAR 2002	MAR 2001	2001	2000	1999
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Number of BHCs in Peer Group	63	61	65	62	59
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.51	3.33	3.38	3.42	3.49
+ Non-interest Income	2.30	2.41	2.30	2.47	2.44
- Overhead Expense	3.38	3.49	3.57	3.56	3.57
- Provision for Losses	0.40	0.36	0.43	0.32	0.27
+ Securities Gains (Losses)	0.04	0.08	0.06	-0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.10	1.90	1.71	1.97	2.13
Net Operating Income	1.33	1.18	1.06	1.22	1.33
Net Income	1.32	1.17	1.02	1.22	1.33
Net Income (Sub S Adjusted)	NA	NA	NA	NA	NA
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.13	7.93	7.20	8.31	7.69
Interest Expense	2.20	4.23	3.42	4.49	3.76
Net Interest Income (TE)	3.93	3.68	3.75	3.81	3.89
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.58	0.47	0.58	0.43	0.40
Earnings Coverage of Net Losses (X)	10.82	9.67	9.73	10.83	11.74
Ln&Ls Allowance/Total Loans & Leases	1.58	1.45	1.50	1.44	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.98	0.80	0.93	0.76	0.61
30-89 Days Past Due Loans and Leases	1.03	1.04	1.11	1.10	0.95
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	33.07	37.32	34.38	37.24	37.89
Net ST Noncore Funding Dependence	19.31	23.74	20.81	24.66	25.88
Net Loans and Leases/Total Assets	60.39	63.01	59.34	63.60	61.78
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.51	7.31	7.36	7.37	7.09
Equity Capital/Total Assets	8.53	8.20	8.33	8.09	7.58
Net Loans&Ls/Equity Capital (X)	7.20	7.67	7.26	7.79	7.93
Cash Dividends/Net Income	27.51	39.59	39.37	40.82	35.55
Cash Dividends/Net Income (Sub S Adjusted)	NA	NA	NA	NA	NA
Retained Earnings/Avg Equity Cap	10.49	8.09	7.08	9.03	10.19
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	5.03	7.04	5.02	7.07	6.45
Long-Term Debt/Equity Capital	12.61	13.97	12.83	13.78	15.63
Equity Investment in Subs/Equity Cap	109.98	110.21	109.12	109.76	110.30
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	146.83	128.99	168.45	150.79	145.12

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

PERCENT OF AVERAGE ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Interest Income (TE)	5.48	7.17	6.47	7.44	6.88
Less: Interest Expense	1.97	3.82	3.08	4.02	3.36
Equals: Net Interest Income (TE)	3.51	3.33	3.38	3.42	3.49
Plus: Non-Interest Income	2.30	2.41	2.30	2.47	2.44
Equals: Adj Operating Income (TE)	5.79	5.67	5.68	5.87	5.97
Less: Overhead Expense	3.38	3.49	3.57	3.56	3.57
Less: Provision for Loan and Lease Losses	0.40	0.36	0.43	0.32	0.27
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.08	0.06	-0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	2.10	1.90	1.71	1.97	2.13
Less: Applicable Income Taxes (TE)	0.74	0.69	0.62	0.71	0.78
Less: Minority Interest	0.02	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.33	1.18	1.06	1.22	1.33
Plus: Net Extraordinary Items	0.00	-0.01	-0.01	0.00	0.00
Equals: Net Income	1.32	1.17	1.02	1.22	1.33
Memo: Net Income (Last Four Qtrs)	1.07	1.20	1.02	1.23	1.37
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.61	90.45	90.08	89.89	89.41
Avg Int-Bearing Funds / Avg Assets	75.68	75.75	75.16	75.64	74.94
Int Income (TE) / Avg Earning Assets	6.13	7.93	7.20	8.31	7.69
Int Expense / Avg Earning Assets	2.20	4.23	3.42	4.49	3.76
Net Int Inc (TE) / Avg Earn Assets	3.93	3.68	3.75	3.81	3.89
YIELD OR COST:					
Total Loans and Leases (TE)	6.56	8.48	7.78	8.73	8.22
Interest-Bearing Bank Balances	2.87	6.30	4.65	7.59	6.66
Fed Funds Sold & Reverse Repos	1.93	5.82	4.11	6.41	5.15
Trading Assets	2.31	4.70	3.96	4.73	4.59
Total Earning Assets	6.07	7.86	7.13	8.25	7.63
Investment Securities (TE)	5.73	6.69	6.26	6.76	6.36
U.S. Treasury & Agency Sec (excl MBS)	5.23	7.48	6.22	NA	NA
Mortgage-Backed Securities	4.16	4.83	4.59	NA	NA
All Other Securities	7.47	8.23	9.04	NA	NA
Interest-Bearing Deposits	2.29	4.49	3.65	4.62	3.90
Time Deposits of \$100K or More	3.32	5.68	4.80	5.93	4.93
Time Deposits < \$100K	3.78	5.87	5.28	5.71	4.97
Other Domestic Deposits	1.30	3.08	2.30	3.16	2.66
Foreign Deposits	1.90	5.38	3.89	6.07	4.95
Fed Funds Purchased and Repos	2.05	5.57	4.12	6.25	5.06
Other Borrowed Funds & Trading Liab	3.63	5.81	4.76	6.04	5.12
All Interest-Bearing Funds	2.59	5.10	4.15	5.38	4.49

BHCPR PEER GROUP DATA
PEER GROUP 1

PAGE 3

NON-INTEREST INCOME AND EXPENSES

	MAR 2002	MAR 2001	2001	2000	1999
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Avg Personnel Exp Per Employee (\$000)	15	15	59	58	53
Avg Assets per Employee (\$000)	3,696	3,547	3,524	3,430	3,090
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	5.23	5.09	5.14	5.50	5.16
Overhead Exp / NII + Non-Int Income	59.10	62.47	63.78	61.49	60.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.38	3.49	3.57	3.56	3.57
Personnel Expense	1.77	1.78	1.78	1.77	1.77
Net Occupancy Expense	0.47	0.48	0.48	0.49	0.49
Other Operating Expenses	1.13	1.21	1.28	1.28	1.28
Overhead Less Non-Interest Income	1.08	1.08	1.27	1.06	1.10
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	58.49	61.78	63.11	60.82	59.78
Personnel Expense	30.74	31.59	31.09	30.14	29.57
Net Occupancy Expense	8.28	8.57	8.67	8.43	8.22
Other Operating Expenses	19.20	21.24	22.93	21.75	21.27
Total Non-Interest Income	38.93	40.82	39.40	40.73	39.50
Fiduciary Activities Income	4.78	5.31	4.64	5.88	5.79
Serv Charges on Deposit Accts - Domestic	8.04	7.99	7.91	7.47	6.92
Trading Revenue	1.45	3.15	2.16	NA	NA
Investment Banking Fees & Commissions	3.86	4.29	5.02	NA	NA
Venture Capital Revenue	-0.10	-0.14	-0.41	NA	NA
Net Servicing Fees	1.31	1.59	1.14	NA	NA
Net Securitization Income	0.28	0.54	0.54	NA	NA
Insurance Comm & Fees (Incl Premiums)	1.08	0.94	1.03	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.28	1.05	1.23	NA	NA
Other Non-Interest Income	10.27	10.37	10.11	22.91	22.19
Overhead Less Non-Interest Income	19.95	20.24	23.96	19.81	19.46
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	32.39	33.12	33.22	33.08	33.73
Appl Inc Tax+TE/Pretax NOI+TE	35.34	36.75	37.15	36.38	36.48

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Real Estate Loans	33.19	32.37	32.45	32.15	30.38
Commercial and Industrial Loans	13.57	15.81	12.91	16.06	15.76
Loans to Individuals	6.33	7.07	6.23	7.24	7.80
Loans to Depository Institutions	0.21	0.25	0.18	0.24	0.30
Agricultural Loans	0.22	0.23	0.21	0.23	0.25
Other Loans and Leases	4.89	5.36	5.11	5.54	5.18
Net Loans and Leases	60.39	63.01	59.34	63.60	61.78
Debt Securities Over 1 Year	17.08	14.49	16.22	14.31	15.42
Mutual Funds and Equity Securities	0.47	0.43	0.49	1.08	1.08
Subtotal	79.24	78.69	77.09	79.82	79.44
Interest-Bearing Bank Balances	0.78	0.98	1.08	0.76	0.60
Federal Funds Sold & Reverse Repos	2.38	2.46	2.86	2.39	2.43
Debt Securities 1 Year or Less	1.72	1.80	1.88	1.92	1.68
Trading Assets	1.63	1.81	1.86	1.83	1.75
Total Earning Assets	88.07	88.33	87.32	88.63	88.59
Non-Int Cash and Due From Dep Inst	2.81	3.11	3.52	3.58	3.61
Acceptances	0.03	0.06	0.03	0.06	0.07
Other Real Estate Owned	0.06	0.05	0.05	0.04	0.04
All Other Assets	8.97	8.41	8.98	7.58	7.44
MEMORANDA:					
Short-Term Investments	5.69	6.06	6.52	5.65	5.42
U.S. Treasury Securities	0.36	0.50	0.40	0.67	1.06
U.S. Agency Securities (excl MBS)	2.52	2.39	2.56	2.69	2.46
Municipal Securities	0.86	0.91	0.84	0.88	0.92
Mortgage-Backed Securities	12.02	10.48	11.45	9.82	10.45
Asset-Backed Securities	0.53	0.47	0.55	NA	NA
Other Debt Securities	0.65	0.69	0.69	3.26	3.16
RE Loans Secured by 1-4 Family	16.86	16.96	17.22	17.09	16.78
Revolving	3.07	2.67	2.80	2.69	2.22
Closed-End, Sec by First Liens	11.59	11.96	12.22	11.88	12.39
Closed-End, Sec by Junior Liens	1.74	1.90	1.73	2.04	1.91
Commercial Real Estate Loans	13.79	13.40	12.95	13.09	11.88
Construction and Land Dev	3.72	3.26	3.48	2.99	2.53
Multifamily	1.13	1.16	1.08	1.14	1.09
Nonfarm Nonresidential	8.58	8.48	8.00	8.47	7.81
RE Loans Secured by Farmland	0.18	0.18	0.16	0.19	0.17
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	52.52	49.47	52.34	48.82	47.01
RE Loans Secured by 1-4 Family	27.05	26.34	27.90	26.35	26.18
Revolving	4.83	4.01	4.44	4.05	3.37
Closed-End	21.76	22.08	23.07	22.02	22.62
Commercial Real Estate Loans	21.69	20.09	20.37	19.49	18.02
Construction and Land Dev	5.82	4.82	5.48	4.40	3.77
Multifamily	1.80	1.78	1.72	1.74	1.71
Nonfarm Nonresidential	13.41	12.74	12.60	12.64	11.88
RE Loans Secured by Farmland	0.27	0.27	0.24	0.28	0.26
Loans to Depository Institutions	0.41	0.44	0.36	0.43	0.60
Commercial and Industrial Loans	23.17	26.06	22.54	26.27	26.84
Loans to Individuals	10.38	11.14	10.38	11.30	12.35
Credit Card Loans	1.03	1.12	1.00	1.84	2.09
Agricultural Loans	0.33	0.34	0.32	0.35	0.38
Loans to Foreign Govts and Inst	0.04	0.03	0.04	0.03	0.09
Other Loans and Leases	9.31	9.46	10.00	9.74	9.28

LIQUIDITY AND FUNDING

PERCENT OF TOTAL ASSETS	MAR 2002	MAR 2001	2001	2000	1999
Short-Term Investments	5.69	6.06	6.52	5.65	5.42
Liquid Assets	24.09	22.85	25.14	22.42	23.12
Investment Securities	19.83	17.99	19.22	17.99	18.78
Net Loans and Leases	60.39	63.01	59.34	63.60	61.78
Net Lns, Ls & Stdbly Ltrs of Credit	63.93	66.68	62.63	67.08	65.19
Core Deposits	51.85	48.89	50.04	49.25	48.93
Noncore Funding	31.25	34.47	32.11	34.64	35.12
Time Deposits of \$100K or More	7.76	8.63	7.34	8.60	7.28
Foreign Deposits	2.62	3.16	2.80	3.94	4.19
Fed Funds Purchased and Repos	7.95	8.41	8.09	7.77	8.70
Net Fed Funds Purchased (Sold)	5.20	5.75	5.18	5.37	5.56
Commercial Paper	0.39	0.56	0.43	0.53	0.49
Oth Borrowings W/Rem Mat 1 Yr or Less	3.43	4.60	4.01	5.23	6.58
Earning Assets Repr in 1 Year	42.75	43.62	41.03	42.61	41.80
Int-Bearing Liab Repr in 1 Year	18.73	22.82	18.86	22.99	22.70
Long-Term Debt Repr in 1 Year	2.01	2.29	2.03	1.84	1.63
Net Assets Repriceable in 1 Year	20.87	17.26	18.72	16.88	16.31
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	33.07	37.32	34.38	37.24	37.89
Net ST Noncore Funding Dependence	19.31	23.74	20.81	24.66	25.88
Short-Term Inv/ST Noncore Funding	24.75	22.01	25.80	21.20	18.73
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.81	-1.73	4.48	-2.94	-3.86
Net Loans and Leases/Total Deposits	96.05	101.03	98.00	100.03	97.76
Net Loans and Leases/Core Deposits	122.77	135.86	127.74	136.43	130.42
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.32	0.31	0.47	0.12	-0.96
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.81	2.08	1.74	0.39	-4.87
Struct Notes Appr(Depr)/Eq Cap	-0.03	0.00	0.00	0.00	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.23	6.54	6.55	9.84	8.56
Available-For-Sale Securities	94.77	93.46	93.45	90.16	90.64
U.S. Treasury Securities	2.31	3.57	2.49	4.38	6.20
U.S. Agency Securities (excl MBS)	12.47	13.37	12.49	14.48	11.92
Municipal Securities	4.67	5.40	4.58	5.20	5.07
Mortgage-Backed Securities	63.09	59.63	62.19	54.93	54.84
Asset-Backed Securities	2.76	2.47	2.88	NA	NA
Other Debt Securities	4.32	5.05	5.08	18.29	16.98
Mutual Funds and Equity Securities	2.91	3.07	3.18	6.39	6.23
Debt Securities 1 Year or Less	8.59	10.84	10.10	10.92	9.45
Debt Securities 1 To 5 Years	20.22	16.80	19.22	18.33	19.09
Debt Securities Over 5 Years	65.11	63.33	62.85	59.32	59.48
Pledged Securities	50.91	53.45	49.65	55.45	55.34
Structured Notes, Fair Value	0.01	0.08	0.02	0.09	0.16

BHCPR PEER GROUP DATA
PEER GROUP 1

PAGE 6

ALLOWANCE AND NET LOAN AND LEASE LOSSES

ANALYSIS RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Provision for Ln&Ls Losses/Avg Assets	0.40	0.36	0.43	0.32	0.27
Provision for Ln&Ls Losses/Avg Lns&Ls	0.64	0.58	0.73	0.51	0.42
Provision for Ln&Ls Losses/Net Losses	116.61	123.96	125.20	120.69	110.13
Ln&Ls Allowance/Total Loans & Leases	1.58	1.45	1.50	1.44	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.77	3.85	3.87	4.57	4.57
ALLL/Nonaccrual Assets	209.79	236.93	230.05	253.23	298.84
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	164.83	167.94	166.42	174.77	210.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.70	0.59	0.70	0.54	0.53
Recoveries/Avg Loans and Leases	0.11	0.11	0.10	0.11	0.13
Net Losses/Avg Loans and Leases	0.58	0.47	0.58	0.43	0.40
Recoveries/Prior Year-End Losses	4.56	5.82	25.01	26.20	29.44
Earnings Coverage of Net Losses (X)	10.82	9.67	9.73	10.83	11.74
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.09	0.13	0.08	0.06
RE Loans Secured By 1-4 Family	0.11	0.09	0.12	0.09	0.08
Revolving	0.12	0.09	0.11	0.11	0.10
Closed-End	0.11	0.08	0.11	0.09	0.08
Commercial Real Estate Loans	0.09	0.05	0.10	0.02	0.01
Construction and Land Dev	0.10	0.03	0.06	0.02	0.01
Multifamily	0.01	0.02	0.01	0.01	0.00
Nonfarm Nonresidential	0.10	0.06	0.11	0.02	0.02
RE Loans Secured by Farmland	0.06	0.07	0.29	0.03	0.03
Commercial and Industrial Loans	1.08	0.67	1.12	0.56	0.41
Loans to Depository Institutions	0.03	-0.01	-0.01	0.16	0.03
Loans to Individuals	1.78	1.41	1.40	1.32	1.42
Credit Card Loans	-4.13	3.83	3.96	3.84	5.25
Agricultural Loans	0.19	0.25	0.42	0.18	0.20
Loans to Foreign Governments & Inst	0.00	0.00	0.02	-0.08	0.02
Other Loans and Leases	0.45	0.45	0.46	0.26	0.32

BHCPR PEER GROUP DATA
PEER GROUP 1

PAST DUE AND NONACCRUAL ASSETS

PERCENT OF LOANS AND LEASES	MAR 2002	MAR 2001	2001	2000	1999

30-89 Days PD Loans and Leases	1.03	1.04	1.11	1.10	0.95
90+ Days PD Loans and Leases	0.20	0.19	0.22	0.20	0.18
Nonaccrual Loans and Leases	0.90	0.75	0.86	0.70	0.55
90+ Days PD and Nonaccrual Loans and Leases	1.13	0.97	1.09	0.92	0.75
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	1.03	1.05	1.12	1.11	0.95
90+ Days Past Due Assets	0.21	0.20	0.22	0.20	0.18
Nonaccrual Assets	0.91	0.75	0.87	0.70	0.55
30+ Days PD & Nonaccrual Assets	2.21	2.06	2.27	2.07	1.74
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.69	0.61	0.67	0.59	0.46
90+ PD & Nonaccrual Assets + OREO	0.76	0.66	0.73	0.64	0.51
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.60	0.51	0.57	0.49	0.38
Allowance for Loan & Lease Losses	60.83	55.13	61.09	52.65	42.65
Equity Cap + ALLL	6.67	5.79	6.60	5.62	4.49
Tier 1 Cap + ALLL	7.38	6.51	7.34	6.15	4.95
Loans & Leases + RE Acquired	1.01	0.82	0.96	0.78	0.62

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	0.95	0.99	1.04	1.05	0.90
- 90+ Days Past Due	0.18	0.15	0.20	0.17	0.14
- Nonaccrual	0.66	0.53	0.61	0.51	0.50
Coml & Indl - 30-89 Days PD	0.99	0.99	1.00	0.85	0.73
- 90+ Days Past Due	0.12	0.11	0.11	0.13	0.08
- Nonaccrual	1.74	1.35	1.55	1.29	0.89
Individuals - 30-89 Days PD	1.67	1.71	2.05	2.10	1.87
- 90+ Days Past Due	0.36	0.44	0.39	0.47	0.53
- Nonaccrual	0.23	0.19	0.25	0.19	0.20
Dep Inst Lns - 30-89 Days PD	0.03	0.04	0.05	0.08	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.32	0.18	0.18	0.17	0.05
Agricultural - 30-89 Days PD	0.99	1.11	0.81	0.85	0.52
- 90+ Days Past Due	0.11	0.05	0.04	0.12	0.07
- Nonaccrual	1.48	1.31	1.35	1.25	1.12
Foreign Govts- 30-89 Days PD	0.32	0.02	1.00	0.35	0.39
- 90+ Days Past Due	1.03	0.02	0.00	0.00	0.00
- Nonaccrual	0.06	0.10	0.06	0.10	0.18
Other Lns&Ls - 30-89 Days PD	0.78	0.96	0.91	0.85	0.61
- 90+ Days Past Due	0.08	0.10	0.07	0.08	0.07
- Nonaccrual	0.56	0.39	0.48	0.33	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.08	1.08	1.23	1.29	1.12
- 90+ Days Past Due	0.26	0.22	0.29	0.22	0.22
- Nonaccrual	0.47	0.46	0.42	0.45	0.50
Revolving - 30-89 Days PD	0.47	0.69	0.65	0.79	0.63
- 90+ Days Past Due	0.09	0.12	0.10	0.11	0.10
- Nonaccrual	0.17	0.20	0.13	0.17	0.15
Closed-End - 30-89 Days PD	1.25	1.16	1.35	1.40	1.22
- 90+ Days Past Due	0.31	0.24	0.33	0.25	0.25
- Nonaccrual	0.55	0.50	0.48	0.50	0.55
Commercial RE - 30-89 Days PD	0.77	0.79	0.85	0.75	0.69
- 90+ Days Past Due	0.09	0.07	0.09	0.07	0.06
- Nonaccrual	0.76	0.62	0.69	0.53	0.57
Const & Dev - 30-89 Days PD	1.12	1.07	1.11	1.01	0.84
- 90+ Days Past Due	0.10	0.10	0.08	0.08	0.06
- Nonaccrual	0.78	0.56	0.59	0.48	0.46
Multifamily - 30-89 Days PD	0.49	0.61	0.56	0.49	0.57
- 90+ Days Past Due	0.07	0.04	0.03	0.07	0.04
- Nonaccrual	0.29	0.26	0.36	0.23	0.32
Nonfarm Nres- 30-89 Days PD	0.65	0.73	0.71	0.66	0.66
- 90+ Days Past Due	0.07	0.06	0.09	0.05	0.06
- Nonaccrual	0.79	0.65	0.69	0.55	0.71
Farmland - 30-89 Days PD	1.06	1.96	0.85	0.69	0.66
- 90+ Days Past Due	0.13	0.14	0.07	0.09	0.14
- Nonaccrual	1.69	1.57	1.33	1.26	1.18
Credit Card - 30-89 Days PD	1.85	2.41	2.05	1.69	1.73
- 90+ Days Past Due	0.97	1.14	0.86	0.71	0.77
- Nonaccrual	0.12	0.17	0.18	0.08	0.23

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

CAPITAL RATIOS	MAR 2002	MAR 2001	2001	2000	1999
Tier 1 Leverage Ratio	7.51	7.31	7.36	7.37	7.09
Tier 1 RBC Ratio	9.59	8.95	9.45	9.01	8.72
Total Risk-Based Capital Ratio	12.71	11.85	12.43	11.79	11.50
Tangible Tier 1 Leverage Ratio	7.19	7.02	6.97	7.07	6.63
Tangible Common Eq Cap/Tan Assets	6.17	6.18	6.01	6.07	5.39
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	30.39	32.19	29.33	32.32	34.70
Standby Letters of Credit	3.40	3.64	3.19	3.48	3.45
Commercial & Similar Letters of Credit	0.17	0.20	0.16	0.23	0.25
Securities Lent	3.56	2.74	3.07	2.45	2.46
Credit Derivatives (BHC as Guarantor)	0.11	0.13	0.14	0.09	0.12
Credit Derivatives (BHC as Beneficiary)	0.25	0.32	0.26	0.26	0.23
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	74.18	63.15	81.48	56.16	72.85
Interest Rate Contracts	54.38	47.26	59.45	42.82	55.44
Interest Rate Futures & Forward Contr	12.40	10.17	13.60	6.45	8.94
Written Options Contr (Int Rate)	7.59	5.56	8.31	5.82	5.63
Purchased Options Contr (Int Rate)	6.62	6.95	8.34	7.10	8.78
Interest Rate Swaps	23.80	20.03	21.19	18.65	29.80
Foreign Exchange Contracts	10.84	11.64	10.56	9.79	14.96
Futures & Forward Foreign Exch Contr	7.69	9.47	7.45	7.67	10.81
Written Options Contr (Foreign Exch)	0.53	0.48	0.62	0.44	1.09
Purchased Options Contr (Foreign Exch)	0.55	0.39	0.55	0.45	1.04
Foreign Exchange Rate Swaps	1.02	0.41	0.93	0.37	0.75
Equity, Commodity, & Other Deriv Contr	1.53	1.56	1.41	1.69	1.71
Commodity & Other Fut & Forward Contr	0.29	0.29	0.25	0.25	0.27
Written Options Contr (Comm & Other)	0.34	0.27	0.26	0.28	0.39
Purchased Options Contr (Comm & Oth)	7.69	9.47	7.45	7.67	10.81
Commodity & Other Swaps	0.23	0.19	0.25	0.29	0.21
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	54.04	56.92	53.51	57.86	68.68

DERIVATIVES ANALYSIS

PERCENT OF NOTIONAL AMOUNT	MAR 2002	MAR 2001	2001	2000	1999
Interest Rate Contracts	86.42	86.20	86.56	83.22	84.10
Foreign Exchange Contracts	8.73	10.33	10.26	11.79	11.96
Equity, Comm, & Other Contracts	0.98	0.61	0.90	1.12	0.55
Futures and Forwards	26.50	36.11	33.59	30.50	29.14
Written Options	6.98	5.26	5.92	5.18	4.23
Exchange-Traded	0.52	0.49	0.32	0.29	0.29
Over-The-Counter	5.57	4.38	4.80	4.36	3.62
Purchased Options	6.63	7.86	6.65	10.06	9.20
Exchange-Traded	0.82	0.66	0.65	0.70	0.62
Over-The-Counter	4.74	6.76	4.91	8.63	8.06
Swaps	53.48	47.21	48.77	50.31	51.25
Held for Trading	42.64	40.19	41.23	37.90	36.44
Interest Rate Contracts	28.88	25.21	26.60	22.04	21.39
Foreign Exchange Contracts	6.47	8.63	7.43	9.17	9.43
Equity, Comm, & Other Contracts	0.70	0.38	0.66	0.43	0.27
Non-Traded	57.36	59.81	58.77	62.10	62.47
Interest Rate Contracts	55.11	56.62	56.38	56.67	58.51
Foreign Exchange Contracts	0.63	0.77	0.84	1.39	1.37
Equity, Comm, & Other Contracts	0.00	0.01	0.01	0.02	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	84.69	85.66	84.21	85.74	86.28
One Year or Less	31.03	37.88	34.13	38.73	30.84
Over 1 Year to 5 Years	29.70	27.47	31.27	28.97	34.30
Over 5 Years	13.18	10.27	11.81	10.06	10.72
Gross Negative Fair Value (Abs Val)	0.84	1.07	0.95	0.95	1.03
Gross Positive Fair Value	1.04	1.33	1.22	1.22	0.99
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.09	0.16	0.12	0.13	0.18
Gross Positive Fair Value (X)	0.10	0.18	0.12	0.15	0.17
Held for Trading (X)	0.07	0.14	0.08	0.12	0.15
Non-Traded (X)	0.02	0.02	0.03	0.02	0.01
Current Credit Exposure (X)	0.06	0.10	0.08	0.09	0.09
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	0.58	0.75	0.73	0.64	0.68
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	3.06	0.18	1.91	0.09	1.09
Decr (Incr) in Int Expense/Net Income	0.75	0.25	0.60	0.60	0.59
Net Incr (Decr) Nonint Alloc/Net Income	0.25	0.47	1.87	0.08	0.32
Incr (Decr) in Net Income/Net Income	5.41	1.53	6.81	0.66	2.11

INSURANCE AND FOREIGN ACTIVITIES

INSURANCE ACTIVITIES	MAR 2002	MAR 2001	2001		
-----	-----	-----	-----		
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	NA	NA		
Ins Under Assets(P/C)/Tot Ins Und Ast	35.98	NA	NA		
Ins Under Assets(L/H)/Tot Ins Und Ast	64.02	NA	NA		
Sep Acct Assets(L/H)/Total Life Ast	1.33	NA	NA		
Ins Comm&Fees(incl Prem)/Adj Oper Inc	1.08	NA	NA		
Premium Inc/Ins Comm&Fees (incl Prem)	27.60	NA	NA		
Credit Rel Prem Inc/Tot Prem Inc	61.78	NA	NA		
Other Prem Inc/Total Prem Inc	38.22	NA	NA		
Ins Under Net Income/Consol Net Income	0.25	NA	NA		
Ins Net Inc (P/C)/Equity (P/C)	14.66	NA	NA		
Ins Net Inc (L/H)/Equity (L/H)	11.27	NA	NA		
Insur Ben, Losses, Exp/Insur Premiums	101.81	NA	NA		
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.81	NA	NA		
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.24	NA	NA		
Net Assets Ins Under Subs/Cons Assets	0.01	NA	NA		
=====					
FOREIGN ACTIVITIES	MAR 2002	MAR 2001	2001	2000	1999
-----	-----	-----	-----	-----	-----
ANALYSIS RATIOS:					
Yield: Foreign Loans	2.84	3.67	2.76	3.94	3.72
Cost: Interest-Bearing Deposits	1.90	5.38	3.89	6.07	4.95
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	3.13	1.10	8.35	0.27	1.44
Commercial and Industrial Loans	12.55	5.30	12.94	2.40	4.62
Foreign Governments and Inst	0.00	0.00	0.02	-0.08	0.02
Leases	0.68	0.16	0.44	0.17	0.76
GROWTH RATES:					
Net Loans and Leases	0.05	22.69	39.07	23.99	36.00
Total Selected Assets	2.87	22.66	17.00	19.75	141.76
Deposits	-3.58	-3.66	-7.32	38.29	106.84

PARENT COMPANY ANALYSIS - PART I

PROFITABILITY:	MAR 2002	MAR 2001	2001	2000	1999
Net Income/Avg Equity Capital	15.61	14.18	12.33	15.24	16.66
Bank Net Inc/Avg Eq Inv in Banks	15.37	14.00	12.35	14.03	15.72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.41	5.56	3.04	8.53	11.80
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.00	11.37	12.05	14.00	13.01
Bank Net Income/Parent Net Income	72.58	78.68	72.49	76.44	73.84
Nonbank Net Income/Parent Net Income	6.43	8.16	11.57	10.44	11.20
Sub BHCs Net Inc/Parent Net Income	66.66	55.56	68.11	55.74	56.13
LEVERAGE:					
Total Liabilities/Equity	40.38	38.30	39.28	37.72	39.82
Total Debt/Equity Capital	18.82	21.69	18.97	21.27	22.81
Total Debt/Eq Cap - Exc Over Fair Value	20.43	22.72	22.36	22.28	24.16
Long-Term Debt/Equity Capital	12.61	13.97	12.83	13.78	15.63
Short-Term Debt/Equity Capital	5.03	7.04	5.02	7.07	6.45
Current Portion of LT Debt/Equity	0.66	0.33	0.51	0.32	0.22
Exc Cost Over Fair Value/Equity Cap	2.15	2.27	2.58	2.37	1.99
Long-Term Debt/Consolidated LT Debt	19.72	19.44	20.93	20.54	23.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.98	110.21	109.12	109.76	110.30
Total Investment in Subs/Equity	122.51	123.38	122.27	123.11	124.57
Equity Inv in Subs/Cons Eq Cap+Min Int	100.09	103.12	100.23	100.76	101.78
Total Inv in Subs/Cons Eq Cap+Min Int	111.00	115.88	111.49	113.21	115.08
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.63	0.68	1.02	0.73	0.64
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.73	1.67	2.35	1.66	1.50
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	156.77	127.94	164.81	152.37	141.30
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	146.83	128.99	168.45	150.79	145.12
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	135.06	98.85	125.89	110.72	105.81
Pretax Oper Inc + Int Exp/Int Expense	8781.83	875.83	2534.36	1534.88	2446.21
Div + Int From Subs/Int Exp + Div	154.02	130.53	180.70	163.04	153.16
Fees+Other Inc From Subs/Sal + Oth Exp	24.04	25.00	25.36	27.65	28.06
Net Inc/Curr Port of LT Debt+Pfd Div(X)	186.10	129.79	311.52	279.84	2277.94
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.13	-1.37	-0.08	-1.62	-1.86
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.02	0.00	0.00	NA

PARENT COMPANY ANALYSIS - PART II

PAYOUT RATIOS - PARENT	MAR 2002	MAR 2001	2001	2000	1999
Div Paid/Inc Before Undist Inc	81.86	70.70	53.54	59.66	65.63
Dividends Paid/Net Income	27.51	39.59	39.37	40.82	35.56
Net Income - Dividends/Avg Equity	10.49	8.09	7.08	9.03	10.19
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	89.86	90.80	131.18	132.16	124.53
Dividends From Nonbank Subs	6.93	7.48	12.70	7.09	9.31
Dividends From Subsidiary BHCs	27.34	17.23	31.41	21.26	38.39
Dividends From All Subsidiaries	166.09	141.37	213.13	192.91	186.99
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.56	54.88	71.41	81.89	64.02
Interest Income From Bank Subs	2.43	5.96	10.69	14.28	5.38
Mgt & Service Fees From Bank Subs	2.78	5.23	10.87	7.00	6.18
Other Income From Bank Subs	0.00	0.00	0.01	0.05	0.01
Operating Income From Bank Subs	53.44	75.90	246.02	131.80	79.77
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	39.02	36.15	49.10	62.85	42.06
Interest Income From Nonbank Subs	12.11	26.33	21.55	34.94	27.36
Mgt & Serv Fees From Nonbank Subs	3.48	2.93	1.94	4.71	6.14
Other Income From Nonbank Subs	0.02	0.04	0.01	0.04	0.03
Operating Inc From Nonbank Subs	87.72	80.63	98.84	108.81	91.56
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	55.36	44.20	67.26	50.08	71.53
Interest Inc From Subsidiary BHCs	1.58	1.87	1.90	1.93	2.04
Mgt & Serv Fees From Sub BHCs	0.64	1.25	1.04	1.00	1.69
Other Income From Subsidiary BHCs	0.00	0.00	0.03	0.00	0.00
Operating Income From Sub BHCs	59.55	52.29	73.71	54.88	76.19
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	42.38	45.14	49.04	54.08	52.11
Interest Income From Bank Subs	6.77	5.48	3.79	3.87	3.68
Mgt & Serv Fees From Bank Subs	3.74	3.42	2.89	2.60	3.60
Other Income From Bank Subs	0.00	0.00	0.00	0.02	0.01
Operating Income From Bank Subs	65.88	60.21	61.80	63.63	61.24
Dividends From Nonbank Subs	3.48	2.62	2.97	3.00	2.85
Interest Income From Nonbank Subs	1.56	2.65	1.70	1.64	2.27
Mgt & Serv Fees From Nonbank Subs	0.17	0.20	0.14	0.15	0.31
Other Income From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Operating Inc From Nonbank Subs	7.87	6.10	5.78	5.64	6.97
Dividends From Subsidiary BHCs	10.90	9.08	14.77	10.18	15.11
Interest Inc From Subsidiary BHCs	0.10	0.17	0.13	0.20	0.20
Mgt & Serv Fees From Sub BHCs	0.00	0.03	0.00	0.01	0.13
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	11.93	10.19	15.74	11.37	16.20
Loans and Adv From Subs/ST Debt	210.03	147.68	101.79	169.53	118.82
Loans and Adv From Subs/Total Debt	1547.26	55.87	367.34	52.75	42.51

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
-----	-----	-----	-----	-----
1379552	174,451,001	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1074660	17,958,179	ALLFIRST FINANCIAL INC.	BALTIMORE, MD	
1078604	38,275,540	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	14,364,910	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1025608	33,324,493	BANCWEST CORPORATION	HONOLULU, HI	
1073757	619,921,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	76,823,850	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	262,947,000	BANK ONE CORPORATION	CHICAGO, IL	
1245415	34,811,350	BANKMONT FINANCIAL CORP.	WILMINGTON, DE	
1249196	20,852,549	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	74,949,720	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	10,919,885	BOK FINANCIAL CORPORATION	TULSA, OK	
1923946	37,818,302	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	28,216,973	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,057,657,000	CITIGROUP INC.	NEW YORK, NY	
1132449	52,972,492	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	11,217,345	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	13,195,737	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	50,322,058	COMERICA INCORPORATED	DETROIT, MI	
1117679	12,532,418	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	12,297,030	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	22,902,639	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	10,377,833	FBOP CORPORATION	OAK PARK, IL	
1070345	70,618,618	FIFTH THIRD BANCORP	CINCINNATI, OH	
1075612	11,746,352	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	19,609,693	FIRST TENNESSEE NATIONAL CORPO	MEMPHIS, TN	
1071968	10,788,092	FIRST VIRGINIA BANKS, INC.	FALLS CHURCH, VA	
1070804	10,233,451	FIRSTMERIT CORPORATION	AKRON, OH	
1113514	192,032,000	FLEETBOSTON FINANCIAL CORPORAT	BOSTON, MA	
2081124	21,072,249	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1078921	16,373,177	HIBERNIA CORPORATION	NEW ORLEANS, LA	
2872407	110,468,140	HSBC NORTH AMERICA INC.	BUFFALO, NY	
2792680	12,295,477	HUDSON CITY, MHC	PARAMUS, NJ	
1068191	24,742,454	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	712,508,000	J.P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	80,726,567	KEYCORP	CLEVELAND, OH	
1037003	31,295,975	M&T BANK CORPORATION	BUFFALO, NY	
1199497	28,585,410	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	33,278,993	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1069125	100,196,346	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	20,139,530	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
1048429	17,156,577	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	37,961,610	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1025309	10,254,090	PACIFIC CENTURY FINANCIAL CORP	HONOLULU, HI	
1246702	11,389,194	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	66,582,915	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	30,317,000	POPULAR, INC.	SAN JUAN, PR	
1070617	15,452,536	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	
1826056	13,978,889	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
1078332	44,304,788	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1079441	48,458,485	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	

BHCPR Reporters for Quarter Ending 03/31/2002
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2001 and Other Notes
-----	-----	-----	-----	-----
1111435	73,299,137	STATE STREET CORPORATION	BOSTON, MA	
1131787	106,244,822	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	16,725,736	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	235,867,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	11,275,439	TCF FINANCIAL CORPORATION	WAYZATA, MN	
2847535	13,353,053	TD WATERHOUSE GROUP, INC.	NEW YORK, NY	
1119794	164,745,000	U.S. BANCORP	MINNEAPOLIS, MN	
1094369	32,061,173	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	36,224,237	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1073551	319,853,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1120754	311,509,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	24,839,624	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 63 bank holding companies.