

PEER GROUP 01

03/31/2003

03/31/2002

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

67

63

67

65

62

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.30	3.48	3.50	3.36	3.40
+ Non-interest Income	2.34	2.36	2.28	2.35	2.52
- Overhead Expense	3.37	3.42	3.45	3.61	3.60
- Provision for Losses	0.34	0.40	0.42	0.43	0.32
+ Securities Gains (Losses)	0.09	0.04	0.06	0.06	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.04	2.10	2.05	1.70	1.96
Net Operating Income	1.31	1.32	1.31	1.05	1.22
Net Income	1.30	1.32	1.30	1.01	1.22
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.38	6.13	6.01	7.20	8.30
Interest Expense	1.69	2.20	2.10	3.43	4.50
Net Interest Income (TE)	3.69	3.91	3.91	3.74	3.78

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.54	0.58	0.68	0.58	0.43
Earnings Coverage of Net Losses (X)	13.23	10.82	10.15	9.73	10.82
Ln&Ls Allowance/Total Loans & Leases	1.56	1.59	1.57	1.51	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.97	0.99	0.94	0.94	0.76
30-89 Days Past Due Loans and Leases	0.85	1.03	0.93	1.12	1.10

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	32.09	33.34	32.84	34.65	37.54
Net ST Noncore Funding Dependence	17.94	19.36	18.69	20.87	24.70
Net Loans and Leases/Total Assets	58.53	60.17	59.47	59.11	63.38

CAPITALIZATION:

Tier 1 Leverage Ratio	7.46	7.48	7.44	7.34	7.35
Equity Capital/Total Assets	8.61	8.52	8.59	8.31	8.07
Net Loans&Ls/Equity Capital (X)	6.98	7.20	7.07	7.25	7.78
Cash Dividends/Net Income	29.82	27.70	29.42	37.30	41.19
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	10.05	10.46	10.06	7.03	9.00

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	4.40	5.45	4.41	5.07	7.09
Long-Term Debt/Equity Capital	14.33	13.33	13.72	14.08	13.78
Equity Investment in Subs/Equity Cap	110.37	110.03	110.06	109.16	109.77
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	115.06	149.06	180.60	166.05	150.79

PERCENT OF AVERAGE ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	4.80	5.46	5.37	6.44	7.42
Less: Interest Expense	1.51	1.97	1.88	3.09	4.03
Equals: Net Interest Income (TE)	3.30	3.48	3.50	3.36	3.40
Plus: Non-Interest Income	2.34	2.36	2.28	2.35	2.52
Equals: Adj Operating Income (TE)	5.62	5.82	5.78	5.71	5.90
Less: Overhead Expense	3.37	3.42	3.45	3.61	3.60
Less: Provision for Loan and Lease Losses	0.34	0.40	0.42	0.43	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.09	0.04	0.06	0.06	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	2.04	2.10	2.05	1.70	1.96
Less: Applicable Income Taxes (TE)	0.71	0.74	0.71	0.62	0.71
Less: Minority Interest	0.02	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.31	1.32	1.31	1.05	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	-0.01	0.00
Equals: Net Income	1.30	1.32	1.30	1.01	1.22
Memo: Net Income (Last Four Qtrs)	1.29	1.06	1.30	1.02	1.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.63	89.39	89.52	89.86	89.77
Avg Int-Bearing Funds / Avg Assets	74.73	75.74	75.62	75.19	75.68
Int Income (TE) / Avg Earning Assets	5.38	6.13	6.01	7.20	8.30
Int Expense / Avg Earning Assets	1.69	2.20	2.10	3.43	4.50
Net Int Inc (TE) / Avg Earn Assets	3.69	3.91	3.91	3.74	3.78
YIELD OR COST:					
Total Loans and Leases (TE)	5.93	6.55	6.51	7.78	8.73
Interest-Bearing Bank Balances	2.05	2.63	2.30	4.65	7.59
Fed Funds Sold & Reverse Repos	1.46	1.93	1.91	4.11	6.41
Trading Assets	2.22	2.32	2.35	3.96	4.73
Total Earning Assets	5.32	6.06	5.95	7.14	8.24
Investment Securities (TE)	4.70	5.73	5.42	6.25	6.76
U.S. Treasury & Agency Sec (excl MBS)	3.94	5.01	4.48	6.22	N/A
Mortgage-Backed Securities	4.37	5.54	5.24	5.91	N/A
All Other Securities	6.69	7.31	8.59	8.84	N/A
Interest-Bearing Deposits	1.66	2.29	2.14	3.65	4.62
Time Deposits of \$100K or More	2.53	3.22	2.99	4.77	5.93
Time Deposits < \$100K	2.87	3.82	3.55	5.29	5.71
Other Domestic Deposits	0.97	1.30	1.29	2.30	3.16
Foreign Deposits	1.39	1.90	1.81	3.89	6.07
Fed Funds Purchased and Repos	1.52	2.05	1.98	4.12	6.25
Other Borrowed Funds & Trading Liab	3.23	3.66	3.61	4.77	6.05
All Interest-Bearing Funds	2.03	2.59	2.49	4.15	5.38

	PEER GROUP 01				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Avg Personnel Exp Per Employee (\$000)	16	15	62	59	58
Avg Assets per Employee (\$000)	3,956	3,692	3,771	3,523	3,437
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.90	5.23	5.27	5.11	5.47
Overhead Exp / NII + Non-Int Income	60.32	59.37	59.71	64.06	61.74
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.37	3.42	3.45	3.61	3.60
Personnel Expense	1.77	1.77	1.75	1.78	1.77
Net Occupancy Expense	0.47	0.47	0.48	0.48	0.49
Other Operating Expenses	1.10	1.15	1.19	1.31	1.30
Overhead Less Non-Interest Income	1.00	1.06	1.12	1.25	1.05
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.76	58.76	59.08	63.39	61.07
Personnel Expense	31.74	30.54	30.47	30.93	30.03
Net Occupancy Expense	8.27	8.23	8.27	8.64	8.40
Other Operating Expenses	19.04	19.51	19.99	23.22	21.96
Total Non-Interest Income	40.68	39.69	38.92	40.11	41.33
Fiduciary Activities Income	4.10	4.36	4.10	4.66	5.87
Serv Charges on Deposit Accts - Domestic	8.14	7.90	8.22	7.88	7.44
Trading Revenue	1.64	1.44	1.16	2.15	N/A
Investment Banking Fees & Commissions	4.18	4.61	4.68	5.02	N/A
Venture Capital Revenue	-0.08	-0.10	-0.22	-0.41	N/A
Net Servicing Fees	0.47	1.26	0.94	1.09	N/A
Net Securitization Income	0.44	0.28	0.47	0.54	N/A
Insurance Activities Revenue	1.15	1.07	1.15	1.03	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	2.75	1.28	1.84	1.22	N/A
Other Non-Interest Income	11.04	10.76	10.23	10.30	23.38
Overhead Less Non-Interest Income	19.04	19.45	21.02	23.60	19.47
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	31.72	32.40	31.65	33.17	33.08
Appl Inc Tax+TE/Pretax NOI+TE	34.84	35.35	34.73	37.17	36.38

PERCENT OF TOTAL ASSETS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	34.21	33.17	34.29	32.43	32.12
Commercial and Industrial Loans	12.06	13.55	12.34	12.89	16.03
Loans to Individuals	6.29	6.32	6.43	6.23	7.24
Loans to Depository Institutions	0.15	0.21	0.14	0.18	0.24
Agricultural Loans	0.22	0.22	0.22	0.21	0.23
Other Loans and Leases	4.09	4.86	4.38	5.09	5.52
Net Loans and Leases	58.53	60.17	59.47	59.11	63.38
Debt Securities Over 1 Year	18.65	17.06	17.99	16.21	14.28
Mutual Funds and Equity Securities	0.38	0.47	0.40	0.49	1.08
Subtotal	78.69	78.99	79.03	76.85	79.58
Interest-Bearing Bank Balances	0.69	0.78	0.63	1.07	0.75
Federal Funds Sold & Reverse Repos	2.80	2.38	2.31	2.86	2.39
Debt Securities 1 Year or Less	1.83	1.72	1.91	1.88	1.92
Trading Assets	1.66	1.62	1.69	1.86	1.83
Total Earning Assets	87.67	87.89	87.67	87.12	88.52
Non-Int Cash and Due From Dep Inst	3.17	2.81	3.38	3.52	3.58
Acceptances	0.03	0.03	0.03	0.03	0.06
Other Real Estate Owned	0.06	0.06	0.06	0.05	0.04
All Other Assets	9.02	9.12	8.78	9.16	7.64

MEMORANDA:

Short-Term Investments	5.93	5.69	5.50	6.52	5.65
U.S. Treasury Securities	0.49	0.36	0.45	0.40	0.67
U.S. Agency Securities (excl MBS)	3.25	2.52	3.25	2.56	2.69
Municipal Securities	0.78	0.86	0.78	0.84	0.88
Mortgage-Backed Securities	13.04	12.00	12.06	11.43	9.80
Asset-Backed Securities	0.44	0.53	0.49	0.55	N/A
Other Debt Securities	0.73	0.65	0.74	0.69	3.25
RE Loans Secured by 1-4 Family	17.16	16.85	17.20	17.20	17.08
Revolving	3.72	3.07	3.58	2.80	2.69
Closed-End, Sec by First Liens	11.54	11.58	11.65	12.22	11.87
Closed-End, Sec by Junior Liens	1.41	1.74	1.49	1.73	2.04
Commercial Real Estate Loans	14.64	13.78	14.63	12.94	13.07
Construction and Land Dev	3.72	3.71	3.68	3.48	2.99
Multifamily	1.27	1.13	1.27	1.08	1.14
Nonfarm Nonresidential	8.96	8.57	8.96	8.00	8.46
RE Loans Secured by Farmland	0.21	0.18	0.22	0.16	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	55.87	52.62	54.99	52.44	48.89
RE Loans Secured by 1-4 Family	28.10	27.11	27.86	27.95	26.39
Revolving	6.05	4.84	5.72	4.45	4.06
Closed-End	21.54	21.80	21.62	23.11	22.06
Commercial Real Estate Loans	23.72	21.73	23.10	20.42	19.52
Construction and Land Dev	5.95	5.83	5.78	5.49	4.41
Multifamily	2.03	1.80	1.99	1.73	1.74
Nonfarm Nonresidential	14.63	13.43	14.20	12.62	12.66
RE Loans Secured by Farmland	0.32	0.27	0.32	0.24	0.28
Loans to Depository Institutions	0.34	0.41	0.34	0.36	0.43
Commercial and Industrial Loans	20.99	23.25	21.38	22.60	26.35
Loans to Individuals	10.68	10.38	10.76	10.39	11.31
Credit Card Loans	1.07	1.02	1.17	1.00	1.84
Agricultural Loans	0.34	0.33	0.35	0.32	0.35
Loans to Foreign Govts and Inst	0.03	0.04	0.03	0.04	0.03
Other Loans and Leases	7.86	9.13	8.39	9.83	9.57

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.93	5.69	5.50	6.52	5.65
Liquid Assets	26.26	24.07	25.43	25.12	22.40
Investment Securities	21.56	19.81	20.87	19.20	17.96
Net Loans and Leases	58.53	60.17	59.47	59.11	63.38
Net Lns, Ls & Stdbdy Ltrs of Credit	62.00	63.70	62.81	62.41	66.86
Core Deposits	52.81	51.82	52.59	50.01	49.20
Noncore Funding	30.52	31.31	30.89	32.17	34.72
Time Deposits of \$100K or More	7.34	7.67	7.39	7.34	8.60
Foreign Deposits	2.82	2.62	2.98	2.80	3.94
Fed Funds Purchased and Repos	7.98	7.94	7.57	8.08	7.77
Net Fed Funds Purchased (Sold)	4.92	5.19	4.92	5.17	5.37
Commercial Paper	0.34	0.39	0.36	0.42	0.53
Oth Borrowings W/Rem Mat 1 Yr or Less	2.96	3.44	3.52	4.03	5.24
Earning Assets Repr in 1 Year	43.49	42.71	42.29	40.99	42.56
Int-Bearing Liab Repr in 1 Year	16.65	18.72	15.89	18.85	22.97
Long-Term Debt Repr in 1 Year	1.95	2.01	1.90	2.03	1.84
Net Assets Repriceable in 1 Year	22.95	20.84	22.77	18.69	16.86
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	32.09	33.34	32.84	34.65	37.54
Net ST Noncore Funding Dependence	17.94	19.36	18.69	20.87	24.70
Short-Term Inv/ST Noncore Funding	30.66	24.74	27.11	25.80	21.18
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.14	4.79	8.49	4.46	-2.96
Net Loans and Leases/Total Deposits	92.45	95.75	93.15	97.70	99.81
Net Loans and Leases/Core Deposits	117.68	122.29	118.30	127.27	136.07
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.80	0.32	0.82	0.47	0.12
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.33	0.80	4.73	1.74	0.39
Struct Notes Appr(Depr)/Eq Cap	0.05	-0.03	0.08	0.00	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.18	5.23	5.98	6.55	9.84
Available-For-Sale Securities	93.82	94.77	94.02	93.45	90.16
U.S. Treasury Securities	2.86	2.31	2.65	2.49	4.38
U.S. Agency Securities (excl MBS)	14.54	12.47	15.93	12.49	14.48
Municipal Securities	3.78	4.67	4.00	4.58	5.20
Mortgage-Backed Securities	62.38	63.09	59.87	62.19	54.93
Asset-Backed Securities	2.33	2.76	2.58	2.88	N/A
Other Debt Securities	4.30	4.32	4.54	5.08	18.29
Mutual Funds and Equity Securities	2.12	2.91	2.31	3.18	6.39
Debt Securities 1 Year or Less	9.14	8.59	9.49	10.10	10.92
Debt Securities 1 To 5 Years	25.21	20.22	25.04	19.22	18.33
Debt Securities Over 5 Years	60.56	65.11	60.47	62.85	59.32
Pledged Securities	55.08	50.91	54.57	49.65	55.45
Structured Notes, Fair Value	0.03	0.01	0.03	0.02	0.09

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.34	0.40	0.42	0.43	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.58	0.64	0.73	0.73	0.51
Provision for Ln&Ls Losses/Net Losses	119.17	116.75	115.46	125.19	120.81
Ln&Ls Allowance/Total Loans & Leases	1.56	1.59	1.57	1.51	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	4.64	3.78	3.49	3.87	4.58
ALLL/Nonaccrual Assets	236.62	209.82	250.41	230.05	253.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	172.85	164.86	172.45	166.43	174.85
Gross Ln&Ls Losses/Avg Loans & Leases	0.66	0.70	0.80	0.70	0.54
Recoveries/Avg Loans and Leases	0.11	0.11	0.11	0.10	0.11
Net Losses/Avg Loans and Leases	0.54	0.58	0.68	0.58	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	N/A	N/A
Recoveries/Prior Year-End Losses	4.05	4.55	18.82	24.93	26.09
Earnings Coverage of Net Losses (X)	13.23	10.82	10.15	9.73	10.82
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.10	0.11	0.11	0.13	0.08
RE Loans Secured By 1-4 Family	0.11	0.11	0.11	0.12	0.09
Revolving	0.10	0.10	0.10	0.11	0.11
Closed-End	0.12	0.11	0.12	0.11	0.09
Commercial Real Estate Loans	0.06	0.08	0.09	0.10	0.02
Construction and Land Dev	0.04	0.09	0.09	0.06	0.02
Multifamily	0.01	0.01	0.03	0.01	0.01
Nonfarm Nonresidential	0.06	0.09	0.09	0.11	0.02
RE Loans Secured by Farmland	0.04	0.05	0.12	0.29	0.03
Commercial and Industrial Loans	0.84	1.08	1.21	1.12	0.56
Loans to Depository Institutions	0.08	0.02	0.14	-0.01	0.16
Loans to Individuals	1.64	1.79	1.67	1.40	1.32
Credit Card Loans	1.22	-0.48	2.40	3.96	3.84
Agricultural Loans	0.28	0.28	0.53	0.42	0.18
Loans to Foreign Governments & Inst	0.00	0.00	0.02	0.02	-0.08
Other Loans and Leases	0.52	0.45	0.64	0.47	0.26

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
30-89 Days PD Loans and Leases	0.85	1.03	0.93	1.12	1.10
90+ Days PD Loans and Leases	0.19	0.20	0.20	0.22	0.20
Nonaccrual Loans and Leases	0.88	0.90	0.85	0.86	0.70
90+ Days PD and Nonaccrual Loans and Leases	1.11	1.13	1.08	1.10	0.92
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.86	1.03	0.94	1.13	1.11
90+ Days Past Due Assets	0.20	0.21	0.21	0.22	0.20
Nonaccrual Assets	0.90	0.92	0.86	0.88	0.70
30+ Days PD & Nonaccrual Assets	2.03	2.22	2.08	2.28	2.07
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.66	0.69	0.65	0.67	0.58
90+ PD & Nonaccrual Assets + OREO	0.72	0.76	0.72	0.73	0.63
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.57	0.60	0.57	0.57	0.49
Allowance for Loan & Lease Losses	60.04	61.39	59.41	61.09	52.61
Equity Cap + ALLL	6.33	6.74	6.31	6.63	5.63
Tier 1 Cap + ALLL	7.16	7.45	7.17	7.36	6.16
Loans & Leases + RE Acquired	0.98	1.02	0.95	0.96	0.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.81	0.95	0.83	1.04	1.05
- 90+ Days Past Due	0.16	0.18	0.17	0.20	0.17
- Nonaccrual	0.57	0.66	0.53	0.61	0.51
Coml & Indl - 30-89 Days PD	0.77	0.99	0.82	1.00	0.85
- 90+ Days Past Due	0.09	0.12	0.11	0.11	0.13
- Nonaccrual	1.84	1.75	1.85	1.55	1.29
Individuals - 30-89 Days PD	1.53	1.67	1.79	2.05	2.10
- 90+ Days Past Due	0.37	0.36	0.39	0.39	0.47
- Nonaccrual	0.24	0.22	0.26	0.25	0.19
Dep Inst Lns - 30-89 Days PD	0.03	0.03	0.03	0.04	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.23	0.32	0.26	0.18	0.17
Agricultural - 30-89 Days PD	0.87	0.99	0.62	0.81	0.85
- 90+ Days Past Due	0.10	0.11	0.05	0.04	0.12
- Nonaccrual	1.17	1.48	1.20	1.35	1.25
Foreign Govts- 30-89 Days PD	0.26	0.32	0.26	1.00	0.35
- 90+ Days Past Due	0.78	1.03	1.11	0.00	0.00
- Nonaccrual	0.89	0.06	0.80	0.06	0.10
Other Lns&Ls - 30-89 Days PD	0.70	0.79	0.78	0.92	0.86
- 90+ Days Past Due	0.07	0.08	0.08	0.07	0.09
- Nonaccrual	0.59	0.57	0.49	0.49	0.33
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.91	1.08	1.06	1.23	1.29
- 90+ Days Past Due	0.26	0.26	0.26	0.29	0.22
- Nonaccrual	0.47	0.47	0.44	0.42	0.45
Revolving - 30-89 Days PD	0.36	0.47	0.44	0.65	0.79
- 90+ Days Past Due	0.07	0.09	0.07	0.10	0.11
- Nonaccrual	0.12	0.17	0.11	0.13	0.17
Closed-End - 30-89 Days PD	1.11	1.25	1.28	1.35	1.40
- 90+ Days Past Due	0.33	0.31	0.33	0.33	0.25
- Nonaccrual	0.57	0.55	0.54	0.48	0.50
- Jr Lien 30-89 Days PD	0.11	0.12	0.12	N/A	N/A
- Jr Lien 90+ Days PD	0.02	0.03	0.03	N/A	N/A
- Jr Lien Nonaccrual	0.06	0.05	0.06	N/A	N/A
Commercial RE - 30-89 Days PD	0.70	0.77	0.56	0.85	0.75
- 90+ Days Past Due	0.06	0.09	0.06	0.09	0.07
- Nonaccrual	0.63	0.76	0.58	0.69	0.53
Const & Dev - 30-89 Days PD	1.02	1.12	0.82	1.11	1.01
- 90+ Days Past Due	0.06	0.10	0.06	0.08	0.08
- Nonaccrual	0.52	0.78	0.53	0.59	0.48
Multifamily - 30-89 Days PD	0.53	0.49	0.41	0.56	0.49
- 90+ Days Past Due	0.03	0.07	0.02	0.03	0.07
- Nonaccrual	0.27	0.29	0.21	0.36	0.23
Nonfarm Nres- 30-89 Days PD	0.61	0.65	0.50	0.71	0.66
- 90+ Days Past Due	0.05	0.07	0.06	0.09	0.05
- Nonaccrual	0.72	0.79	0.63	0.69	0.55
Farmland - 30-89 Days PD	1.05	1.06	0.78	0.85	0.69
- 90+ Days Past Due	0.08	0.13	0.06	0.07	0.09
- Nonaccrual	1.30	1.69	1.30	1.33	1.26
Credit Card - 30-89 Days PD	2.06	1.95	1.85	2.05	1.69
- 90+ Days Past Due	1.61	1.04	1.31	0.86	0.71
- Nonaccrual	0.09	0.12	0.09	0.18	0.08

CAPITAL RATIOS	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	7.46	7.48	7.44	7.34	7.35
Tier 1 RBC Ratio	9.77	9.58	9.66	9.44	9.00
Total Risk-Based Capital Ratio	12.86	12.70	12.71	12.42	11.78
Tangible Tier 1 Leverage Ratio	7.21	7.16	7.19	6.95	7.04
Tangible Common Eq Cap/Tan Assets	6.26	6.15	6.35	5.99	6.06
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.67	30.37	29.70	29.30	32.30
Standby Letters of Credit	3.30	3.40	3.22	3.19	3.47
Commercial & Similar Letters of Credit	0.14	0.17	0.14	0.16	0.23
Securities Lent	3.26	3.56	2.92	3.08	2.45
Credit Derivatives (BHC as Guarantor)	0.20	0.11	0.20	0.13	0.09
Credit Derivatives (BHC as Beneficiary)	0.52	0.22	0.45	0.26	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	80.61	77.02	69.29	83.60	56.05
Interest Rate Contracts	63.70	62.28	55.59	61.43	42.71
Interest Rate Futures & Forward Contr	14.33	12.69	11.67	13.74	6.45
Written Options Contr (Int Rate)	10.11	8.35	8.60	8.95	5.78
Purchased Options Contr (Int Rate)	8.67	7.92	7.41	9.55	7.10
Interest Rate Swaps	27.49	23.79	25.18	21.17	18.59
Foreign Exchange Contracts	11.61	10.80	10.61	10.57	9.79
Futures & Forward Foreign Exch Contr	7.22	7.70	6.67	7.46	7.67
Written Options Contr (Foreign Exch)	0.72	0.53	0.53	0.62	0.44
Purchased Options Contr (Foreign Exch)	0.74	0.50	0.59	0.55	0.45
Foreign Exchange Rate Swaps	1.07	1.02	1.03	0.93	0.37
Equity, Commodity, & Other Deriv Contr	1.37	1.52	1.29	1.41	1.69
Commodity & Other Fut & Forward Contr	0.17	0.27	0.16	0.25	0.25
Written Options Contr (Comm & Other)	0.31	0.34	0.29	0.26	0.28
Purchased Options Contr (Comm & Oth)	0.37	0.38	0.33	0.28	0.30
Commodity & Other Swaps	0.29	0.23	0.28	0.25	0.29
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.30	54.11	57.44	53.52	57.90

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	90.97	87.52	90.14	86.73	83.22
Foreign Exchange Contracts	6.43	8.40	6.77	10.10	11.79
Equity, Comm, & Other Contracts	0.50	0.63	0.59	0.88	1.12
Futures and Forwards	28.99	26.57	27.06	33.52	30.50
Written Options	8.43	7.01	6.95	5.99	5.18
Exchange-Traded	0.81	0.75	0.57	0.49	0.29
Over-The-Counter	7.24	5.37	5.81	4.62	4.36
Purchased Options	7.14	6.78	6.56	6.91	10.06
Exchange-Traded	0.69	1.10	0.90	1.00	0.70
Over-The-Counter	5.33	4.53	4.77	4.71	8.63
Swaps	48.95	53.01	55.40	48.49	50.31
Held for Trading	41.69	41.91	40.66	41.31	37.90
Interest Rate Contracts	30.60	29.28	28.92	26.85	22.04
Foreign Exchange Contracts	4.49	6.15	4.86	7.28	9.17
Equity, Comm, & Other Contracts	0.34	0.40	0.38	0.65	0.43
Non-Traded	58.31	57.08	59.34	58.69	62.10
Interest Rate Contracts	56.77	54.91	56.61	56.30	56.67
Foreign Exchange Contracts	0.41	0.63	0.47	0.83	1.39
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	81.34	84.21	84.26	83.65	85.74
One Year or Less	31.92	30.94	33.14	33.94	38.73
Over 1 Year to 5 Years	27.40	29.41	26.58	30.97	28.97
Over 5 Years	14.83	13.06	12.92	11.72	10.06
Gross Negative Fair Value (Abs Val)	1.32	0.83	1.63	1.03	0.95
Gross Positive Fair Value	1.80	1.03	2.17	1.21	1.22
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.17	0.09	0.18	0.12	0.13
Gross Positive Fair Value (X)	0.19	0.10	0.20	0.12	0.15
Held for Trading (X)	0.14	0.07	0.15	0.08	0.12
Non-Traded (X)	0.04	0.02	0.04	0.03	0.02
Current Credit Exposure (X)	0.11	0.06	0.12	0.08	0.09
Credit Losses on Derivative Contracts	0.00	0.00	0.01	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	1.09	0.62	1.13	0.73	0.64
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	3.05	3.06	2.61	2.01	0.09
Decr (Incr) in Int Expense/Net Income	0.94	0.73	0.77	0.44	0.61
Net Incr (Decr) Nonint Alloc/Net Income	1.03	0.25	1.84	1.90	0.08
Incr (Decr) in Net Income/Net Income	7.30	5.40	8.06	5.86	0.71

INSURANCE ACTIVITIES	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	33.04	35.28	30.95	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	66.96	64.72	69.05	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.00	1.27	0.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.15	1.07	1.15	N/A	N/A
Premium Inc/Ins Activities Revenue	19.11	23.95	24.36	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	60.18	61.93	60.79	N/A	N/A
Other Prem Inc/Total Prem Inc	39.82	38.07	39.21	N/A	N/A
Ins Under Net Income/Consol Net Income	0.35	0.26	0.40	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	18.05	15.66	15.03	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	10.19	11.22	8.13	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	122.74	102.35	76.41	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.48	2.67	2.22	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.41	0.27	0.44	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.29	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.51	1.44	1.28	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.58	2.83	1.89	2.76	3.94
Cost: Interest-Bearing Deposits	1.39	1.90	1.81	3.89	6.07
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	1.01	1.82	0.76	8.35	0.27
Commercial and Industrial Loans	3.56	13.56	11.75	12.94	2.40
Foreign Governments and Inst	0.00	0.00	0.02	0.02	-0.08
Leases	0.52	0.68	0.79	0.44	0.17
GROWTH RATES:					
Net Loans and Leases	-10.81	0.10	11.78	39.14	23.99
Total Selected Assets	-4.89	2.90	-0.29	17.04	19.75
Deposits	32.02	-3.58	19.25	-7.32	38.29

PROFITABILITY:	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	15.39	15.58	15.34	12.29	15.21
Bank Net Inc/Avg Eq Inv in Banks	15.19	15.35	15.71	12.30	14.00
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.02	4.33	0.89	3.04	8.53
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	13.32	13.00	11.85	12.05	14.00
Bank Net Income/Parent Net Income	75.55	72.63	77.10	71.96	76.49
Nonbank Net Income/Parent Net Income	4.88	6.43	3.68	11.73	10.44
Sub BHCs Net Inc/Parent Net Income	58.14	66.66	65.99	68.11	55.74
LEVERAGE:					
Total Liabilities/Equity	41.49	40.57	41.66	39.46	37.79
Total Debt/Equity Capital	19.35	19.96	18.98	20.27	21.30
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.27	28.79	28.48	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	24.83	25.51	24.48	25.69	27.62
Total Debt/Equ Cap - Exc Over Fair Value	21.09	22.02	20.71	22.42	22.30
Long-Term Debt/Equity Capital	14.33	13.33	13.72	14.08	13.78
Short-Term Debt/Equity Capital	4.40	5.45	4.41	5.07	7.09
Current Portion of LT Debt/Equity	0.62	0.63	0.68	0.52	0.32
Exc Cost Over Fair Value/Equity Cap	1.53	1.73	1.58	2.59	2.38
Long-Term Debt/Consolidated LT Debt	19.51	21.08	18.56	22.25	20.54
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.37	110.03	110.06	109.16	109.77
Total Investment in Subs/Equity	122.88	122.62	123.14	122.36	123.16
Equity Inv in Subs/Cons Eq Cap+Min Int	99.27	99.28	98.87	100.20	100.75
Total Inv in Subs/Cons Eq Cap+Min Int	110.10	110.16	110.25	111.49	113.21
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.74	0.64	0.75	0.91	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.72	1.78	1.53	2.35	1.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	118.74	157.63	183.84	164.81	152.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	115.06	149.06	180.60	166.05	150.79
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.40	139.38	119.44	125.89	110.72
Pretax Oper Inc + Int Exp/Int Expense	2902.20	11282.4	6175.58	2534.36	1534.88
Div + Int From Subs/Int Exp + Div	122.71	157.50	199.90	180.70	163.04
Fees+Other Inc From Subs/Sal + Oth Exp	19.42	21.97	21.11	25.36	27.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	227.21	189.98	2638.29	323.90	279.83
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.87	0.91	1.36	-0.09	-1.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.68	3.37	2.65	2.75	0.04
Total	5.69	3.40	2.66	2.78	0.04
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.02	0.00	0.02	0.00	0.12
To Nonbank Subsidiaries	0.84	1.09	0.91	0.74	0.36
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.50	1.39	1.62	1.05	0.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.59	8.78	6.52	10.95	7.92
Combined Thrift Assets	0.08	0.21	0.10	0.21	0.20
Combined Foreign Nonbank Sub Assets	0.18	0.21	0.17	0.28	0.14

PAYOUT RATIOS - PARENT

	03/31/2003	03/31/2002	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	89.91	81.86	45.85	53.54	59.66
Dividends Paid/Net Income	29.82	27.70	29.42	37.30	41.19
Net Income - Dividends/Avg Equity	10.05	10.45	10.06	7.03	9.00

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	79.10	89.97	146.78	131.18	132.16
Dividends From Nonbank Subs	4.92	6.82	7.70	12.70	7.09
Dividends From Subsidiary BHCs	22.93	27.34	38.96	31.41	21.26
Dividends From All Subsidiaries	137.35	166.09	222.70	213.13	192.91

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	32.06	38.59	60.71	71.58	82.17
Interest Income From Bank Subs	2.08	2.43	2.79	8.73	14.38
Mgt & Service Fees From Bank Subs	2.83	2.78	3.20	11.10	7.00
Other Income From Bank Subs	0.02	0.00	0.06	0.01	0.05
Operating Income From Bank Subs	44.96	53.59	72.19	247.72	132.18

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	57.41	39.02	89.31	49.10	62.85
Interest Income From Nonbank Subs	21.77	12.11	21.76	21.55	34.94
Mgt & Serv Fees From Nonbank Subs	3.65	3.48	4.53	1.94	4.71
Other Income From Nonbank Subs	0.00	0.01	0.03	0.01	0.04
Operating Inc From Nonbank Subs	105.61	87.69	133.54	98.84	108.81

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	45.79	55.36	76.43	67.26	50.08
Interest Inc From Subsidiary BHCs	1.11	1.58	1.39	1.90	1.93
Mgt & Serv Fees From Sub BHCs	1.44	0.64	0.73	1.04	1.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.03	0.00
Operating Income From Sub BHCs	69.86	59.55	85.82	73.71	54.88

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	40.12	42.40	54.96	49.04	54.08
Interest Income From Bank Subs	8.13	6.77	3.84	3.79	3.87
Mgt & Serv Fees From Bank Subs	4.17	3.74	2.80	2.89	2.60
Other Income From Bank Subs	0.01	0.00	0.02	0.00	0.02
Operating Income From Bank Subs	63.74	65.90	72.36	61.80	63.63
Dividends From Nonbank Subs	3.94	3.46	2.24	2.97	3.00
Interest Income From Nonbank Subs	1.99	1.56	1.02	1.70	1.64
Mgt & Serv Fees From Nonbank Subs	0.17	0.17	0.13	0.14	0.15
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	9.32	7.90	4.46	5.78	5.64
Dividends From Subsidiary BHCs	11.56	10.91	15.26	14.77	10.18
Interest Inc From Subsidiary BHCs	0.10	0.10	0.16	0.13	0.20
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.98	11.94	16.16	15.74	11.37

Loans and Adv From Subs/ST Debt	252.09	216.00	237.07	101.79	169.53
Loans and Adv From Subs/Total Debt	72.63	1449.23	73.90	298.87	52.75

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$'000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
-----	-----	-----	-----	-----
1379552	141,048,116	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1074660	16,168,204	ALLFIRST FINANCIAL INC.	BALTIMORE, MD	
1078604	42,120,656	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	15,102,859	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,360,026	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	34,916,089	BANCWEST CORPORATION	HONOLULU, HI	
1073757	679,765,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	79,550,725	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	287,864,000	BANK ONE CORPORATION	CHICAGO, IL	
1245415	38,271,847	BANKMONT FINANCIAL CORP.	WILMINGTON, DE	
1249196	26,247,116	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	79,647,890	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	13,081,453	BOK FINANCIAL CORPORATION	TULSA, OK	
1923946	43,362,909	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	29,756,033	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,136,973,000	CITIGROUP INC.	NEW YORK, NY	
1132449	66,999,690	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	12,013,451	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	15,765,179	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	55,903,114	COMERICA INCORPORATED	DETROIT, MI	
1117679	17,815,097	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	13,526,150	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	24,414,187	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	11,291,274	FBOP CORPORATION	OAK PARK, IL	
1070345	84,291,659	FIFTH THIRD BANCORP	CINCINNATI, OH	
1075612	12,388,741	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1020902	10,978,002	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1094640	24,812,497	FIRST TENNESSEE NATIONAL CORPO	MEMPHIS, TN	
1071968	11,245,996	FIRST VIRGINIA BANKS, INC.	FALLS CHURCH, VA	
1070804	10,559,740	FIRSTMERIT CORPORATION	AKRON, OH	
1113514	199,426,000	FLEETBOSTON FINANCIAL CORPORAT	BOSTON, MA	
2081124	22,399,051	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1078921	17,652,186	HIBERNIA CORPORATION	NEW ORLEANS, LA	
2872407	114,536,046	HSBC NORTH AMERICA INC.	BUFFALO, NY	
2792680	14,913,505	HUDSON CITY, MHC	PARAMUS, NJ	
1068191	27,958,025	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	755,156,000	J.P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	86,043,741	KEYCORP	CLEVELAND, OH	
1037003	33,443,791	M&T BANK CORPORATION	BUFFALO, NY	
1199497	33,266,107	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	35,553,003	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	11,018,621	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	117,498,398	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	21,766,864	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	12,022,113	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	22,391,900	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	36,449,759	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	11,909,154	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	68,629,625	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	33,695,000	POPULAR, INC.	SAN JUAN, PR	
1070617	17,929,676	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	

BHCPR Reporters for Quarter Ending 03/31/2003
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2002 and Other Notes
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1826056	18,587,690	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
1078332	48,701,674	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	11,346,612	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1079441	51,520,764	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	
1111435	79,109,036	STATE STREET CORPORATION	BOSTON, MA	
1131787	120,062,147	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	20,608,781	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	243,493,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,240,013	TCF FINANCIAL CORPORATION	WAYZATA, MN	
2847535	15,926,175	TD WATERHOUSE GROUP, INC.	NEW YORK, NY	
1119794	182,231,000	U.S. BANCORP	MINNEAPOLIS, MN	
1094369	34,160,828	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	40,385,403	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1073551	348,064,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1120754	369,669,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	27,208,730	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.