

	PEER GROUP 3 06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	162	164	167	172	159
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.97	3.76	3.83	3.95	3.99
+ Non-interest Income	1.14	1.05	1.11	1.01	1.05
- Overhead Expense	3.04	2.98	3.05	3.02	3.03
- Provision for Losses	0.26	0.22	0.27	0.23	0.21
+ Securities Gains (Losses)	0.04	0.05	0.05	0.00	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.87	1.73	1.72	1.77	1.85
Net Operating Income	1.18	1.08	1.09	1.09	1.16
Net Income	1.17	1.09	1.09	1.09	1.16
Net Income (Sub S Adjusted)	0.95	1.37	1.24	1.61	1.22
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.68	8.04	7.70	8.39	7.91
Interest Expense	2.39	4.00	3.57	4.17	3.63
Net Interest Income (TE)	4.28	4.05	4.14	4.25	4.29
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.22	0.30	0.21	0.22
Earnings Coverage of Net Losses (X)	23.28	15.45	15.13	20.93	19.80
Ln&Ls Allowance/Total Loans & Leases	1.44	1.38	1.38	1.37	1.36
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.80	0.63	0.68	0.63	0.56
30-89 Days Past Due Loans and Leases	0.77	1.01	1.06	1.01	0.81
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	22.42	24.36	23.82	24.40	24.91
Net ST Noncore Funding Dependence	12.32	15.66	14.49	16.05	17.45
Net Loans and Leases/Total Assets	63.54	65.51	64.67	65.16	63.72
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.42	8.15	8.23	8.33	8.44
Equity Capital/Total Assets	8.55	8.37	8.30	8.33	8.08
Net Loans&Ls/Equity Capital (X)	7.60	8.00	7.97	8.08	8.10
Cash Dividends/Net Income	26.14	27.14	26.96	29.72	30.28
Cash Dividends/Net Income (Sub S Adjusted)	206.81	38.47	47.48	34.69	21.71
Retained Earnings/Avg Equity Cap	9.66	8.98	9.09	9.14	9.44
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	0.70	1.12	0.93	1.04	1.10
Long-Term Debt/Equity Capital	1.27	2.17	2.22	2.00	1.15
Equity Investment in Subs/Equity Cap	107.49	107.38	108.02	106.01	104.40
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	119.39	128.81	151.76	140.98	148.18

PERCENT OF AVERAGE ASSETS	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.19	7.46	7.14	7.80	7.36
Less: Interest Expense	2.22	3.71	3.31	3.88	3.37
Equals: Net Interest Income (TE)	3.97	3.76	3.83	3.95	3.99
Plus: Non-Interest Income	1.14	1.05	1.11	1.01	1.05
Equals: Adj Operating Income (TE)	5.15	4.86	5.00	5.00	5.09
Less: Overhead Expense	3.04	2.98	3.05	3.02	3.03
Less: Provision for Loan and Lease Losses	0.26	0.22	0.27	0.23	0.21
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.05	0.05	0.00	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.87	1.73	1.72	1.77	1.85
Less: Applicable Income Taxes (TE)	0.65	0.60	0.60	0.63	0.67
Less: Minority Interest	0.01	0.01	0.01	0.01	0.00
Equals: Net Operating Income	1.18	1.08	1.09	1.09	1.16
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.17	1.09	1.09	1.09	1.16
Memo: Net Income (Last Four Qtrs)	1.12	1.05	1.09	1.08	1.17
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.93	93.12	93.01	93.25	93.21
Avg Int-Bearing Funds / Avg Assets	79.30	79.55	79.44	79.68	79.29
Int Income (TE) / Avg Earning Assets	6.68	8.04	7.70	8.39	7.91
Int Expense / Avg Earning Assets	2.39	4.00	3.57	4.17	3.63
Net Int Inc (TE) / Avg Earn Assets	4.28	4.05	4.14	4.25	4.29
YIELD OR COST:					
Total Loans and Leases (TE)	7.28	8.71	8.36	9.07	8.68
Interest-Bearing Bank Balances	3.33	5.89	4.83	6.37	6.60
Fed Funds Sold & Reverse Repos	1.67	4.87	3.91	6.24	4.96
Trading Assets	1.94	2.00	2.02	4.68	3.95
Total Earning Assets	6.56	7.92	7.59	8.26	7.78
Investment Securities (TE)	5.62	6.49	6.25	6.71	6.33
U.S. Treasury & Agency Sec (excl MBS)	4.93	6.94	6.28	NA	NA
Mortgage-Backed Securities	5.54	6.21	6.00	NA	NA
All Other Securities	6.84	7.78	7.74	NA	NA
Interest-Bearing Deposits	2.56	4.48	3.99	4.57	4.02
Time Deposits of \$100K or More	3.55	5.77	5.25	5.84	4.98
Time Deposits < \$100K	3.92	5.91	5.53	5.71	5.18
Other Domestic Deposits	1.36	2.69	2.29	3.02	2.69
Foreign Deposits	1.81	5.08	3.99	5.64	4.72
Fed Funds Purchased and Repos	1.92	4.67	3.78	5.74	4.72
Other Borrowed Funds & Trading Liab	4.67	5.82	5.49	6.42	5.55
All Interest-Bearing Funds	2.80	4.67	4.18	4.86	4.25

	PEER GROUP 3 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	24	48	46	43
Avg Assets per Employee (\$000)	3,278	3,219	3,124	3,114	2,867
ANALYSIS RATIOS					

Mutual Fund Fee Inc / Non-Int Income	2.22	1.87	2.07	2.21	1.96
Overhead Exp / NII + Non-Int Income	60.34	62.84	62.81	62.00	61.19
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	2.98	3.05	3.01	3.03
Personnel Expense	1.63	1.55	1.59	1.53	1.55
Net Occupancy Expense	0.43	0.44	0.45	0.45	0.45
Other Operating Expenses	0.95	0.97	1.00	1.00	1.01
Overhead Less Non-Interest Income	1.85	1.87	1.90	1.96	1.96
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	58.92	61.30	61.36	60.53	59.73
Personnel Expense	31.74	31.86	32.04	31.02	30.69
Net Occupancy Expense	8.46	9.09	8.99	9.01	8.91
Other Operating Expenses	18.40	19.96	20.04	20.12	19.74
Total Non-Interest Income	21.64	21.45	21.83	19.98	20.15
Fiduciary Activities Income	1.70	1.98	1.82	1.99	2.05
Serv Charges on Deposit Accts - Domestic	7.59	7.32	7.72	6.78	6.46
Trading Revenue	0.00	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.68	0.59	0.60	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.33	0.42	0.39	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	0.62	0.48	0.54	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	1.54	1.33	1.80	NA	NA
Other Non-Interest Income	6.39	6.61	6.24	9.97	10.34
Overhead Less Non-Interest Income	36.70	38.90	38.83	39.88	38.91
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.56	28.97	28.59	28.38	30.02
Appl Inc Tax+TE/Pretax NOI+TE	35.19	36.07	35.89	36.14	36.99

PERCENT OF TOTAL ASSETS	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	45.01	44.45	45.58	44.40	42.02
Commercial and Industrial Loans	10.32	11.54	10.63	11.15	11.12
Loans to Individuals	4.87	5.74	5.39	6.22	6.84
Loans to Depository Institutions	0.01	0.01	0.01	0.00	0.00
Agricultural Loans	0.75	0.74	0.73	0.68	0.66
Other Loans and Leases	1.13	1.15	1.11	1.10	1.20
Net Loans and Leases	63.54	65.51	64.67	65.16	63.72
Debt Securities Over 1 Year	21.69	17.71	18.50	19.92	21.59
Mutual Funds and Equity Securities	0.48	0.37	0.42	1.07	1.10
Subtotal	86.39	84.33	84.50	86.87	87.35
Interest-Bearing Bank Balances	0.30	0.35	0.28	0.25	0.18
Federal Funds Sold & Reverse Repos	1.43	1.66	1.24	1.28	0.86
Debt Securities 1 Year or Less	2.27	2.10	1.99	2.61	2.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.22	91.50	91.17	91.81	91.85
Non-Int Cash and Due From Dep Inst	3.14	2.96	3.25	3.33	3.32
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.09	0.07	0.07	0.07	0.08
All Other Assets	5.48	5.40	5.45	4.69	4.62

MEMORANDA:

Short-Term Investments	4.58	4.68	4.04	4.64	4.00
U.S. Treasury Securities	0.33	0.52	0.43	0.70	1.42
U.S. Agency Securities (excl MBS)	5.68	5.37	5.24	6.95	6.20
Municipal Securities	3.64	3.38	3.53	3.40	3.50
Mortgage-Backed Securities	11.35	9.68	10.84	8.51	10.05
Asset-Backed Securities	0.06	0.07	0.06	NA	NA
Other Debt Securities	1.14	1.24	1.13	2.16	2.24
RE Loans Secured by 1-4 Family	17.59	18.52	18.85	19.37	19.36
Revolving	2.38	1.96	2.26	1.92	1.83
Closed-End, Sec by First Liens	13.24	14.65	14.57	15.47	15.47
Closed-End, Sec by Junior Liens	1.50	1.60	1.61	1.58	1.56
Commercial Real Estate Loans	25.34	23.40	24.55	22.43	20.33
Construction and Land Dev	5.62	5.33	5.54	4.70	4.14
Multifamily	1.71	1.56	1.63	1.57	1.28
Nonfarm Nonresidential	17.21	15.82	16.63	15.54	14.03
RE Loans Secured by Farmland	0.66	0.63	0.67	0.62	0.58
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	71.03	68.25	70.28	67.97	65.69
RE Loans Secured by 1-4 Family	27.85	28.51	28.96	29.34	30.23
Revolving	3.71	2.92	3.43	2.89	2.80
Closed-End	23.78	25.41	25.28	26.24	27.20
Commercial Real Estate Loans	39.36	35.63	37.79	34.34	31.65
Construction and Land Dev	8.58	8.02	8.41	7.08	6.41
Multifamily	2.68	2.36	2.51	2.41	1.97
Nonfarm Nonresidential	26.96	24.08	25.61	23.76	21.89
RE Loans Secured by Farmland	1.04	0.96	1.05	0.96	0.92
Loans to Depository Institutions	0.01	0.01	0.01	0.00	0.00
Commercial and Industrial Loans	16.01	17.54	16.35	17.10	17.25
Loans to Individuals	7.68	8.79	8.33	9.47	10.76
Credit Card Loans	0.14	0.17	0.16	0.45	0.59
Agricultural Loans	1.18	1.15	1.13	1.06	1.05
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.77	1.80	1.74	1.74	1.91

PERCENT OF TOTAL ASSETS	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	4.58	4.68	4.04	4.64	4.00
Liquid Assets	23.34	21.66	22.35	21.95	22.84
Investment Securities	24.97	23.17	24.03	24.26	26.04
Net Loans and Leases	63.54	65.51	64.67	65.16	63.72
Net Lns, Ls & Stdbly Ltrs of Credit	64.39	66.38	65.54	66.02	64.57
Core Deposits	64.88	63.48	64.79	63.10	63.36
Noncore Funding	24.33	25.92	24.60	26.33	26.33
Time Deposits of \$100K or More	11.61	12.89	11.90	13.41	11.48
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	2.95	3.07	3.18	3.32	4.11
Net Fed Funds Purchased (Sold)	1.49	1.45	1.96	2.01	3.26
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.94	2.04	1.78	2.70	3.65
Earning Assets Repr in 1 Year	36.41	37.68	37.63	36.88	34.19
Int-Bearing Liab Repr in 1 Year	28.84	34.36	31.71	32.17	30.80
Long-Term Debt Repr in 1 Year	0.62	0.82	0.66	0.51	0.43
Net Assets Repriceable in 1 Year	5.86	1.86	4.20	3.73	1.87
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.42	24.36	23.82	24.40	24.91
Net ST Noncore Funding Dependence	12.32	15.66	14.49	16.05	17.45
Short-Term Inv/ST Noncore Funding	36.91	31.82	30.07	31.24	25.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.62	5.17	8.47	4.67	4.12
Net Loans and Leases/Total Deposits	82.51	84.55	83.89	84.14	84.23
Net Loans and Leases/Core Deposits	99.74	104.46	101.65	104.52	101.86
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.06	0.67	0.63	0.20	-1.63
Avail-For-Sale Sec Appr(Depr)/Eq Cap	5.08	2.66	2.79	0.36	-6.54
Struct Notes Appr(Depr)/Eq Cap	0.04	-0.01	0.00	-0.09	-0.15
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.65	10.15	8.98	13.42	14.95
Available-For-Sale Securities	91.35	89.85	91.02	86.58	84.62
U.S. Treasury Securities	1.46	2.54	2.10	3.28	5.97
U.S. Agency Securities (excl MBS)	24.70	25.19	23.27	30.58	25.48
Municipal Securities	15.08	14.91	15.22	14.04	13.67
Mortgage-Backed Securities	45.00	41.43	44.93	34.73	37.16
Asset-Backed Securities	0.23	0.33	0.27	NA	NA
Other Debt Securities	4.50	5.37	4.60	9.01	8.74
Mutual Funds and Equity Securities	1.99	1.73	1.96	4.95	4.46
Debt Securities 1 Year or Less	10.05	10.30	9.57	11.63	10.49
Debt Securities 1 To 5 Years	31.71	25.46	26.20	30.55	30.51
Debt Securities Over 5 Years	52.95	48.93	48.00	50.00	50.68
Pledged Securities	51.89	52.51	52.23	52.24	51.45
Structured Notes, Fair Value	0.19	0.17	0.07	0.20	0.34

ANALYSIS RATIOS	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.26	0.22	0.27	0.23	0.21
Provision for Ln&Ls Losses/Avg Lns&Ls	0.40	0.33	0.40	0.35	0.33
Provision for Ln&Ls Losses/Net Losses	211.21	169.85	155.37	197.92	183.38
Ln&Ls Allowance/Total Loans & Leases	1.44	1.38	1.38	1.37	1.36
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.94	11.07	7.61	10.90	9.90
ALLL/Nonaccrual Assets	343.78	392.02	385.54	462.34	459.26
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	259.08	266.46	273.30	301.54	321.29
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.30	0.37	0.29	0.31
Recoveries/Avg Loans and Leases	0.08	0.07	0.07	0.07	0.09
Net Losses/Avg Loans and Leases	0.24	0.22	0.30	0.21	0.22
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	13.30	15.80	34.27	32.20	34.81
Earnings Coverage of Net Losses (X)	23.28	15.45	15.13	20.93	19.80
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.04	0.06	0.05	0.04
RE Loans Secured By 1-4 Family	0.06	0.05	0.07	0.06	0.05
Revolving	0.03	0.03	0.05	0.05	0.04
Closed-End	0.06	0.05	0.07	0.05	0.04
Commercial Real Estate Loans	0.06	0.03	0.05	0.04	0.02
Construction and Land Dev	0.05	0.03	0.04	0.03	0.01
Multifamily	0.01	0.00	0.00	0.00	0.00
Nonfarm Nonresidential	0.05	0.02	0.04	0.02	0.02
RE Loans Secured by Farmland	0.00	0.00	0.01	0.02	0.00
Commercial and Industrial Loans	0.54	0.48	0.74	0.40	0.35
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.84	0.81	0.89	0.72	0.83
Credit Card Loans	3.20	4.91	2.74	1.76	1.98
Agricultural Loans	0.08	0.05	0.19	0.03	0.07
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.23	0.22	0.24	0.17	0.22

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 3

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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	0.77	1.01	1.06	1.01	0.81
90+ Days PD Loans and Leases	0.10	0.13	0.12	0.12	0.10
Nonaccrual Loans and Leases	0.67	0.54	0.59	0.51	0.44
90+ Days PD and Nonaccrual Loans and Leases	0.81	0.71	0.75	0.68	0.58
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.00	0.01	0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.77	1.01	1.06	1.01	0.81
90+ Days Past Due Assets	0.10	0.13	0.12	0.12	0.10
Nonaccrual Assets	0.68	0.54	0.60	0.51	0.44
30+ Days PD & Nonaccrual Assets	1.65	1.77	1.85	1.71	1.43

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.52	0.47	0.49	0.44	0.37
90+ PD & Nonaccrual Assets + OREO	0.63	0.56	0.58	0.53	0.46

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.56	0.44	0.49	0.44	0.39
Allowance for Loan & Lease Losses	58.94	49.38	54.11	49.44	45.74
Equity Cap + ALLL	5.92	4.88	5.40	4.94	4.47
Tier 1 Cap + ALLL	6.09	5.04	5.49	4.98	4.29
Loans & Leases + RE Acquired	0.86	0.67	0.74	0.68	0.61

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	0.61	0.80	0.94	0.83	0.67
- 90+ Days Past Due	0.09	0.10	0.09	0.10	0.09
- Nonaccrual	0.55	0.46	0.52	0.43	0.43
Coml & Indl - 30-89 Days PD	1.04	1.22	1.12	1.15	0.93
- 90+ Days Past Due	0.09	0.16	0.15	0.15	0.10
- Nonaccrual	0.91	0.78	0.83	0.83	0.62
Individuals - 30-89 Days PD	1.31	1.45	1.60	1.71	1.43
- 90+ Days Past Due	0.12	0.15	0.18	0.16	0.15
- Nonaccrual	0.22	0.23	0.27	0.22	0.17
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.30	0.22	0.43	0.46	0.37
- 90+ Days Past Due	0.05	0.04	0.07	0.02	0.04
- Nonaccrual	0.44	0.10	0.27	0.22	0.27
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.52	1.06	0.74	0.32	0.32
- 90+ Days Past Due	0.07	0.11	0.08	0.02	0.03
- Nonaccrual	0.23	0.17	0.32	0.05	0.08
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.78	0.92	1.15	1.08	0.90
- 90+ Days Past Due	0.10	0.12	0.12	0.11	0.11
- Nonaccrual	0.45	0.41	0.42	0.37	0.38
Revolving - 30-89 Days PD	0.39	0.56	0.55	0.65	0.49
- 90+ Days Past Due	0.02	0.06	0.06	0.05	0.06
- Nonaccrual	0.11	0.21	0.13	0.19	0.13
Closed-End - 30-89 Days PD	0.82	0.94	1.21	1.10	0.94
- 90+ Days Past Due	0.11	0.12	0.12	0.12	0.11
- Nonaccrual	0.49	0.42	0.45	0.35	0.41
- Jr Lien 30-89 Days PD	0.08	NA	NA	NA	NA
- Jr Lien 90+ Days PD	0.01	NA	NA	NA	NA
- Jr Lien Nonaccrual	0.04	NA	NA	NA	NA
Commercial RE - 30-89 Days PD	0.46	0.66	0.82	0.57	0.43
- 90+ Days Past Due	0.07	0.08	0.07	0.07	0.05
- Nonaccrual	0.65	0.48	0.52	0.46	0.43
Const & Dev - 30-89 Days PD	0.37	0.83	0.79	0.59	0.49
- 90+ Days Past Due	0.03	0.06	0.07	0.02	0.02
- Nonaccrual	0.61	0.38	0.59	0.29	0.23
Multifamily - 30-89 Days PD	0.18	0.29	0.29	0.17	0.19
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.07	0.09	0.09	0.15
Nonfarm Nres- 30-89 Days PD	0.48	0.49	0.67	0.51	0.42
- 90+ Days Past Due	0.07	0.07	0.06	0.06	0.05
- Nonaccrual	0.49	0.45	0.46	0.43	0.42
Farmland - 30-89 Days PD	0.32	0.57	0.61	0.68	0.39
- 90+ Days Past Due	0.10	0.06	0.05	0.04	0.03
- Nonaccrual	0.52	0.59	0.48	0.35	0.34
Credit Card - 30-89 Days PD	1.50	1.69	1.70	1.16	1.11
- 90+ Days Past Due	0.71	0.45	0.50	0.25	0.26
- Nonaccrual	0.05	0.07	0.06	0.05	0.06

CAPITAL RATIOS	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	8.42	8.15	8.23	8.33	8.44
Tier 1 RBC Ratio	11.88	11.46	11.57	11.69	12.02
Total Risk-Based Capital Ratio	13.26	12.79	12.95	13.04	13.31
Tangible Tier 1 Leverage Ratio	8.35	8.09	8.16	8.24	8.31
Tangible Common Eq Cap/Tan Assets	7.65	7.55	7.45	7.50	7.28
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	15.15	14.28	14.81	13.93	14.84
Standby Letters of Credit	0.72	0.72	0.72	0.69	0.64
Commercial & Similar Letters of Credit	0.03	0.05	0.03	0.04	0.05
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.82	1.08	0.95	1.24	0.92
Interest Rate Contracts	0.69	0.99	0.86	1.21	0.91
Interest Rate Futures & Forward Contr	0.01	0.03	0.01	0.01	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.07	0.07	0.15	0.16	0.13
Interest Rate Swaps	0.27	0.37	0.30	0.52	0.45
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	24.17	22.32	23.80	22.70	25.12

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	87.93	96.86	98.28	98.52	99.26
Foreign Exchange Contracts	1.47	2.26	0.93	0.64	0.40
Equity, Comm, & Other Contracts	0.10	0.00	0.24	0.00	0.00
Futures and Forwards	25.70	22.59	18.85	23.94	16.71
Written Options	0.00	0.33	0.27	0.00	0.58
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.00	0.14	0.00	0.58
Purchased Options	23.42	18.12	27.92	21.52	25.16
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.82	18.05	26.36	21.52	25.16
Swaps	49.73	56.55	51.50	52.61	54.84
Held for Trading	0.34	0.09	0.14	1.05	1.14
Interest Rate Contracts	1.76	0.00	0.14	1.03	1.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	99.66	99.91	99.86	98.95	98.86
Interest Rate Contracts	82.24	86.78	87.13	88.52	87.30
Foreign Exchange Contracts	1.44	2.17	0.04	0.63	0.40
Equity, Comm, & Other Contracts	0.00	0.00	0.24	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	97.28	95.98	97.26	77.60	86.78
One Year or Less	38.14	40.92	38.80	27.07	36.27
Over 1 Year to 5 Years	43.91	39.54	45.73	41.13	36.52
Over 5 Years	3.59	5.80	3.76	5.98	9.03
Gross Negative Fair Value (Abs Val)	0.59	0.37	0.33	0.26	0.52
Gross Positive Fair Value	1.06	0.54	0.83	0.83	0.64
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.01	0.00	0.03
Decr (Incr) in Int Expense/Net Income	-0.01	0.06	0.04	0.04	-0.01
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	0.06	0.26	0.24	0.06	0.03

INSURANCE ACTIVITIES

06/30/2002

06/30/2001

12/31/2001

12/31/2000

12/31/1999

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.00	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	34.45	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	65.55	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	12.50	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	0.62	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	7.09	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	62.55	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	37.45	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	0.00	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	-----	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	32.96	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	24.26	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	8.83	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	1.25	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	0.27	0.51	0.19	0.29	0.20
Cost: Interest-Bearing Deposits	1.81	5.08	3.99	5.64	4.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	2.07	NA
Commercial and Industrial Loans	NA	6.33	NA	0.37	0.86
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
Leases	NA	NA	NA	1.09	8.93
GROWTH RATES:					
Net Loans and Leases	61.54	108.15	40.75	-44.11	-30.30
Total Selected Assets	16.30	10.61	-0.70	-21.72	40.96
Deposits	4.36	5.43	1.75	7.74	31.48

PROFITABILITY:	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	13.52	12.92	12.98	13.25	13.59
Bank Net Inc/Avg Eq Inv in Banks	14.32	13.87	13.66	14.37	14.76
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.63	8.73	7.32	6.20	6.25
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.96	10.11	10.24	9.08	12.57
Bank Net Income/Parent Net Income	103.94	91.83	103.65	102.74	91.80
Nonbank Net Income/Parent Net Income	1.16	1.68	1.45	2.03	1.24
Sub BHCs Net Inc/Parent Net Income	79.49	89.91	76.94	86.17	70.18
LEVERAGE:					
Total Liabilities/Equity	15.92	14.34	16.12	14.08	13.60
Total Debt/Equity Capital	2.92	4.24	4.12	3.88	3.16
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.72	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	3.55	5.12	5.12	4.74	3.75
Total Debt/Eq Cap - Exc Over Fair Value	2.93	4.32	4.15	4.01	3.29
Long-Term Debt/Equity Capital	1.27	2.17	2.22	2.00	1.15
Short-Term Debt/Equity Capital	0.70	1.12	0.93	1.04	1.10
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.32	0.58	0.60	0.93	0.91
Long-Term Debt/Consolidated LT Debt	4.45	7.80	6.44	8.26	6.30
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.49	107.38	108.02	106.01	104.40
Total Investment in Subs/Equity	108.97	108.54	109.36	107.37	106.07
Equity Inv in Subs/Cons Eq Cap+Min Int	97.71	99.67	99.24	99.58	98.28
Total Inv in Subs/Cons Eq Cap+Min Int	98.97	100.65	100.39	101.10	100.01
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.54	0.57	0.65	0.44	0.37
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.01	2.29	2.25	2.38	2.09
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	122.61	124.18	140.61	143.45	149.74
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	119.39	128.81	151.76	140.98	148.18
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.46	103.08	111.74	98.19	101.08
Pretax Oper Inc + Int Exp/Int Expense	+++++	3942.79	3835.35	3763.70	+++++
Div + Int From Subs/Int Exp + Div	169.13	163.14	190.37	184.82	183.09
Fees+Other Inc From Subs/Sal + Oth Exp	10.08	11.39	11.08	12.87	13.45
Net Inc/Curr Port of LT Debt+Pfd Div(X)	254.43	189.60	65.33	549.30	225.92
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.18	-0.40	-0.17	0.13	0.54
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	2.38	1.04	0.26	0.00
Total	0.00	2.38	1.04	0.84	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.06	0.11	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.02	0.10	0.14	0.07	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.01	0.89	0.99	1.26	1.39
Combined Thrift Assets	0.00	0.00	0.00	0.07	0.13
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 3				
	06/30/2002	06/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	78.47	75.37	66.57	64.89	66.26
Dividends Paid/Net Income	26.14	27.14	26.96	29.91	30.28
Net Income - Dividends/Avg Equity	9.66	8.98	9.09	9.06	9.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	138.07	165.59	186.82	178.21	163.21
Dividends From Nonbank Subs	1.55	1.30	1.45	2.00	1.13
Dividends From Subsidiary BHCs	1.44	5.99	4.56	2.22	3.74
Dividends From All Subsidiaries	158.65	208.83	221.21	215.42	206.21
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	41.37	43.17	52.48	60.94	53.31
Interest Income From Bank Subs	0.21	0.30	0.25	0.58	0.56
Mgt & Service Fees From Bank Subs	3.39	4.39	4.45	4.54	3.88
Other Income From Bank Subs	0.05	0.03	0.04	0.03	0.07
Operating Income From Bank Subs	52.91	55.20	65.24	68.20	65.44
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.25	30.97	48.19	34.92	45.25
Interest Income From Nonbank Subs	4.83	3.33	4.20	4.26	3.82
Mgt & Serv Fees From Nonbank Subs	1.44	2.78	2.38	1.88	1.90
Other Income From Nonbank Subs	0.00	0.02	0.00	0.00	0.00
Operating Inc From Nonbank Subs	67.95	52.42	76.28	63.94	69.52
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	39.03	29.37	28.69	33.23	30.59
Interest Inc From Subsidiary BHCs	0.05	0.12	0.13	0.05	0.00
Mgt & Serv Fees From Sub BHCs	1.07	0.00	0.75	0.79	1.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	40.15	30.49	31.69	36.33	32.64
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	66.74	63.62	66.63	71.73	65.27
Interest Income From Bank Subs	0.87	0.74	0.46	0.78	1.31
Mgt & Serv Fees From Bank Subs	4.68	5.04	4.40	3.92	4.48
Other Income From Bank Subs	0.13	0.03	0.04	0.03	0.06
Operating Income From Bank Subs	79.26	76.28	79.21	87.86	85.95
Dividends From Nonbank Subs	0.81	0.37	0.52	0.47	0.61
Interest Income From Nonbank Subs	0.08	0.03	0.05	0.03	0.02
Mgt & Serv Fees From Nonbank Subs	0.03	0.03	0.02	0.04	0.01
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.54	1.25	1.23	1.21	1.14
Dividends From Subsidiary BHCs	1.90	5.31	5.20	4.47	3.29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.95	6.52	5.60	4.92	3.67
Loans and Adv From Subs/ST Debt	261.37	116.59	31.31	146.21	108.85
Loans and Adv From Subs/Total Debt	254.73	59.78	41.22	83.78	76.68

BHCPR Reporters for Quarter Ending 06/30/2002
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1082067	1,127,045	ABC BANCORP	MOULTRIE, GA	
1426812	2,221,162	ALLEGiant BANCORP, INC.	SAINT LOUIS, MO	
1107205	1,373,621	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
2611718	1,699,609	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1059715	1,102,413	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1103177	1,445,385	AMERICAN STATE FINANCIAL CORPO	LUBBOCK, TX	
1117316	1,202,086	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1048812	1,193,702	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2731858	1,382,664	BANC CORPORATION, THE	BIRMINGHAM, AL	
1133286	2,713,823	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
1097306	1,101,261	BANCPPLUS CORPORATION	BELZONI, MS	
1137798	1,004,273	BANK CALUMET, INC.	HAMMOND, IN	Moved from Peer 4
2126977	2,164,698	BANNER CORPORATION	WALLA WALLA, WA	
2835514	1,096,893	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
2521750	1,519,441	BOSTONFED BANCORP, INC.	BURLINGTON, MA	
1106879	1,321,550	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1250530	2,058,694	BSB BANCORP, INC.	BINGHAMTON, NY	
2585846	1,370,229	CALIFORNIA COMMUNITY FINANCIAL	SAN FRANCISCO, CA	
2687795	1,686,609	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	1,154,288	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1085509	1,707,290	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
1247334	2,233,688	CAPITOL BANCORP LTD.	LANSING, MI	
1843080	2,578,985	CATHAY BANCORP, INC.	LOS ANGELES, CA	
1028412	1,557,987	CB BANCSHARES, INC.	HONOLULU, HI	
2745118	1,449,442	CCBT FINANCIAL COMPANIES, INC.	SOUTH YARMOUTH, MA	
2158156	1,014,355	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1111088	1,322,793	CENTURY BANCORP, INC.	MEDFORD, MA	
1486517	1,767,379	CHINA TRUST HOLDINGS CORP.	NEW YORK, NY	
1076262	2,045,528	CITY HOLDING COMPANY	CROSS LANES, WV	
1142448	1,978,906	CITY NATIONAL BANCSHARES, INC.	MIAMI, FL	
1060328	1,013,082	COBIZ INC.	DENVER, CO	Moved from Peer 4
2078816	1,590,862	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1135972	2,695,730	COMMERCEBANK HOLDING CORPORATI	CORAL GABLES, FL	
1080595	1,151,337	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
1117709	1,591,409	COMMUNITY BANKS, INC.	HARRISBURG, PA	
1070644	2,427,625	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1200393	2,647,005	CORUS BANKSHARES, INC.	CHICAGO, IL	
1022764	1,935,053	CPB INC.	HONOLULU, HI	
1029222	2,858,510	CVB FINANCIAL CORP.	ONTARIO, CA	
1076413	1,916,104	F&M BANCORP	FREDERICK, MD	
1098732	1,266,098	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1081118	1,007,659	FIDELITY NATIONAL CORPORATION	ATLANTA, GA	Moved from Peer 4
1032464	1,979,421	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,018,444	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1076431	1,202,864	FIRST BANCORP	TROY, NC	
1204560	1,198,785	FIRST BANCSHARES, INC.	MERRILLVILLE, IN	
1203602	1,356,565	FIRST BUSEY CORPORATION	URBANA, IL	
2875332	1,212,738	FIRST COMMUNITY BANCORP	RANCHO SANTA FE, CA	
1478017	1,454,168	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
1102312	1,912,711	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	2,161,418	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
1145506	2,092,877	FIRST INDIANA CORPORATION	INDIANAPOLIS, IN	
1095982	1,026,171	FIRST M & F CORPORATION	KOSCIUSKO, MS	
1208559	2,663,984	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1106516	1,246,540	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1133437	1,068,948	FIRST NATIONAL CORPORATION	ORANGEBURG, SC	
2648675	2,875,382	FIRST NIAGARA FINANCIAL GROUP,	LOCKPORT, NY	
1209097	1,546,706	FIRST OAK BROOK BANCSHARES, IN	OAK BROOK, IL	
1096505	1,406,187	FIRST SECURITY BANCORP	SEARCY, AR	
1026801	1,164,676	FREMONT BANCORPORATION	FREMONT, CA	
1031346	1,849,579	FRONTIER FINANCIAL CORPORATION	EVERETT, WA	
1029213	2,539,439	GBC BANCORP	LOS ANGELES, CA	
2003975	2,137,568	GLACIER BANCORP, INC.	KALISPELL, MT	
1140118	1,084,052	GRANITE STATE BANKSHARES, INC.	KEENE, NH	
2339133	1,357,311	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
1057935	1,149,037	GUARANTY CORPORATION	DENVER, CO	
2900261	1,293,180	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1117192	2,292,155	HARLEYSVILLE NATIONAL CORPORAT	HARLEYSVILLE, PA	
2223997	1,530,616	HASTEN BANCSHARES	INDIANAPOLIS, IN	
1206546	1,651,435	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
1245291	1,038,214	HILLS BANCORPORATION	HILLS, IA	
1048803	1,472,785	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
2291914	1,436,759	IBERIABANK CORPORATION	NEW IBERIA, LA	
1136803	2,260,421	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1201925	1,936,596	INDEPENDENT BANK CORPORATION	IONIA, MI	
1132654	2,925,617	INTEGRA BANK CORPORATION	EVANSVILLE, IN	
1137958	1,026,216	INTERNATIONAL BANCORP OF MIAMI	MIAMI, FL	Moved from Peer 4
1064278	2,496,840	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	2,337,035	JOHNSON INTERNATIONAL, INC.	RACINE, WI	
1123915	1,063,578	KLEIN FINANCIAL, INC.	CHASKA, MN	
1404799	1,126,304	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	1,187,198	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
1066209	1,057,920	LAURITZEN CORPORATION	OMAHA, NE	
2776073	2,783,970	LOCAL FINANCIAL CORPORATION	OKLAHOMA CITY, OK	
1139260	1,046,417	M & F BANCSHARES, INC.	WEATHERFORD, TX	
2634696	1,088,099	MACATAWA BANK CORPORATION	HOLLAND, MI	Moved from Peer 4
2236447	1,206,440	MAIN STREET BANKS, INC.	KENNESAW, GA	
2856368	1,095,306	MAIN STREET TRUST, INC.	CHAMPAIGN, IL	
1209109	1,249,837	MAINSOURCE FINANCIAL GROUP	GREENSBURG, IN	Name change from INDIANA UNITED BANCORP
1207486	1,267,821	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
2907822	1,409,200	MBT FINANCIAL CORP.	MONROE, MI	
2614652	1,448,635	MEDFORD BANCORP, INC.	MEDFORD, MA	
1204627	1,441,175	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2516943	1,878,591	MID-STATE BANCSHARES	ARROYO GRANDE, CA	
1209828	1,876,585	MIDWEST BANC HOLDINGS, INC.	MELROSE PARK, IL	
1100233	2,059,080	MISSISSIPPI VALLEY BANCSHARES,	SAINT LOUIS, MO	
1117026	2,785,599	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1100037	1,045,573	NBC CAPITAL CORPORATION	STARKVILLE, MS	
2244910	1,035,468	NSB HOLDING CORP.	STATEN ISLAND, NY	
1206911	1,477,327	OLD SECOND BANCORP, INC.	AURORA, IL	
1117259	1,166,086	OMEGA FINANCIAL CORPORATION	STATE COLLEGE, PA	
2490575	2,489,141	ORIENTAL FINANCIAL GROUP, INC.	RIO PIEDRAS, PR	

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ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 03/31/2002 and Other Notes
2323057	2,851,918	PACIFIC NORTHWEST BANCORP	SEATTLE, WA	
1200692	1,485,351	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
2410283	1,011,078	PATRIOT BANK CORP.	POTTSTOWN, PA	
1070578	1,338,898	PEOPLES BANCORP INC.	MARIETTA, OH	
1098844	1,310,926	PEOPLES HOLDING COMPANY, THE	TUPELO, MS	
1053272	2,935,915	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
1247893	1,454,968	PLAINS CAPITAL CORPORATION	DALLAS, TX	
2688279	1,293,186	PLYMOUTH BANCORP, INC.	WAREHAM, MA	
2242103	1,380,838	PORT FINANCIAL CORP	BRIGHTON, MA	
1839319	1,332,008	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	1,360,356	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
1097025	1,610,837	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
2387004	2,478,782	REPUBLIC BANCSHARES, INC.	SAINT PETERSBURG, FL	
1136670	1,731,274	RIVERSIDE BANKING COMPANY	FORT PIERCE, FL	
2324429	1,020,954	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071397	2,402,111	S & T BANCORP, INC.	INDIANA, PA	
1248304	2,162,444	SANDY SPRING BANCORP, INC.	OLNEY, MD	
1085013	1,195,937	SEACOAST BANKING CORPORATION	STUART, FL	
1141067	1,719,743	SECOND BANCORP, INCORPORATED	WARREN, OH	
1199992	1,325,497	SHOREBANK CORPORATION, THE	CHICAGO, IL	
1094828	1,944,661	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2532402	1,297,881	SINOPAC BANCORP	LOS ANGELES, CA	
1245068	1,307,598	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1062621	1,273,063	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
1201233	2,012,156	SPECTRUM BANCORPORATION, INC.	OMAHA, NE	
1141647	1,248,241	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1138861	1,206,663	STATE BANCORP, INC.	NEW HYDE PARK, NY	
1210413	1,240,130	STATE FINANCIAL SERVICES CORPO	HALES CORNERS, WI	
2442640	1,161,146	STATE NATIONAL BANCSHARES, INC	LUBBOCK, TX	
1039454	1,509,500	STERLING BANCORP	NEW YORK, NY	
1105425	2,959,511	STERLING BANCSHARES, INC.	HOUSTON, TX	
1143829	2,088,047	STERLING FINANCIAL CORPORATION	LANCASTER, PA	
2942702	1,381,608	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,251,423	SUFFOLK BANCORP	RIVERHEAD, NY	
1139242	2,047,418	SUN BANCORP, INC	VINELAND, NJ	
2495039	2,462,868	TAYLOR CAPITAL GROUP, INC.	WHEELING, IL	
2706735	1,261,678	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
2873682	1,024,216	THREE RIVERS BANCORP, INC	MONROEVILLE, PA	
2367921	1,586,178	TOMPKINS TRUSTCO, INC.	ITHACA, NY	
1030170	1,030,207	TRICO BANCSHARES	CHICO, CA	Moved from Peer 4
2767633	1,142,819	TROY FINANCIAL CORPORATION	TROY, NY	
1048513	2,768,361	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1048652	2,130,483	U.S.B. HOLDING CO., INC.	ORANGEBURG, NY	
2747644	1,491,614	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1971693	1,022,809	UNION BANKSHARES CORPORATION	BOWLING GREEN, VA	
1250259	2,060,290	UNITED NATIONAL BANCORP	BRIDGEWATER, NJ	
1116609	1,293,455	UNIVEST CORPORATION OF PENNSYLA	SOUDERTON, PA	
1071632	2,644,716	UNIZAN FINANCIAL CORP.	CANTON, OH	
2685540	1,013,498	USDB BANCORP	STOCKTON, CA	
1050712	2,253,958	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
2626646	1,319,621	VIB CORP	EL CENTRO, CA	

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2502049	1,069,017	VIRGINIA FINANCIAL GROUP, INC.	CULPEPER, VA	
1029464	2,003,001	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	1,635,188	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1029893	1,501,895	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	1,555,475	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
1966671	1,152,156	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
1137770	1,265,671	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
1138517	2,119,795	YARDVILLE NATIONAL BANCORP	HAMILTON, NJ	
1399765	1,271,164	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 162 bank holding companies.