

	PEER GROUP 07 09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Number of BHCs in Peer Group	17	12	12	11	18
EARNINGS AND PROFITABILITY					

PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	4.05	4.23	4.11	4.01	4.05
+ Non-interest Income	1.09	0.79	0.76	0.99	1.07
- Overhead Expense	3.38	3.67	3.59	3.91	3.63
- Provision for Losses	0.25	0.30	0.21	0.09	0.10
+ Securities Gains (Losses)	0.04	0.02	0.02	0.00	0.00
+ Other Tax Equiv Adjustments	-0.07	-0.09	-0.09	0.00	0.29
= Pretax Net Oper Income (TE)	1.48	0.98	1.00	1.00	1.68
Net Operating Income	1.03	0.55	0.59	0.53	1.02
Net Income	1.03	0.55	0.59	0.53	1.02
Net Income (Sub S Adjusted)	1.09	0.96	0.90	0.96	1.29
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.98	8.47	8.16	8.36	8.00
Interest Expense	2.58	3.82	3.65	3.92	3.48
Net Interest Income (TE)	4.40	4.65	4.52	4.44	4.52
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.47	0.44	0.34	0.30	0.17
Earnings Coverage of Net Losses (X)	-106.59	0.86	-11.72	85.82	17.91
Ln&Ls Allowance/Total Loans & Leases	1.32	1.64	1.22	1.57	1.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.64	1.94	1.26	1.43	0.90
30-89 Days Past Due Loans and Leases	2.07	2.35	3.25	2.39	1.22
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	17.27	14.63	10.56	7.25	7.73
Net ST Noncore Funding Dependence	10.89	8.86	4.60	-0.49	4.03
Net Loans and Leases/Total Assets	64.27	65.83	67.28	57.72	57.16
CAPITALIZATION:					
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Equity Capital/Total Assets	10.94	11.27	11.59	11.48	10.59
Net Loans&Ls/Equity Capital (X)	7.14	7.45	7.25	6.01	5.96
Cash Dividends/Net Income	27.29	14.76	15.29	27.48	31.30
Cash Dividends/Net Income (Sub S Adjusted)	17.86	-0.64	-28.97	53.92	76.54
Retained Earnings/Avg Equity Cap	4.87	0.31	-2.94	1.75	6.19
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.47	2.32	6.21	2.77	0.07
Long-Term Debt/Equity Capital	9.66	16.16	7.77	10.92	8.42
Equity Investment in Subs/Equity Cap	102.53	101.05	96.33	100.26	102.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	-144.26	-813.23	-205.14	237.40	844.71

PERCENT OF AVERAGE ASSETS	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	6.42	7.71	7.44	7.55	7.16
Less: Interest Expense	2.37	3.47	3.33	3.54	3.11
Equals: Net Interest Income (TE)	4.05	4.23	4.11	4.01	4.05
Plus: Non-Interest Income	1.09	0.79	0.76	0.99	1.07
Equals: Adj Operating Income (TE)	5.13	5.02	4.87	5.00	5.12
Less: Overhead Expense	3.38	3.67	3.59	3.91	3.63
Less: Provision for Loan and Lease Losses	0.25	0.30	0.21	0.09	0.10
Plus: Realized G/L on HTM Sec	0.00	0.00	-0.01	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.02	0.03	0.00	0.00
Plus: Other Tax Equiv Adjustments	-0.07	-0.09	-0.09	0.00	0.29
Equals: Pretax Net Oper Inc (TE)	1.48	0.98	1.00	1.00	1.68
Less: Applicable Income Taxes (TE)	0.41	0.41	0.39	0.47	0.65
Less: Minority Interest	0.04	0.02	0.02	-0.01	0.01
Equals: Net Operating Income	1.03	0.55	0.59	0.53	1.02
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	1.03	0.55	0.59	0.53	1.02
Memo: Net Income (Last Four Qtrs)	0.91	-0.46	0.49	0.56	1.20
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.96	90.93	91.15	90.52	89.72
Avg Int-Bearing Funds / Avg Assets	77.40	73.58	74.43	74.50	74.17
Int Income (TE) / Avg Earning Assets	6.98	8.47	8.16	8.36	8.00
Int Expense / Avg Earning Assets	2.58	3.82	3.65	3.92	3.48
Net Int Inc (TE) / Avg Earn Assets	4.40	4.65	4.52	4.44	4.52
YIELD OR COST:					
Total Loans and Leases (TE)	7.80	9.28	8.92	9.47	9.19
Interest-Bearing Bank Balances	2.74	11.05	4.23	6.75	4.96
Fed Funds Sold & Reverse Repos	1.67	4.32	4.09	6.77	5.50
Trading Assets	4.51	NA	NA	NA	NA
Total Earning Assets	6.76	8.21	7.93	8.25	7.92
Investment Securities (TE)	5.74	7.16	7.13	6.35	6.04
U.S. Treasury & Agency Sec (excl MBS)	5.07	6.90	6.98	NA	NA
Mortgage-Backed Securities	6.49	7.10	5.91	NA	NA
All Other Securities	12.22	11.89	17.25	NA	NA
Interest-Bearing Deposits	2.92	4.61	4.38	4.61	4.14
Time Deposits of \$100K or More	3.47	5.66	5.31	5.74	4.89
Time Deposits < \$100K	3.78	5.82	5.41	5.62	5.27
Other Domestic Deposits	1.58	2.82	2.63	3.02	2.61
Foreign Deposits	NA	NA	NA	NA	NA
Fed Funds Purchased and Repos	2.90	5.18	4.17	4.97	3.97
Other Borrowed Funds & Trading Liab	3.88	3.67	3.65	6.00	6.84
All Interest-Bearing Funds	3.03	4.69	4.44	4.74	4.19

	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
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Avg Personnel Exp Per Employee (\$000)	36	37	58	43	41
Avg Assets per Employee (\$000)	2,687	2,710	2,859	2,259	2,431
ANALYSIS RATIOS					

Mutual Fund Fee Inc / Non-Int Income	0.38	0.00	0.00	0.14	0.70
Overhead Exp / NII + Non-Int Income	69.33	81.88	80.43	78.46	71.15
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.38	3.67	3.59	3.91	3.63
Personnel Expense	1.85	1.88	2.04	1.92	1.74
Net Occupancy Expense	0.52	0.57	0.50	0.67	0.50
Other Operating Expenses	1.01	1.22	1.05	1.31	1.39
Overhead Less Non-Interest Income	2.29	2.88	2.83	2.92	2.56
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.61	79.47	78.39	76.80	70.01
Personnel Expense	37.05	38.99	44.70	38.32	34.06
Net Occupancy Expense	10.38	12.27	10.85	13.17	9.44
Other Operating Expenses	20.17	28.22	22.84	25.31	26.51
Total Non-Interest Income	20.77	15.50	15.08	19.67	19.87
Fiduciary Activities Income	0.68	0.05	0.08	0.10	0.79
Serv Charges on Deposit Accts - Domestic	7.77	7.65	7.86	6.88	8.02
Trading Revenue	0.06	0.00	0.00	NA	NA
Investment Banking Fees & Commissions	0.78	0.50	0.52	NA	NA
Venture Capital Revenue	0.00	0.00	0.00	NA	NA
Net Servicing Fees	0.18	0.16	0.08	NA	NA
Net Securitization Income	0.00	0.00	0.00	NA	NA
Insurance Comm & Fees (Incl Premiums)	1.36	1.19	1.54	NA	NA
Net Gain (Loss) - Sales Loans, OREO, Oth	0.10	-0.31	0.03	NA	NA
Other Non-Interest Income	9.84	6.25	4.96	12.69	11.06
Overhead Less Non-Interest Income	46.83	63.97	63.30	57.13	50.14
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.65	27.13	21.92	14.42	25.44
Appl Inc Tax+TE/Pretax NOI+TE	24.16	36.37	28.80	24.40	47.72

PERCENT OF TOTAL ASSETS -----	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	41.94	42.16	46.62	32.84	29.48
Commercial and Industrial Loans	10.68	12.82	10.93	9.82	12.64
Loans to Individuals	6.07	7.08	5.22	6.95	8.43
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	5.74	4.34	4.57	6.57	6.88
Other Loans and Leases	0.70	0.75	0.82	2.49	0.55
Net Loans and Leases	64.27	65.83	67.28	57.72	57.16
Debt Securities Over 1 Year	18.40	8.19	10.41	21.25	23.54
Mutual Funds and Equity Securities	0.37	0.15	0.07	0.70	0.62
Subtotal	83.04	74.17	77.77	79.67	81.31
Interest-Bearing Bank Balances	2.26	4.33	4.66	1.89	1.08
Federal Funds Sold & Reverse Repos	2.87	3.13	3.79	4.37	3.21
Debt Securities 1 Year or Less	2.13	1.45	2.94	3.79	4.81
Trading Assets	0.05	0.00	0.00	0.00	0.00
Total Earning Assets	90.34	89.50	90.32	89.71	90.41
Non-Int Cash and Due From Dep Inst	3.64	3.70	3.79	3.86	4.31
Acceptances	0.00	0.00	0.00	0.00	0.00
Other Real Estate Owned	0.27	0.29	0.18	0.23	0.21
All Other Assets	6.02	6.79	5.89	6.43	5.28

MEMORANDA:

Short-Term Investments	7.26	8.90	11.39	10.04	9.11
U.S. Treasury Securities	0.45	0.44	0.55	2.22	2.29
U.S. Agency Securities (excl MBS)	10.93	7.38	6.90	NA	NA
Municipal Securities	1.47	2.19	1.66	3.14	3.59
Mortgage-Backed Securities	6.48	4.97	4.38	NA	NA
Asset-Backed Securities	0.02	0.06	0.00	NA	NA
Other Debt Securities	1.18	1.03	1.04	0.46	1.44
RE Loans Secured by 1-4 Family	17.67	13.48	19.20	13.02	13.47
Revolving	1.14	0.80	1.41	0.10	0.23
Closed-End, Sec by First Liens	15.21	11.03	16.79	12.13	12.44
Closed-End, Sec by Junior Liens	1.33	1.65	1.00	0.79	0.80
Commercial Real Estate Loans	21.32	25.70	24.24	16.24	11.72
Construction and Land Dev	5.22	5.94	5.13	3.69	3.15
Multifamily	1.57	2.14	3.02	0.80	0.44
Nonfarm Nonresidential	14.53	17.62	16.09	11.74	8.13
RE Loans Secured by Farmland	2.95	2.98	3.18	3.58	4.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	64.17	62.51	67.31	54.79	51.05
RE Loans Secured by 1-4 Family	27.23	19.58	26.58	21.55	23.25
Revolving	1.63	1.24	1.97	0.15	0.36
Closed-End	25.61	18.34	24.61	21.40	22.89
Commercial Real Estate Loans	32.58	38.31	35.75	26.94	20.30
Construction and Land Dev	7.62	8.97	7.71	6.09	5.62
Multifamily	2.64	3.15	4.24	1.42	0.79
Nonfarm Nonresidential	22.32	26.19	23.80	19.43	13.89
RE Loans Secured by Farmland	4.36	4.62	4.98	6.30	7.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	16.77	19.15	16.34	17.03	21.33
Loans to Individuals	9.59	10.56	7.82	12.09	14.58
Credit Card Loans	0.11	0.05	0.02	0.13	0.27
Agricultural Loans	8.45	7.00	7.41	11.72	12.17
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.05	1.11	1.21	4.43	0.97

PERCENT OF TOTAL ASSETS	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	7.26	8.90	11.39	10.04	9.11
Liquid Assets	26.68	23.95	24.06	31.55	31.91
Investment Securities	20.90	16.22	14.60	25.74	28.96
Net Loans and Leases	64.27	65.83	67.28	57.72	57.16
Net Lns, Ls & Stdbly Ltrs of Credit	64.63	66.19	67.57	58.16	57.34
Core Deposits	65.07	66.49	65.97	70.03	72.11
Noncore Funding	22.30	20.46	20.74	16.82	16.21
Time Deposits of \$100K or More	15.44	15.02	15.41	13.21	13.24
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.89	0.59	0.47	0.54	1.37
Net Fed Funds Purchased (Sold)	-0.98	-2.54	-3.31	-3.83	-1.84
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.35	1.30	2.03	0.68	0.38
Earning Assets Repr in 1 Year	34.95	43.89	40.70	41.21	38.07
Int-Bearing Liab Repr in 1 Year	43.31	34.77	38.92	37.33	36.87
Long-Term Debt Repr in 1 Year	0.41	0.45	0.28	0.02	0.22
Net Assets Repriceable in 1 Year	-8.77	8.67	1.49	3.86	0.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.27	14.63	10.56	7.25	7.73
Net ST Noncore Funding Dependence	10.89	8.86	4.60	-0.49	4.03
Short-Term Inv/ST Noncore Funding	63.25	66.22	80.54	519.18	69.71
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.47	12.19	12.69	32.43	29.11
Net Loans and Leases/Total Deposits	79.99	81.78	83.54	70.07	67.04
Net Loans and Leases/Core Deposits	101.55	101.02	104.33	83.78	79.57
Held-To-Mat Sec Appr(Depr)/Eq Cap	1.16	0.83	0.86	0.37	-1.03
Avail-For-Sale Sec Appr(Depr)/Eq Cap	4.20	2.68	1.05	-0.82	-7.04
Struct Notes Appr(Depr)/Eq Cap	0.23	NA	NA	-0.37	-0.37
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	15.75	25.92	32.91	29.74	23.32
Available-For-Sale Securities	84.25	74.08	67.09	70.26	76.68
U.S. Treasury Securities	3.53	3.28	5.07	9.17	9.08
U.S. Agency Securities (excl MBS)	54.96	50.06	50.98	NA	NA
Municipal Securities	11.12	13.78	15.77	11.70	12.40
Mortgage-Backed Securities	22.23	26.44	23.12	NA	NA
Asset-Backed Securities	1.06	0.22	0.00	NA	NA
Other Debt Securities	5.25	5.57	4.72	1.48	3.95
Mutual Funds and Equity Securities	1.86	0.65	0.34	3.31	2.68
Debt Securities 1 Year or Less	14.61	11.82	20.46	14.80	16.15
Debt Securities 1 To 5 Years	49.17	24.18	43.99	53.69	48.85
Debt Securities Over 5 Years	34.36	34.38	29.98	28.20	32.32
Pledged Securities	53.95	55.44	60.74	52.40	46.10
Structured Notes, Fair Value	0.98	0.00	0.00	0.29	1.08

ANALYSIS RATIOS	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.25	0.30	0.21	0.09	0.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.39	0.41	0.32	0.15	0.19
Provision for Ln&Ls Losses/Net Losses	127.59	80.00	-342.48	37.57	109.16
Ln&Ls Allowance/Total Loans & Leases	1.32	1.64	1.22	1.57	1.34
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.02	5.69	16.62	36.38	9.42
ALLL/Nonaccrual Assets	341.04	251.86	211.06	+++++++	1444.61
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	262.37	349.93	245.65	392.03	403.36
Gross Ln&Ls Losses/Avg Loans & Leases	0.57	0.58	0.45	0.50	0.36
Recoveries/Avg Loans and Leases	0.10	0.14	0.11	0.20	0.19
Net Losses/Avg Loans and Leases	0.47	0.44	0.34	0.30	0.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	NA	NA	NA	NA
Recoveries/Prior Year-End Losses	28.24	17.65	24.49	66.78	49.00
Earnings Coverage of Net Losses (X)	-106.59	0.86	-11.72	85.82	17.91
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.21	0.03	0.04	0.06
RE Loans Secured By 1-4 Family	0.15	0.17	0.09	0.05	0.10
Revolving	0.00	1.16	0.00	0.00	7.62
Closed-End	0.16	0.15	0.09	0.05	0.09
Commercial Real Estate Loans	0.07	0.32	0.00	0.03	0.03
Construction and Land Dev	0.00	0.60	0.00	-0.01	0.00
Multifamily	0.00	0.14	0.00	0.00	0.00
Nonfarm Nonresidential	0.08	0.27	0.00	0.05	0.04
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.08
Commercial and Industrial Loans	1.16	1.08	1.19	1.59	0.29
Loans to Depository Institutions	NA	NA	NA	NA	NA
Loans to Individuals	0.98	1.03	1.92	0.58	0.71
Credit Card Loans	1.28	0.00	1.69	0.30	1.60
Agricultural Loans	0.00	3.14	0.00	0.04	0.14
Loans to Foreign Governments & Inst	NA	NA	NA	NA	NA
Other Loans and Leases	15.83	2.08	0.66	0.76	-0.13

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES -----	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	2.07	2.35	3.25	2.39	1.22
90+ Days PD Loans and Leases	0.22	0.63	0.57	0.71	0.35
Nonaccrual Loans and Leases	1.43	1.74	1.03	1.08	0.55
90+ Days PD and Nonaccrual Loans and Leases	1.65	2.37	1.59	1.79	0.90
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.04	0.04	0.00	0.06
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL -----					
30-89 Days Past Due Assets	2.07	2.35	3.25	2.39	1.22
90+ Days Past Due Assets	0.22	0.63	0.57	0.71	0.35
Nonaccrual Assets	1.43	1.75	1.03	1.08	0.55
30+ Days PD & Nonaccrual Assets	3.72	4.73	4.84	4.18	2.11
PERCENT OF TOTAL ASSETS -----					
90+ Days PD and Nonaccrual Assets	1.09	1.67	1.11	1.04	0.51
90+ PD & Nonaccrual Assets + OREO	1.36	1.95	1.29	1.27	0.72
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF: -----					
Total Assets	1.10	1.38	0.88	0.88	0.54
Allowance for Loan & Lease Losses	124.89	115.12	122.74	82.84	68.00
Equity Cap + ALLL	11.35	15.71	8.51	9.97	5.15
Tier 1 Cap + ALLL	NA	NA	NA	NA	NA
Loans & Leases + RE Acquired	1.66	1.94	1.26	1.46	0.94

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	1.67	2.40	2.97	2.36	1.04
- 90+ Days Past Due	0.24	0.51	0.52	0.32	0.33
- Nonaccrual	1.21	1.35	0.80	0.61	0.43
Coml & Indl - 30-89 Days PD	2.63	2.06	3.16	2.67	2.23
- 90+ Days Past Due	0.20	0.47	0.26	1.34	0.50
- Nonaccrual	1.58	3.82	1.87	4.57	1.24
Individuals - 30-89 Days PD	2.85	3.72	8.44	3.46	1.91
- 90+ Days Past Due	0.42	0.54	3.04	0.24	0.32
- Nonaccrual	1.87	1.00	1.35	0.63	0.30
Dep Inst Lns - 30-89 Days PD	NA	NA	NA	NA	NA
- 90+ Days Past Due	NA	NA	NA	NA	NA
- Nonaccrual	NA	NA	NA	NA	NA
Agricultural - 30-89 Days PD	0.07	0.20	0.25	0.04	0.06
- 90+ Days Past Due	0.02	1.60	1.67	0.00	0.00
- Nonaccrual	0.36	1.58	1.92	0.00	0.06
Foreign Govts- 30-89 Days PD	NA	NA	NA	NA	NA
- 90+ Days Past Due	NA	NA	NA	NA	NA
- Nonaccrual	NA	NA	NA	NA	NA
Other Lns&Ls - 30-89 Days PD	3.23	2.58	2.03	1.00	0.00
- 90+ Days Past Due	0.02	9.05	0.00	0.81	0.00
- Nonaccrual	6.20	3.94	0.30	0.00	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	2.19	2.40	2.82	3.53	1.53
- 90+ Days Past Due	0.23	0.47	0.27	0.27	0.44
- Nonaccrual	0.95	0.90	0.88	0.67	0.58
Revolving - 30-89 Days PD	0.38	1.36	0.36	1.94	0.00
- 90+ Days Past Due	0.00	1.22	0.00	0.00	4.00
- Nonaccrual	0.77	1.03	0.25	0.00	0.00
Closed-End - 30-89 Days PD	2.26	2.26	2.88	3.54	1.55
- 90+ Days Past Due	0.24	0.31	0.29	0.28	0.39
- Nonaccrual	0.96	0.91	0.92	0.67	0.59
- Jr Lien 30-89 Days PD	0.06	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	1.56	1.94	3.08	1.23	0.70
- 90+ Days Past Due	0.12	0.81	0.86	0.32	0.05
- Nonaccrual	1.61	2.02	0.77	0.38	0.47
Const & Dev - 30-89 Days PD	0.52	2.79	5.42	0.19	0.12
- 90+ Days Past Due	0.77	0.97	0.00	0.00	0.00
- Nonaccrual	0.39	2.92	0.65	0.04	0.09
Multifamily - 30-89 Days PD	0.00	0.00	0.00	10.18	6.27
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.72	0.00	0.00	1.14	0.60
Nonfarm Nres- 30-89 Days PD	2.02	2.21	2.65	1.66	0.73
- 90+ Days Past Due	0.05	0.81	1.21	0.51	0.06
- Nonaccrual	1.84	1.85	0.88	0.45	0.64
Farmland - 30-89 Days PD	2.41	1.00	1.06	0.69	0.49
- 90+ Days Past Due	0.28	0.00	0.00	0.45	0.58
- Nonaccrual	0.16	0.13	0.62	0.29	0.62
Credit Card - 30-89 Days PD	2.77	7.32	0.00	0.08	1.99
- 90+ Days Past Due	0.49	6.88	0.00	0.33	0.48
- Nonaccrual	0.00	0.00	0.00	0.00	1.43

CAPITAL RATIOS	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Tier 1 RBC Ratio	NA	NA	NA	NA	NA
Total Risk-Based Capital Ratio	NA	NA	NA	NA	NA
Tangible Tier 1 Leverage Ratio	NA	NA	NA	NA	NA
Tangible Common Eq Cap/Tan Assets	10.13	10.21	10.62	10.26	9.96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.13	11.65	9.79	9.81	7.37
Standby Letters of Credit	0.37	0.36	0.29	0.45	0.18
Commercial & Similar Letters of Credit	0.03	0.03	0.04	0.01	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.12	0.00	0.00	0.00	0.00
Interest Rate Contracts	0.12	0.00	0.00	0.00	0.00
Interest Rate Futures & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.12	0.00	0.00	0.00	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	15.48	18.65	15.65	16.33	12.95

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	100.00	NA	NA	NA	NA
Foreign Exchange Contracts	0.00	NA	NA	NA	NA
Equity, Comm, & Other Contracts	0.00	NA	NA	NA	NA
Futures and Forwards	0.00	NA	NA	NA	NA
Written Options	0.00	NA	NA	NA	NA
Exchange-Traded	0.00	NA	NA	NA	NA
Over-The-Counter	0.00	NA	NA	NA	NA
Purchased Options	0.00	NA	NA	NA	NA
Exchange-Traded	0.00	NA	NA	NA	NA
Over-The-Counter	0.00	NA	NA	NA	NA
Swaps	100.00	NA	NA	NA	NA
Held for Trading	0.00	NA	NA	NA	NA
Interest Rate Contracts	0.00	NA	NA	NA	NA
Foreign Exchange Contracts	0.00	NA	NA	NA	NA
Equity, Comm, & Other Contracts	0.00	NA	NA	NA	NA
Non-Traded	100.00	NA	NA	NA	NA
Interest Rate Contracts	100.00	NA	NA	NA	NA
Foreign Exchange Contracts	0.00	NA	NA	NA	NA
Equity, Comm, & Other Contracts	0.00	NA	NA	NA	NA
Deriv Contr (Excl Fut & FX LE 14 Days)	100.00	NA	NA	NA	NA
One Year or Less	0.00	NA	NA	NA	NA
Over 1 Year to 5 Years	100.00	NA	NA	NA	NA
Over 5 Years	0.00	NA	NA	NA	NA
Gross Negative Fair Value (Abs Val)	7.77	NA	NA	NA	NA
Gross Positive Fair Value	0.00	NA	NA	NA	NA
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.00	0.00	0.00	0.00	0.00
Decr (Incr) in Int Expense/Net Income	-0.29	0.00	0.00	0.00	0.00
Net Incr (Decr) Nonint Alloc/Net Income	0.00	0.00	0.00	0.00	0.00
Incr (Decr) in Net Income/Net Income	-0.29	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

09/30/2002

09/30/2001

12/31/2001

12/31/2000

12/31/1999

ANALYSIS RATIOS:

	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Ins Underwriting Assets/Consol Assets	0.05	NA	NA	NA	NA
Ins Under Assets (P/C)/Tot Ins Und Ast	100.00	NA	NA	NA	NA
Ins Under Assets (L/H)/Tot Ins Und Ast	0.00	NA	NA	NA	NA
Sep Acct Assets (L/H)/Total Life Ast	NA	NA	NA	NA	NA
Ins Comm&Fees (incl Prem)/Adj Oper Inc	1.36	NA	NA	NA	NA
Premium Inc/Ins Comm&Fees (incl Prem)	14.29	NA	NA	NA	NA
Credit Rel Prem Inc/Tot Prem Inc	100.00	NA	NA	NA	NA
Other Prem Inc/Total Prem Inc	0.00	NA	NA	NA	NA
Ins Under Net Income/Consol Net Income	-0.06	NA	NA	NA	NA
Ins Net Inc (P/C)/Equity (P/C)	-3.04	NA	NA	NA	NA
Ins Net Inc (L/H)/Equity (L/H)	NA	NA	NA	NA	NA
Insur Ben, Losses, Exp/Insur Premiums	0.00	NA	NA	NA	NA
Reinsurance Recov (P/C)/Tot Assets (P/C)	0.00	NA	NA	NA	NA
Reinsurance Recov (L/H)/Tot Assets (L/H)	NA	NA	NA	NA	NA
Net Assets Ins Under Subs/Cons Assets	0.00	NA	NA	NA	NA
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	NA	NA	NA	NA
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	NA	0.00
Cost: Interest-Bearing Deposits	NA	NA	NA	NA	NA
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	NA	NA	NA	NA	NA
Commercial and Industrial Loans	NA	NA	NA	NA	NA
Foreign Governments and Inst	NA	NA	NA	NA	NA
Leases	NA	NA	NA	NA	NA
GROWTH RATES:					
Net Loans and Leases	NA	NA	NA	NA	-48.65
Total Selected Assets	0.00	0.00	0.00	NA	-48.65
Deposits	NA	NA	NA	NA	NA

PROFITABILITY:	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	6.70	1.06	3.29	2.94	9.28
Bank Net Inc/Avg Eq Inv in Banks	10.35	3.75	6.40	5.58	12.13
Nonbk Net Inc/Avg Eq Inv in Nonbanks	95.92	-5.16	-37.19	-39.45	46.94
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.88	7.93	4.65	8.46	10.59
Bank Net Income/Parent Net Income	95.78	92.79	87.79	83.17	94.27
Nonbank Net Income/Parent Net Income	2.66	2.20	1.71	1.63	1.09
Sub BHCs Net Inc/Parent Net Income	31.74	24.02	23.88	71.91	87.91
LEVERAGE:					
Total Liabilities/Equity	15.30	19.28	14.61	14.34	9.43
Total Debt/Equity Capital	11.13	18.48	13.99	13.69	8.49
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.54	NA	NA	NA	NA
Tot Debt+Lns Guaranteed for Affl/Equity	11.13	18.48	13.99	13.69	8.59
Total Debt/Eq Cap - Exc Over Fair Value	11.17	18.64	13.99	13.90	8.75
Long-Term Debt/Equity Capital	9.66	16.16	7.77	10.92	8.42
Short-Term Debt/Equity Capital	1.47	2.32	6.21	2.77	0.07
Current Portion of LT Debt/Equity	0.00	0.00	0.07	0.09	0.00
Exc Cost Over Fair Value/Equity Cap	0.41	0.39	0.11	1.83	2.17
Long-Term Debt/Consolidated LT Debt	37.16	38.64	27.49	71.47	59.95
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	102.53	101.05	96.33	100.26	102.31
Total Investment in Subs/Equity	104.15	101.57	98.25	100.28	102.69
Equity Inv in Subs/Cons Eq Cap+Min Int	99.79	101.05	97.99	100.26	102.31
Total Inv in Subs/Cons Eq Cap+Min Int	101.41	101.57	100.08	100.28	102.69
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	-0.41	-1.02	-1.48	-1.76	0.29
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.67	1.45	1.06	0.77	1.20
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	203.74	314.95	361.64	166.47	258.46
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	-144.26	-813.23	-205.14	237.40	844.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	-207.97	-780.01	-205.72	124.39	791.94
Pretax Oper Inc + Int Exp/Int Expense	1575.39	4234.20	5465.78	2397.14	6790.27
Div + Int From Subs/Int Exp + Div	82.74	348.72	255.71	247.44	386.00
Fees+Other Inc From Subs/Sal + Oth Exp	17.08	7.24	2.75	21.70	8.30
Net Inc/Curr Port of LT Debt+Pfd Div(X)	26.89	NA	11.10	10.91	NA
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.28	1.57	-1.69	-0.62	-0.71
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.10
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.10
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	1.20	0.95	0.14	0.74	0.08
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 07				
	09/30/2002	09/30/2001	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	91.68	52.84	24.50	38.12	51.85
Dividends Paid/Net Income	27.29	14.76	15.29	27.48	31.32
Net Income - Dividends/Avg Equity	4.87	0.31	-2.94	1.75	6.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	141.46	91.64	189.72	209.84	451.09
Dividends From Nonbank Subs	0.00	1.25	0.48	0.93	0.15
Dividends From Subsidiary BHCs	0.00	0.00	60.00	24.41	24.93
Dividends From All Subsidiaries	141.46	92.89	250.20	235.18	476.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	32.06	39.40	45.91	32.58	85.29
Interest Income From Bank Subs	1.17	3.81	3.06	0.70	0.76
Mgt & Service Fees From Bank Subs	0.13	0.21	0.68	0.59	0.55
Other Income From Bank Subs	0.37	1.33	0.09	1.50	1.02
Operating Income From Bank Subs	33.73	44.75	49.75	35.38	87.61
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	0.00	16.89	14.62	18.22	36.69
Interest Income From Nonbank Subs	8.41	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	8.41	16.89	14.62	18.22	36.69
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	3.52	11.11	30.88	34.54	46.09
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.52	11.11	30.88	34.54	46.09
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	53.72	55.94	66.54	60.85	77.77
Interest Income From Bank Subs	7.88	16.79	7.79	1.14	1.40
Mgt & Serv Fees From Bank Subs	0.15	0.21	0.72	0.71	1.18
Other Income From Bank Subs	5.34	1.10	0.09	8.24	1.54
Operating Income From Bank Subs	67.09	74.05	75.14	70.94	81.89
Dividends From Nonbank Subs	0.00	0.34	0.25	1.26	0.17
Interest Income From Nonbank Subs	2.22	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.22	0.34	0.25	1.26	0.17
Dividends From Subsidiary BHCs	0.10	0.14	0.12	9.14	11.76
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.10	0.14	0.12	9.14	11.76
Loans and Adv From Subs/ST Debt	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/Total Debt	0.00	0.00	0.00	0.00	0.01

BHCPR Reporters for Quarter Ending 09/30/2002
Peer Group 7 by BHC Name

ID_RSSD	Consolidated Assets (\$000)	BHC Name	Home Office Location	Change From 06/30/2002 and Other Notes
2043346	134,634	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
1848825	148,103	CARROLL FINANCIAL SERVICES, IN	HUNTINGDON, TN	
1056125	38,864	CHAMBANCO, INC.	CHAMBERS, NE	
2611866	144,509	CODDLE CREEK FINANCIAL CORP.	MOORESVILLE, NC	
2577766	148,459	EDGAR COUNTY BANC SHARES, INC.	PARIS, IL	
1134564	149,893	FIRST INDEPENDENCE CORPORATION	DETROIT, MI	Moved from Peer 6
1139952	138,237	FIRST SUBURBAN BANCORP CORPORA	MAYWOOD, IL	
1995523	58,683	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
2621968	92,063	MID AMERICA MORTGAGE SERVICES,	COLUMBIA, MO	
2583525	149,623	MURFREESBORO BANCORP, INC.	MURFREESBORO, TN	New Y-9C/BHCPR reporter
1126868	148,042	RAMSEY FINANCIAL CORPORATION	DEVILS LAKE, ND	
2510325	145,719	SECURITY BANCSHARES, INC	AMORY, MS	
1128497	114,276	SECURITY BANK SHARES, INC.	IRON RIVER, WI	
1839270	102,528	SURETY CAPITAL CORPORATION	FORT WORTH, TX	
1471803	147,642	TULSA NATIONAL BANCSHARES, INC	TULSA, OK	Moved from Peer 6
1057430	149,480	VALLEY BANK SHARES, INC.	VALLEY, NE	
1076703	149,741	VIRGINIA COMMUNITY BANKSHARES,	LOUISA, VA	New Y-9C/BHCPR reporter

Note: Peer Group 7 has 17 bank holding companies.