

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	67	68	66	68	69
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.87	3.01	3.00	3.09	3.08
+ Non-interest Income	1.69	1.95	1.64	1.91	2.03
- Overhead Expense	2.99	3.03	2.96	2.97	3.07
- Provision for Losses	0.90	0.22	0.36	0.15	0.15
+ Securities Gains (Losses)	0.00	0.00	-0.02	-0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.74	1.70	1.32	1.83	1.93
Net Operating Income	0.47	1.11	0.87	1.18	1.24
Net Income	0.47	1.11	0.87	1.21	1.25
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.88	6.81	6.82	6.60	5.66
Interest Expense	2.64	3.48	3.44	3.16	2.21
Net Interest Income (TE)	3.21	3.34	3.34	3.42	3.45
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.79	0.26	0.38	0.23	0.28
Earnings Coverage of Net Losses (X)	6.30	24.99	13.40	33.33	22.73
Ln&Ls Allowance/Total Loans & Leases	1.47	1.12	1.22	1.11	1.13
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.65	0.69	1.08	0.57	0.48
30-89 Days Past Due Loans and Leases	1.09	0.75	1.03	0.81	0.69
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	42.76	37.97	40.36	37.63	37.84
Net ST Noncore Funding Dependence	26.49	24.12	26.14	23.42	23.55
Net Loans and Leases/Total Assets	64.38	63.03	63.88	62.66	60.09
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.58	7.63	7.44	7.79	7.44
Equity Capital/Total Assets	9.31	9.19	9.32	9.22	8.88
Net Loans&Ls/Equity Capital (X)	7.32	7.10	7.17	6.97	6.97
Cash Dividends/Net Income	64.04	45.07	50.48	36.79	39.81
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	0.03	6.74	3.68	8.58	8.40
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.32	3.68	3.73	3.12	2.55
Long-Term Debt/Equity Capital	11.76	12.89	11.89	11.77	12.45
Equity Investment in Subs/Equity Cap	111.29	111.98	112.63	110.24	108.78
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.48	154.42	140.11	134.43	147.51

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.26	6.14	6.13	5.95	5.08
Less: Interest Expense	2.36	3.13	3.08	2.85	1.98
Equals: Net Interest Income (TE)	2.87	3.01	3.00	3.09	3.08
Plus: Non-Interest Income	1.69	1.95	1.64	1.91	2.03
Equals: Adj Operating Income (TE)	4.63	5.00	4.69	4.97	5.15
Less: Overhead Expense	2.99	3.03	2.96	2.97	3.07
Less: Provision for Loan and Lease Losses	0.90	0.22	0.36	0.15	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.00	0.00	-0.02	-0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.74	1.70	1.32	1.83	1.93
Less: Applicable Income Taxes (TE)	0.26	0.58	0.45	0.63	0.66
Less: Minority Interest	0.01	0.01	0.00	0.01	0.01
Equals: Net Operating Income	0.47	1.11	0.87	1.18	1.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.01	0.00
Equals: Net Income	0.47	1.11	0.87	1.21	1.25
Memo: Net Income (Last Four Qtrs)	0.54	1.13	0.86	1.21	1.25
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.61	89.93	89.70	90.22	89.84
Avg Int-Bearing Funds / Avg Assets	77.13	76.06	76.48	75.80	74.48
Int Income (TE) / Avg Earning Assets	5.88	6.81	6.82	6.60	5.66
Int Expense / Avg Earning Assets	2.64	3.48	3.44	3.16	2.21
Net Int Inc (TE) / Avg Earn Assets	3.21	3.34	3.34	3.42	3.45
YIELD OR COST:					
Total Loans and Leases (TE)	6.29	7.42	7.37	7.24	6.25
Interest-Bearing Bank Balances	3.54	5.23	5.42	5.07	3.49
Fed Funds Sold & Reverse Repos	2.89	5.34	5.20	5.08	3.24
Trading Assets	2.89	3.60	3.45	2.87	2.44
Total Earning Assets	5.85	6.75	6.76	6.52	5.58
Investment Securities (TE)	5.07	5.28	5.27	4.94	4.42
U. S. Treasury & Agency Sec (excl MBS)	5.02	5.52	5.95	4.48	3.64
Mortgage-Backed Securities	4.88	4.91	4.89	4.71	4.31
All Other Securities	7.04	7.97	7.86	8.24	7.48
Interest-Bearing Deposits	2.66	3.62	3.56	3.22	2.13
Time Deposits of \$100K or More	3.94	4.86	4.96	4.43	3.10
Time Deposits < \$100K	3.94	4.47	4.47	3.96	2.90
Other Domestic Deposits	1.59	2.58	2.49	2.26	1.41
Foreign Deposits	2.64	4.42	4.23	4.23	2.79
Fed Funds Purchased and Repos	2.79	4.80	4.62	4.53	3.10
Other Borrowed Funds & Trading Liab	3.57	4.77	4.64	4.51	3.51
All Interest-Bearing Funds	3.08	4.11	4.04	3.77	2.65

PEER GROUP 01

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	40	39	75	74	73
Avg Assets per Employee (\$000)	5,640	5,209	5,301	5,057	4,727
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.34	3.98	4.25	3.57	4.00
Overhead Exp / NII + Non-Int Income	65.06	61.45	63.85	60.93	60.83
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.03	2.96	2.97	3.07
Personnel Expense	1.49	1.65	1.52	1.61	1.65
Net Occupancy Expense	0.39	0.42	0.39	0.40	0.42
Other Operating Expenses	1.05	0.94	1.01	0.94	0.99
Overhead Less Non-Interest Income	1.22	1.04	1.25	1.04	0.96
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.70	60.64	63.17	60.19	59.98
Personnel Expense	32.16	32.74	32.34	32.03	31.93
Net Occupancy Expense	8.49	8.24	8.54	8.03	8.01
Other Operating Expenses	23.41	19.21	22.02	19.46	19.78
Total Non-Interest Income	34.69	37.14	33.66	36.13	38.01
Fiduciary Activities Income	3.72	4.66	4.52	4.66	5.19
Serv Charges on Deposit Accts - Domestic	7.73	7.20	7.59	6.77	7.11
Trading Revenue	0.66	1.16	0.20	1.15	1.03
Investment Banking Fees & Commissions	3.28	3.14	3.28	3.04	3.71
Venture Capital Revenue	0.01	0.20	0.23	0.19	0.18
Net Servicing Fees	1.10	0.70	0.82	0.68	1.12
Net Securitization Income	0.13	0.35	0.31	0.37	0.24
Insurance Activities Revenue	1.06	1.26	1.21	1.24	1.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.50	1.58	1.04	1.36	1.60
Other Non-Interest Income	12.33	11.39	11.13	10.74	10.86
Overhead Less Non-Interest Income	29.81	23.36	29.22	22.96	21.29
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.25	30.83	29.08	30.50	31.62
Appl Inc Tax+TE/Pretax NOI+TE	33.15	34.28	32.95	34.13	34.72

PERCENT OF TOTAL ASSETS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	41.21	40.21	40.85	39.85	37.12
Commercial and Industrial Loans	13.17	12.51	12.81	11.89	11.36
Loans to Individuals	5.17	5.33	5.33	5.36	5.62
Loans to Depository Institutions	0.12	0.09	0.09	0.11	0.11
Agricultural Loans	0.20	0.22	0.21	0.21	0.20
Other Loans and Leases	3.31	3.08	3.26	3.17	3.45
Net Loans and Leases	64.38	63.03	63.88	62.66	60.09
Debt Securities Over 1 Year	12.85	13.12	13.06	13.87	17.30
Mutual Funds and Equity Securities	0.21	0.21	0.24	0.26	0.24
Subtotal	78.11	77.39	78.03	77.54	79.60
Interest-Bearing Bank Balances	0.70	0.64	0.50	0.55	0.69
Federal Funds Sold & Reverse Repos	1.79	3.23	2.24	2.68	2.18
Debt Securities 1 Year or Less	3.03	2.85	3.08	3.12	1.65
Trading Assets	1.33	1.43	1.34	1.15	1.51
Total Earning Assets	87.20	87.95	87.60	88.10	87.92
Non-Int Cash and Due From Dep Inst	2.14	2.13	2.28	2.38	2.74
Other Real Estate Owned	0.16	0.07	0.10	0.06	0.04
All Other Assets	10.47	9.77	9.97	9.34	9.23
MEMORANDA:					
Short-Term Investments	6.54	7.83	6.88	8.04	5.73
U.S. Treasury Securities	0.12	0.17	0.14	0.32	0.46
U.S. Agency Securities (excl MBS)	1.97	2.95	2.38	3.46	3.19
Municipal Securities	1.10	1.12	1.13	1.07	0.89
Mortgage-Backed Securities	10.33	9.62	9.64	9.68	11.62
Asset-Backed Securities	0.37	0.21	0.35	0.22	0.25
Other Debt Securities	0.67	0.57	0.75	0.60	0.74
RE Loans Secured by 1-4 Family	16.36	16.48	16.28	16.64	17.72
Revolving	3.88	3.76	3.71	3.86	4.51
Closed-End, Sec by First Liens	10.46	10.67	10.54	10.76	11.62
Closed-End, Sec by Junior Liens	1.67	1.76	1.76	1.67	1.38
Commercial Real Estate Loans	22.43	21.41	22.22	20.91	17.20
Construction and Land Dev	7.85	7.80	8.03	7.45	5.51
Multifamily	1.48	1.35	1.35	1.55	1.22
Nonfarm Nonresidential	12.20	11.35	11.85	11.02	9.86
RE Loans Secured by Farmland	0.27	0.27	0.27	0.23	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.72	61.70	61.95	61.98	60.26
RE Loans Secured by 1-4 Family	25.10	26.26	25.69	26.62	29.55
Revolving	5.82	5.68	5.63	5.88	7.07
Closed-End	18.75	20.13	19.66	20.25	21.93
Commercial Real Estate Loans	33.07	32.13	33.36	31.92	27.42
Construction and Land Dev	11.46	11.61	11.89	11.10	8.61
Multifamily	2.21	2.08	2.04	2.44	2.00
Nonfarm Nonresidential	17.89	17.03	17.80	16.60	15.76
RE Loans Secured by Farmland	0.39	0.40	0.40	0.34	0.31
Loans to Depository Institutions	0.25	0.20	0.20	0.18	0.21
Commercial and Industrial Loans	20.22	19.70	19.92	18.82	18.75
Loans to Individuals	8.11	8.46	8.38	8.68	9.50
Credit Card Loans	1.17	1.19	1.26	1.18	1.33
Agricultural Loans	0.30	0.34	0.31	0.33	0.32
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.01	0.01
Other Loans and Leases	5.54	5.73	5.47	6.21	7.24

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	6.54	7.83	6.88	8.04	5.73
Liquid Assets	19.31	21.47	19.70	22.47	23.89
Investment Securities	16.82	16.89	16.99	18.55	20.03
Net Loans and Leases	64.38	63.03	63.88	62.66	60.09
Net Lns, Ls & Stdby Ltrs of Credit	67.44	66.19	66.91	65.82	63.42
Core Deposits	44.94	48.48	46.94	48.23	49.27
Noncore Funding	39.32	35.76	37.39	36.10	34.96
Time Deposits of \$100K or More	9.60	10.58	10.08	11.73	9.25
Foreign Deposits	2.72	2.82	3.12	2.70	2.55
Fed Funds Purchased and Repos	6.92	7.13	7.29	7.72	8.72
Net Fed Funds Purchased (Sold)	4.95	3.90	4.95	4.92	5.91
Commercial Paper	0.42	0.49	0.48	0.43	0.38
Oth Borrowings W/Rem Mat 1 Yr or Less	5.56	3.89	4.77	3.45	3.62
Earning Assets Repr in 1 Year	42.46	43.88	43.57	44.16	43.89
Int-Bearing Liab Repr in 1 Year	21.98	22.42	22.78	22.38	17.46
Long-Term Debt Repr in 1 Year	2.28	2.36	2.17	2.14	2.13
Net Assets Repriceable in 1 Year	17.08	17.31	17.21	18.20	22.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	42.76	37.97	40.36	37.63	37.84
Net ST Noncore Funding Dependence	26.49	24.12	26.14	23.42	23.55
Short-Term Inv/ST Noncore Funding	23.10	27.64	24.90	26.53	23.69
Liq Asts- ST Noncore Fndg/Nonliq Asts	-8.89	-5.16	-7.99	-3.25	1.72
Net Loans and Leases/Total Deposits	104.85	98.36	101.89	97.38	97.41
Net Loans and Leases/Core Deposits	159.43	153.08	150.98	156.68	146.04
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.33	-0.77	-0.09	-0.59	-0.70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.96	-3.27	-1.37	-1.93	-3.11
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.10	-0.01	-0.07	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.33	7.07	6.07	7.53	8.21
Available-For-Sale Securities	95.67	92.93	93.93	92.47	91.79
U. S. Treasury Securities	1.00	1.37	1.15	2.12	2.93
U. S. Agency Securities (excl MBS)	11.48	16.46	14.07	17.97	15.52
Municipal Securities	6.70	6.66	6.71	5.90	4.29
Mortgage-Backed Securities	63.85	61.53	60.61	59.23	60.53
Asset-Backed Securities	2.93	1.52	2.79	1.59	1.64
Other Debt Securities	4.85	4.03	5.41	3.89	4.62
Mutual Funds and Equity Securities	1.61	1.64	1.84	1.70	1.59
Debt Securities 1 Year or Less	17.59	15.96	17.23	16.38	10.24
Debt Securities 1 To 5 Years	17.98	19.01	19.36	21.70	22.50
Debt Securities Over 5 Years	59.73	60.00	58.04	56.17	62.90
Pledged Securities	67.38	61.69	63.64	61.87	59.46
Structured Notes, Fair Value	0.29	0.21	0.32	0.20	0.27

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.90	0.22	0.36	0.15	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	1.35	0.34	0.56	0.25	0.26
Provision for Ln&Ls Losses/Net Losses	176.70	133.16	152.66	109.78	94.02
Ln&Ls Allowance/Total Loans & Leases	1.47	1.12	1.22	1.11	1.13
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.73	9.44	5.83	11.75	8.01
ALL/Nonaccrual Assets	147.66	290.76	193.95	330.96	349.72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	109.39	201.07	136.29	231.67	249.50
Gross Ln&Ls Losses/Avg Loans & Leases	0.87	0.35	0.47	0.33	0.38
Recoveries/Avg Loans and Leases	0.08	0.09	0.08	0.10	0.11
Net Losses/Avg Loans and Leases	0.79	0.26	0.38	0.23	0.28
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.05	15.43	30.58	31.81	30.96
Earnings Coverage of Net Losses (X)	6.30	24.99	13.40	33.33	22.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.71	0.11	0.19	0.08	0.06
RE Loans Secured By 1-4 Family	0.54	0.13	0.18	0.09	0.08
Revolving	0.60	0.19	0.24	0.12	0.07
Closed-End	0.45	0.11	0.15	0.08	0.07
Commercial Real Estate Loans	0.67	0.06	0.14	0.04	0.03
Construction and Land Dev	1.46	0.08	0.26	0.03	0.01
Multifamily	0.18	0.02	0.07	0.02	0.02
Nonfarm Nonresidential	0.14	0.04	0.06	0.04	0.04
RE Loans Secured by Farmland	0.09	-0.01	0.02	0.04	0.01
Commercial and Industrial Loans	0.61	0.26	0.32	0.26	0.26
Loans to Depository Institutions	0.00	0.00	0.00	-0.01	0.00
Loans to Individuals	1.83	1.19	1.27	1.08	1.26
Credit Card Loans	4.53	3.26	2.98	1.79	3.03
Agricultural Loans	0.05	0.04	0.11	0.00	0.06
Loans to Foreign Governments & Inst	0.05	-0.34	-0.24	-0.13	0.00
Other Loans and Leases	0.36	0.19	0.27	0.22	0.41

PERCENT OF LOANS AND LEASES

06/30/2008

06/30/2007

12/31/2007

12/31/2006

12/31/2005

30-89 Days PD Loans and Leases

1.09

0.75

1.03

0.81

0.69

90+ Days PD Loans and Leases

0.25

0.14

0.21

0.15

0.16

Nonaccrual Loans and Leases

1.43

0.59

0.93

0.50

0.42

90+ Days PD and Nonaccrual Loans and Leases

1.74

0.78

1.21

0.68

0.60

30-89 Days PD Restructured

0.01

0.00

0.00

0.00

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.02

0.01

0.01

0.00

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.10

0.75

1.03

0.81

0.69

90+ Days Past Due Assets

0.25

0.14

0.21

0.15

0.16

Nonaccrual Assets

1.46

0.59

0.94

0.50

0.43

30+ Days PD & Nonaccrual Assets

2.92

1.56

2.29

1.50

1.31

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.15

0.48

0.77

0.42

0.36

90+ PD & Nonaccrual Assets + OREO

1.35

0.57

0.90

0.48

0.42

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

1.17

0.43

0.73

0.35

0.29

Allowance for Loan & Lease Losses

118.49

59.98

89.33

50.61

42.13

Equity Cap + ALLL

12.87

4.91

7.73

3.91

3.34

Tier 1 Cap + ALLL

13.84

5.35

8.87

4.32

3.85

Loans & Leases + RE Acquired

1.78

0.70

1.14

0.58

0.49

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.21	0.78	1.13	0.81	0.66
- 90+ Days Past Due	0.22	0.14	0.20	0.14	0.13
- Nonaccrual	2.02	0.71	1.23	0.56	0.43
Coml & Indl - 30-89 Days PD	0.71	0.51	0.64	0.50	0.58
- 90+ Days Past Due	0.09	0.05	0.08	0.05	0.07
- Nonaccrual	0.78	0.49	0.50	0.52	0.61
Individuals - 30-89 Days PD	1.58	1.22	1.66	1.57	1.41
- 90+ Days Past Due	0.33	0.27	0.29	0.31	0.29
- Nonaccrual	0.24	0.15	0.24	0.14	0.16
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.02	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.03
Agricultural - 30-89 Days PD	0.41	0.24	0.28	0.27	0.28
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.01
- Nonaccrual	0.41	0.45	0.43	0.36	0.35
Foreign Govts- 30-89 Days PD	0.01	3.25	0.29	1.35	0.35
- 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	0.57	0.45	0.58	0.49	0.43
- 90+ Days Past Due	0.03	0.04	0.03	0.02	0.02
- Nonaccrual	0.36	0.14	0.23	0.14	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.28	0.89	1.17	1.04	0.82
- 90+ Days Past Due	0.27	0.19	0.28	0.20	0.20
- Nonaccrual	1.25	0.61	0.87	0.50	0.42
Revolving - 30-89 Days PD	0.73	0.53	0.83	0.65	0.39
- 90+ Days Past Due	0.11	0.07	0.10	0.08	0.05
- Nonaccrual	0.77	0.33	0.47	0.26	0.14
Closed-End - 30-89 Days PD	1.48	0.99	1.32	1.19	1.01
- 90+ Days Past Due	0.32	0.23	0.33	0.24	0.27
- Nonaccrual	1.47	0.70	1.00	0.58	0.50
- Jr Lien 30-89 Days PD	0.14	0.09	0.13	0.10	0.07
- Jr Lien 90+ Days PD	0.02	0.01	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.12	0.07	0.09	0.05	0.04
Commercial RE - 30-89 Days PD	1.03	0.61	1.03	0.63	0.54
- 90+ Days Past Due	0.14	0.07	0.10	0.05	0.04
- Nonaccrual	2.46	0.73	1.34	0.54	0.42
Const & Dev - 30-89 Days PD	1.85	0.95	1.74	0.87	0.63
- 90+ Days Past Due	0.27	0.08	0.15	0.05	0.05
- Nonaccrual	4.99	1.00	2.39	0.50	0.24
Multifamily - 30-89 Days PD	0.78	0.40	0.77	0.43	0.50
- 90+ Days Past Due	0.07	0.04	0.04	0.04	0.03
- Nonaccrual	1.00	0.59	0.66	0.38	0.31
Nonfarm Nres- 30-89 Days PD	0.56	0.45	0.60	0.47	0.45
- 90+ Days Past Due	0.06	0.04	0.05	0.03	0.03
- Nonaccrual	0.94	0.52	0.61	0.51	0.53
Farmland - 30-89 Days PD	0.90	0.34	0.50	0.44	0.39
- 90+ Days Past Due	0.04	0.05	0.01	0.05	0.02
- Nonaccrual	0.70	0.62	0.56	0.58	0.89
Credit Card - 30-89 Days PD	1.65	1.58	1.67	1.69	1.52
- 90+ Days Past Due	0.92	0.67	0.84	0.98	0.82
- Nonaccrual	0.32	0.12	0.17	0.13	0.08

CAPITAL RATIOS	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	7.58	7.63	7.44	7.79	7.44
Tier 1 RBC Ratio	9.13	9.36	8.98	9.59	9.57
Total Risk-Based Capital Ratio	11.90	11.97	11.63	12.18	12.32
Tangible Tier 1 Leverage Ratio	7.20	7.27	7.09	7.47	7.11
Tangible Common Eq Cap/Tan Assets	5.23	5.66	5.60	5.92	5.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	28.95	31.41	30.38	31.81	30.69
Standby Letters of Credit	3.09	3.09	3.00	3.13	3.22
Commercial & Similar Letters of Credit	0.13	0.14	0.12	0.12	0.11
Securities Lent	1.69	2.95	1.73	3.15	6.42
Credit Derivatives (BHC as Guarantor)	1.80	1.51	1.87	1.21	0.90
Credit Derivatives (BHC as Beneficiary)	2.02	2.03	2.19	1.49	1.34
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	72.01	74.77	67.33	76.05	74.40
Interest Rate Contracts	50.78	55.00	47.29	59.24	55.47
Interest Rate Futures & Forward Contr	8.53	9.30	7.46	8.76	8.98
Written Options Contr (Int Rate)	4.01	5.66	3.80	7.12	5.92
Purchased Options Contr (Int Rate)	4.47	6.16	4.45	7.15	5.54
Interest Rate Swaps	29.80	27.93	27.46	28.42	28.66
Foreign Exchange Contracts	12.99	12.63	12.36	10.78	11.30
Futures & Forward Foreign Exch Contr	8.76	7.85	8.29	7.01	7.71
Written Options Contr (Foreign Exch)	0.54	0.72	0.66	0.54	0.73
Purchased Options Contr (Foreign Exch)	0.60	0.74	0.66	0.58	0.78
Foreign Exchange Rate Swaps	0.96	1.04	1.03	0.84	1.03
Equity, Commodity, & Other Deriv Contr	2.54	2.37	2.14	2.11	1.86
Commodity & Other Fut & Forward Contr	0.17	0.12	0.14	0.11	0.10
Written Options Contr (Comm & Other)	0.70	0.65	0.54	0.60	0.47
Purchased Options Contr (Comm & Oth)	0.93	0.85	0.76	0.78	0.60
Commodity & Other Swaps	0.49	0.48	0.44	0.36	0.41
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	51.21	58.32	54.95	62.14	68.48

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	85.27	87.41	85.40	87.06	89.88
Foreign Exchange Contracts	9.36	8.07	9.53	8.39	7.66
Equity, Comm, & Other Contracts	2.15	1.87	1.95	1.83	1.11
Futures and Forwards	15.11	20.57	18.00	19.00	19.53
Written Options	5.69	7.79	5.77	6.76	7.72
Exchange-Traded	0.44	0.48	0.36	0.41	0.16
Over-The-Counter	4.91	6.87	5.02	5.74	7.10
Purchased Options	6.84	6.36	5.83	6.76	6.32
Exchange-Traded	0.49	0.39	0.27	0.39	0.21
Over-The-Counter	5.96	5.46	5.13	5.82	5.51
Swaps	63.51	54.83	63.98	60.99	60.02
Held for Trading	48.11	37.70	43.70	38.64	40.54
Interest Rate Contracts	35.76	27.37	31.08	27.48	29.61
Foreign Exchange Contracts	5.38	3.72	5.60	4.27	5.61
Equity, Comm, & Other Contracts	1.25	1.07	1.14	0.94	0.73
Non-Traded	51.89	62.30	56.30	61.36	59.46
Interest Rate Contracts	45.76	55.62	49.73	55.09	56.96
Foreign Exchange Contracts	1.16	0.65	0.81	0.65	0.37
Equity, Comm, & Other Contracts	0.14	0.13	0.11	0.11	0.03
Deriv Contr (Excl Fut & FX LE 14 Days)	81.89	83.77	86.30	86.62	83.96
One Year or Less	23.18	25.24	27.64	26.33	25.04
Over 1 Year to 5 Years	30.71	28.03	27.98	33.22	27.91
Over 5 Years	16.51	19.06	19.42	19.26	20.78
Gross Negative Fair Value (Abs Val)	1.26	0.82	1.19	0.78	0.96
Gross Positive Fair Value	1.42	0.76	1.29	0.75	0.79
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.15	0.10	0.14	0.09	0.11
Gross Positive Fair Value (X)	0.16	0.09	0.15	0.09	0.11
Held for Trading (X)	0.14	0.08	0.12	0.07	0.09
Non-Traded (X)	0.02	0.01	0.02	0.01	0.01
Current Credit Exposure (X)	0.08	0.05	0.09	0.05	0.06
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	0.86	0.52	0.84	0.47	0.57

INSURANCE ACTIVITIES	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
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	40.94	39.83	41.42	44.70	39.72
Ins Under Assets(L/H)/Tot Ins Und Ast	59.06	60.17	58.58	55.30	60.28
Sep Acct Assets(L/H)/Total Life Ast	1.01	0.89	0.98	0.74	0.48
Ins Activities Revenue/Adj Oper Inc	0.99	1.26	1.21	1.24	1.49
Premium Inc/Ins Activities Revenue	12.23	9.81	10.36	8.92	11.36
Credit Rel Prem Inc/Tot Prem Inc	76.76	72.55	73.60	75.39	73.61
Other Prem Inc/Total Prem Inc	23.24	27.45	26.40	24.61	26.39
Ins Under Net Income/Consol Net Income	0.07	0.20	0.23	0.21	0.33
Ins Net Inc (P/C)/Equity (P/C)	14.73	23.48	12.02	7.90	10.09
Ins Net Inc (L/H)/Equity (L/H)	5.38	4.69	7.25	6.78	12.57
Insur Ben, Losses, Exp/Insur Premiums	174.22	129.21	133.41	88.63	107.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.95	2.22	3.09	2.64	1.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.28	0.25	0.37	0.29	0.66
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.86	12.67	13.48	11.97	10.03
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.54	0.91	0.64	0.98	1.22
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.90	2.96	3.00	2.66	2.35
Cost: Interest-Bearing Deposits	2.64	4.42	4.23	4.23	2.79
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	46.26	24.20	8.22	68.14	28.10
Commercial and Industrial Loans	0.47	15.38	2.70	0.22	10.52
Foreign Governments and Inst	0.05	-0.34	-0.24	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	237.95	8.99	126.76	148.72	16.59
Total Selected Assets	66.26	17.71	126.31	67.29	16.60
Deposits	14.97	37.79	41.77	33.71	18.44

PROFITABILITY:	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	4.67	11.82	8.76	13.95	14.35
Bank Net Inc/Avg Eq Inv in Banks	7.30	12.39	9.71	14.64	14.14
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.18	10.41	6.84	9.27	8.80
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.28	9.20	6.56	8.92	10.94
Bank Net Income/Parent Net Income	85.53	76.83	78.21	76.65	71.56
Nonbank Net Income/Parent Net Income	4.05	6.41	5.97	4.94	5.57
Sub BHCs Net Inc/Parent Net Income	76.43	67.97	73.43	69.45	65.03
LEVERAGE:					
Total Liabilities/Equity	35.45	36.45	34.42	35.29	33.49
Total Debt/Equity Capital	17.47	17.43	16.48	15.66	15.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	27.35	27.15	25.99	25.31	24.23
Tot Debt+Lns Guaranteed for Affl/Equity	19.82	19.33	18.53	17.33	20.12
Total Debt/Equ Cap - Exc Over Fair Value	18.02	17.71	16.70	15.89	16.27
Long-Term Debt/Equity Capital	11.76	12.89	11.89	11.77	12.45
Short-Term Debt/Equity Capital	4.32	3.68	3.73	3.12	2.55
Current Portion of LT Debt/Equity	0.13	0.16	0.05	0.28	0.12
Exc Cost Over Fair Value/Equity Cap	0.40	0.40	0.35	0.40	1.06
Long-Term Debt/Consolidated LT Debt	12.40	14.00	12.74	14.84	15.07
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.29	111.98	112.63	110.24	108.78
Total Investment in Subs/Equity	121.34	122.36	122.23	121.05	119.83
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.96	100.68	100.23	99.43	99.24
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	109.04	109.57	108.30	108.62	108.79
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.05	1.20	1.64	0.91	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.54	2.53	4.87	2.26	1.90
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	90.25	143.34	131.62	136.59	145.11
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.48	154.42	140.11	134.43	147.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	152.45	110.90	95.89	114.51	98.70
Pretax Oper Inc + Int Exp/Int Expense	1165.17	3373.35	5443.02	3185.46	3665.49
Div + Int From Subs/Int Exp + Div	101.45	171.28	165.78	157.02	176.22
Fees+Other Inc From Subs/Sal + Oth Exp	16.32	16.03	15.77	15.33	19.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	166.14	296.78	348.97	128.89	813.95
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.47	0.28	-0.11	0.78	0.40
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	2.36	0.61	0.66	11.33	0.62
Total	2.36	0.61	0.66	11.33	11.11
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.71	0.26	0.48	0.25	1.22
To Subsidiary BHCs	0.01	0.00	0.00	0.01	0.01
Total	1.53	0.35	0.60	0.36	1.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	4.95	5.78	4.95	5.81	6.98
Combined Thrift Assets	0.18	0.20	0.23	0.39	0.35
Combined Foreign Nonbank Sub Assets	0.13	0.12	0.11	0.11	0.14

PAYOUT RATIOS - PARENT	06/30/2008	06/30/2007	12/31/2007	12/31/2006	12/31/2005
Di v Paid/Inc Before Undist Inc	173.68	73.50	71.27	68.73	68.89
Di vidends Paid/Net Income	64.05	46.62	50.51	36.79	39.47
Net Income - Di vidends/Avg Equi ty	0.03	6.69	3.68	8.58	8.47
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	74.37	140.69	129.55	125.44	138.97
Di vidends From Nonbank Subs	3.17	7.52	8.12	6.21	11.16
Di vidends From Subsidi ary BHCs	17.07	15.18	16.03	17.75	21.35
Di vidends From All Subsidi aries	110.56	207.86	194.05	175.07	197.28
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	56.07	76.21	86.39	66.52	59.78
Interest Income From Bank Subs	3.45	3.38	4.07	3.07	2.56
Mgt & Service Fees From Bank Subs	6.23	4.38	4.86	3.62	3.56
Other Income From Bank Subs	0.01	0.00	0.04	0.01	0.27
Operating Income From Bank Subs	73.84	93.75	104.62	76.68	68.32
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	67.83	61.10	80.92	55.89	47.31
Interest Income From Nonbank Subs	21.21	24.58	55.45	30.14	24.40
Mgt & Serv Fees From Nonbank Subs	0.98	2.34	2.56	3.76	2.75
Other Income From Nonbank Subs	0.00	0.00	0.03	0.02	0.01
Operating Inc From Nonbank Subs	95.71	106.25	183.01	109.39	101.72
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	59.53	36.31	38.40	46.80	48.92
Interest Inc From Subsidi ary BHCs	12.34	4.46	8.74	4.08	4.48
Mgt & Serv Fees From Sub BHCs	3.05	2.22	1.78	0.44	3.17
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	74.93	47.76	54.40	54.75	60.70
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	45.80	53.98	57.92	57.66	55.37
Interest Income From Bank Subs	6.26	3.19	2.70	2.76	2.40
Mgt & Serv Fees From Bank Subs	4.07	2.91	2.72	3.23	2.62
Other Income From Bank Subs	0.00	0.00	0.01	0.00	0.02
Operating Income From Bank Subs	61.74	64.60	69.06	67.12	64.11
Di vidends From Nonbank Subs	2.98	3.26	3.79	3.00	4.35
Interest Income From Nonbank Subs	3.00	2.55	1.78	1.87	1.51
Mgt & Serv Fees From Nonbank Subs	0.11	0.14	0.07	0.09	0.12
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	8.83	7.58	6.44	5.90	7.27
Di vidends From Subsidi ary BHCs	8.90	11.32	9.17	11.45	12.67
Interest Inc From Subsidi ary BHCs	0.85	0.37	0.58	0.33	0.42
Mgt & Serv Fees From Sub BHCs	0.13	0.00	0.00	0.01	0.06
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.89	13.12	12.72	13.21	14.69
Loans and Adv From Subs/ST Debt	324.15	1102.81	1079.59	459.84	487.31
Loans and Adv From Subs/Total Debt	126.66	163.94	124.27	135.19	138.66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									67
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.87	1.17	1.72	2.55	2.93	3.24	3.70	4.03	67
+ Non-interest Income	1.68	0.24	0.34	0.86	1.51	2.16	3.53	4.87	67
- Overhead Expense	2.99	1.09	1.72	2.31	2.88	3.46	4.78	5.07	67
- Provision for Losses	0.89	0.03	0.09	0.36	0.76	1.14	2.28	2.50	67
+ Securities Gains (Losses)	0.00	-0.31	-0.25	-0.02	0.00	0.07	0.12	0.31	67
+ Other Tax Equiv Adjustments	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	67
= Pretax Net Oper Income (TE)	0.73	-2.96	-1.28	-0.00	0.90	1.57	2.04	2.35	67
Net Operating Income	0.47	-2.48	-0.79	-0.00	0.64	1.04	1.32	1.52	67
Net Income	0.46	-2.48	-0.79	-0.00	0.64	1.04	1.29	1.52	67
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.88	3.85	4.77	5.58	5.90	6.29	6.58	6.77	67
Interest Expense	2.64	1.45	1.80	2.37	2.59	2.94	3.23	3.74	67
Net Interest Income (TE)	3.21	1.23	1.88	2.88	3.27	3.62	4.06	4.49	67
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.79	0.01	0.09	0.30	0.65	1.18	1.77	2.16	67
Earnings Coverage of Net Losses (X)	6.30	-9.23	-0.42	1.63	3.67	6.12	14.69	64.36	67
Ln&Ls Allowance/Total Loans & Leases	1.46	0.47	0.69	1.15	1.40	1.77	2.32	2.47	67
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.65	0.13	0.39	0.85	1.39	2.33	3.46	4.02	67
30-89 Days Past Due Loans and Leases	1.09	0.24	0.42	0.67	0.90	1.41	2.00	2.65	67
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	42.75	16.03	21.51	29.99	38.36	53.15	76.48	79.59	67
Net ST Noncore Funding Dependence	26.48	-3.63	10.07	18.45	25.54	33.78	43.30	50.81	67
Net Loans and Leases/Total Assets	64.37	27.15	38.13	55.81	67.76	73.01	75.06	77.07	67
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.57	3.34	5.45	6.77	7.70	8.46	9.08	9.67	67
Equity Capital/Total Assets	9.31	1.49	6.30	7.56	9.26	10.56	12.99	14.09	67
Net Loans&Ls/Equity Capital (X)	7.31	3.06	4.17	5.84	7.23	8.59	10.08	13.46	67
Cash Dividends/Net Income	64.04	0.00	9.28	30.40	55.52	77.53	120.96	170.06	50
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	0.02	-29.00	-20.43	-3.48	2.51	5.08	8.86	11.97	66
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	4.32	0.00	0.00	0.00	0.00	6.17	17.16	41.42	67
Long-Term Debt/Equity Capital	11.76	0.00	0.00	0.00	6.31	17.95	48.43	76.13	67
Equity Investment in Subs/Equity Cap	111.28	90.42	96.62	100.88	110.02	117.75	130.91	144.79	67
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	99.48	-6.09	17.27	59.27	93.52	134.68	188.51	234.50	66

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.26	3.40	4.27	4.97	5.25	5.60	6.05	6.18	67
Less: Interest Expense	2.36	1.33	1.56	2.09	2.34	2.64	2.98	3.41	67
Equals: Net Interest Income (TE)	2.87	1.17	1.72	2.55	2.93	3.24	3.70	4.03	67
Plus: Non-Interest Income	1.68	0.24	0.34	0.86	1.51	2.16	3.53	4.87	67
Equals: Adj Operating Income (TE)	4.62	1.84	2.95	3.62	4.48	5.46	6.66	7.32	67
Less: Overhead Expense	2.99	1.09	1.72	2.31	2.88	3.46	4.78	5.07	67
Less: Provision for Loan and Lease Losses	0.89	0.03	0.09	0.36	0.76	1.14	2.28	2.50	67
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Plus: Realized G/L on AFS Sec	0.00	-0.30	-0.25	-0.02	0.00	0.07	0.12	0.31	67
Plus: Other Tax Equiv Adjustments	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Pretax Net Oper Inc (TE)	0.73	-2.96	-1.28	-0.00	0.90	1.57	2.04	2.35	67
Less: Applicable Income Taxes (TE)	0.25	-0.55	-0.45	0.03	0.32	0.53	0.72	0.80	67
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.03	0.05	67
Equals: Net Operating Income	0.47	-2.48	-0.79	-0.00	0.64	1.04	1.32	1.52	67
Plus: Net Extraordinary Items	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Net Income	0.46	-2.48	-0.79	-0.00	0.64	1.04	1.29	1.52	67
Memo: Net Income (Last Four Qtrs)	0.53	-1.43	-0.84	0.22	0.68	1.09	1.28	1.53	66
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.61	80.44	83.62	87.47	89.71	92.04	93.12	95.12	67
Avg Int-Bearing Funds / Avg Assets	77.13	63.38	67.72	73.45	77.46	81.55	84.70	86.99	67
Int Income (TE) / Avg Earning Assets	5.88	3.85	4.77	5.58	5.90	6.29	6.58	6.77	67
Int Expense / Avg Earning Assets	2.64	1.45	1.80	2.37	2.59	2.94	3.23	3.74	67
Net Int Inc (TE) / Avg Earn Assets	3.21	1.23	1.88	2.88	3.27	3.62	4.06	4.49	67
YIELD OR COST:									
Total Loans and Leases (TE)	6.29	4.00	5.48	5.98	6.27	6.67	6.96	7.60	67
Interest-Bearing Bank Balances	3.54	0.11	0.95	2.47	3.39	4.25	5.93	8.10	67
Fed Funds Sold & Reverse Repos	2.89	1.92	2.32	2.48	2.78	3.10	4.08	4.59	67
Trading Assets	2.89	0.00	0.02	0.84	2.01	4.41	6.96	9.96	48
Total Earning Assets	5.84	3.89	4.83	5.53	5.86	6.22	6.50	6.71	67
Investment Securities (TE)	5.06	4.06	4.48	4.81	4.99	5.35	5.62	5.91	67
U.S. Treasury & Agency Sec (excl MBS)	5.02	2.63	2.94	3.86	4.61	6.00	7.69	10.03	65
Mortgage-Backed Securities	4.88	3.15	4.23	4.57	4.82	5.27	5.70	5.84	67
All Other Securities	7.04	3.47	3.84	5.21	6.39	7.87	11.62	14.81	67
Interest-Bearing Deposits	2.66	1.43	1.94	2.30	2.70	2.95	3.18	3.85	67
Time Deposits of \$100K or More	3.94	1.59	3.06	3.61	4.03	4.29	4.49	4.68	67
Time Deposits < \$100K	3.93	2.83	3.25	3.66	3.91	4.28	4.50	4.95	66
Other Domestic Deposits	1.58	0.71	0.93	1.22	1.58	1.92	2.15	2.27	67
Foreign Deposits	2.63	1.70	1.86	2.33	2.63	3.05	3.21	3.34	43
Fed Funds Purchased and Repos	2.78	1.66	1.87	2.37	2.66	3.15	3.86	4.24	67
Other Borrowed Funds & Trading Liab	3.57	1.70	2.41	2.93	3.50	4.08	4.83	5.40	67
All Interest-Bearing Funds	3.08	1.86	2.16	2.80	3.06	3.39	3.85	4.07	67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	39.56	20.91	27.94	32.59	36.94	44.91	59.07	62.73	67
Avg Assets per Employee (\$000)	5639.55	2911.42	3537.17	4205.63	5019.16	6215.61	10093.5	11543.8	67

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.33	0.00	0.57	2.19	3.73	6.03	9.16	11.74	65
Overhead Exp / NII + Non-Int Income	65.06	47.07	50.57	54.91	60.67	70.67	86.98	125.88	67

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.09	1.72	2.31	2.88	3.46	4.78	5.07	67
Personnel Expense	1.48	0.47	0.75	1.13	1.46	1.70	2.16	2.61	67
Net Occupancy Expense	0.38	0.14	0.20	0.30	0.37	0.47	0.59	0.66	67
Other Operating Expenses	1.04	0.41	0.46	0.74	0.94	1.20	2.10	2.47	67
Overhead Less Non-Interest Income	1.21	-0.52	0.21	0.74	1.24	1.60	2.17	2.78	67

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.69	46.60	50.40	54.24	60.30	69.37	94.03	125.50	67
Personnel Expense	32.15	20.64	23.09	28.30	32.47	35.91	39.60	45.02	67
Net Occupancy Expense	8.48	4.86	5.54	6.60	7.91	10.36	11.48	14.16	67
Other Operating Expenses	23.41	13.06	15.03	16.88	19.67	25.82	38.04	82.41	67
Total Non-Interest Income	34.69	8.97	14.26	23.41	34.51	43.04	55.95	71.10	67
Fiduciary Activities Income	3.72	0.00	0.00	0.63	2.40	5.43	9.45	33.39	66
Serv Charges on Deposit Accts - Domestic	7.72	1.02	1.88	4.28	8.27	10.50	12.61	15.06	66
Trading Revenue	0.66	-16.51	-3.54	0.00	0.01	1.55	3.28	10.49	66
Investment Banking Fees & Commissions	3.28	0.03	0.31	1.05	2.00	4.10	11.01	13.51	66
Venture Capital Revenue	0.01	-0.83	-0.49	0.00	0.00	0.01	0.25	0.82	66
Net Servicing Fees	1.10	-0.59	0.00	0.06	0.31	1.46	5.23	7.56	66
Net Securitization Income	0.13	-0.01	0.00	0.00	0.00	0.00	0.53	2.44	66
Insurance Activities Revenue	1.05	0.00	0.02	0.06	0.40	1.73	3.06	4.70	66
Net Gain (Loss) - Sales Loans, OREO, Oth	0.49	-3.63	-2.18	-0.19	0.19	1.23	3.07	5.32	66
Other Non-Interest Income	12.32	4.37	5.53	7.51	10.86	16.81	21.67	29.90	66
Overhead Less Non-Interest Income	29.80	-10.42	1.84	16.82	27.52	39.88	60.83	105.56	67

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.25	-2.53	7.21	25.74	29.48	32.93	35.83	38.00	50
Appl Inc Tax+TE/Pretax NOI+TE	33.15	17.96	22.57	30.34	33.63	36.58	38.86	40.94	50

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	41.21	5.95	16.43	30.67	42.61	50.35	58.73	61.76	67
Commercial and Industrial Loans	13.17	1.61	3.53	9.09	12.73	16.59	21.96	24.57	67
Loans to Individuals	5.17	0.12	0.20	1.03	3.95	8.41	13.38	14.84	67
Loans to Depository Institutions	0.11	0.00	0.00	0.00	0.02	0.15	0.50	0.94	67
Agricultural Loans	0.20	0.00	0.00	0.01	0.08	0.32	0.69	1.10	67
Other Loans and Leases	3.31	0.05	0.29	1.24	3.28	4.76	6.96	9.35	67
Net Loans and Leases	64.37	27.15	38.13	55.81	67.76	73.01	75.06	77.07	67
Debt Securities Over 1 Year	12.85	3.48	5.55	8.03	12.47	16.96	22.34	26.34	67
Mutual Funds and Equity Securities	0.20	0.00	0.00	0.01	0.12	0.28	0.55	1.57	67
Subtotal	78.11	38.14	55.44	72.93	81.24	86.47	87.83	89.30	67
Interest-Bearing Bank Balances	0.70	0.00	0.00	0.02	0.11	0.81	3.10	6.94	67
Federal Funds Sold & Reverse Repos	1.79	0.00	0.00	0.05	0.35	2.75	7.22	10.80	67
Debt Securities 1 Year or Less	3.03	0.01	0.13	0.45	1.68	5.46	8.78	11.66	67
Trading Assets	1.32	0.00	0.00	0.00	0.35	1.95	4.83	12.04	67
Total Earning Assets	87.20	78.77	81.49	85.09	87.12	89.36	91.13	92.44	67
Non-Int Cash and Due From Dep Inst	2.13	0.57	0.88	1.61	2.11	2.64	3.21	4.09	67
Other Real Estate Owned	0.16	0.00	0.01	0.04	0.13	0.23	0.40	0.58	67
All Other Assets	10.46	5.12	6.15	7.96	10.13	11.92	16.20	18.59	67
MEMORANDA:									
Short-Term Investments	6.53	0.25	0.78	1.22	3.84	9.67	17.27	34.20	67
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.04	0.14	0.53	0.97	67
U.S. Agency Securities (excl MBS)	1.97	0.00	0.00	0.04	0.60	3.37	7.69	9.82	67
Municipal Securities	1.09	0.00	0.02	0.20	0.58	1.97	3.44	3.89	67
Mortgage-Backed Securities	10.32	0.89	2.12	5.56	10.13	12.94	19.00	23.72	67
Asset-Backed Securities	0.36	0.00	0.00	0.00	0.01	0.58	1.70	2.26	67
Other Debt Securities	0.67	0.00	0.00	0.02	0.17	0.52	3.75	6.52	67
RE Loans Secured by 1-4 Family	16.36	1.38	4.53	9.73	15.99	22.00	29.16	32.51	67
Revolving	3.87	0.00	0.13	1.36	3.51	5.81	8.91	10.00	67
Closed-End, Sec by First Liens	10.45	0.85	2.76	5.59	9.75	14.06	20.37	24.19	67
Closed-End, Sec by Junior Liens	1.66	0.00	0.03	0.42	1.36	2.52	4.02	5.57	67
Commercial Real Estate Loans	22.42	0.91	3.25	12.11	20.46	30.75	42.95	48.11	67
Construction and Land Dev	7.85	0.18	0.76	2.95	7.22	11.58	17.10	21.36	67
Multifamily	1.48	0.01	0.21	0.54	0.93	1.76	3.63	6.08	67
Nonfarm Nonresidential	12.19	0.44	2.09	6.95	10.75	17.88	22.64	26.69	67
RE Loans Secured by Farmland	0.27	0.00	0.00	0.01	0.13	0.41	1.08	1.49	67
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.72	20.60	39.45	49.45	62.31	72.61	78.64	86.35	67
RE Loans Secured by 1-4 Family	25.09	3.99	7.52	14.58	25.86	32.88	46.51	48.90	67
Revolving	5.81	0.01	0.21	1.85	4.88	9.57	12.36	14.21	67
Closed-End	18.75	3.12	5.33	10.18	18.22	25.47	36.90	39.97	67
Commercial Real Estate Loans	33.06	3.20	8.12	20.29	30.65	44.12	62.16	69.05	67
Construction and Land Dev	11.46	0.58	1.52	4.74	10.10	16.39	23.01	31.33	67
Multifamily	2.20	0.10	0.45	0.92	1.48	2.42	5.35	10.51	67
Nonfarm Nonresidential	17.88	1.67	5.24	10.43	16.09	24.88	30.24	36.58	67
RE Loans Secured by Farmland	0.39	0.00	0.00	0.02	0.20	0.68	1.48	2.07	67
Loans to Depository Institutions	0.25	0.00	0.00	0.00	0.03	0.20	1.20	2.62	67
Commercial and Industrial Loans	20.21	3.92	9.01	14.43	19.84	25.29	30.84	39.23	67
Loans to Individuals	8.10	0.24	0.42	1.80	5.68	12.75	19.84	22.64	67
Credit Card Loans	1.17	0.00	0.00	0.00	0.11	1.10	7.07	11.05	67
Agricultural Loans	0.29	0.00	0.00	0.01	0.15	0.44	0.98	1.74	67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	67
Other Loans and Leases	5.53	0.08	0.49	1.80	4.57	7.71	12.40	20.32	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.53	0.25	0.78	1.22	3.84	9.67	17.27	34.20	67
Liquid Assets	19.31	8.57	11.37	12.89	15.96	23.62	37.37	44.87	67
Investment Securities	16.81	6.22	7.82	12.09	15.79	19.85	30.84	35.24	67
Net Loans and Leases	64.37	27.15	38.13	55.81	67.76	73.01	75.06	77.07	67
Net Lns, Ls & Stdbly Ltrs of Credit	67.44	33.60	42.74	60.60	69.90	75.80	81.16	84.36	67
Core Deposits	44.94	7.34	13.82	36.29	48.18	55.11	64.34	68.52	67
Noncore Funding	39.31	19.08	23.08	28.52	35.92	47.24	65.25	73.38	67
Time Deposits of \$100K or More	9.60	2.12	2.66	6.60	8.54	13.22	16.87	21.94	67
Foreign Deposits	2.72	0.00	0.00	0.00	1.10	3.55	8.96	22.95	67
Fed Funds Purchased and Repos	6.91	1.23	1.54	3.21	5.72	10.00	13.84	18.57	67
Net Fed Funds Purchased (Sold)	4.95	-5.74	-3.16	1.38	4.23	7.74	13.60	15.81	67
Commercial Paper	0.41	0.00	0.00	0.00	0.00	0.32	2.75	2.99	67
Oth Borrowings W/Rem Mat 1 Yr or Less	5.55	0.04	0.70	2.53	4.77	8.52	12.65	16.58	67
Earning Assets Repr in 1 Year	42.45	17.11	19.44	36.03	43.90	50.73	59.28	62.87	67
Int-Bearing Liab Repr in 1 Year	21.98	2.70	9.03	15.13	19.83	28.08	37.41	45.23	67
Long-Term Debt Repr in 1 Year	2.27	0.00	0.00	0.00	1.22	4.78	7.24	10.32	67
Net Assets Repriceable in 1 Year	17.08	-10.55	-1.45	6.33	17.54	26.68	33.12	40.35	67
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	42.75	16.03	21.51	29.99	38.36	53.15	76.48	79.59	67
Net ST Noncore Funding Dependence	26.48	-3.63	10.07	18.45	25.54	33.78	43.30	50.81	67
Short-Term Inv/ST Noncore Funding	23.09	0.90	3.11	6.05	13.51	37.17	66.08	98.12	67
Liq Asts-ST Noncore Fndg/Nonliq Asts	-8.89	-32.08	-28.86	-18.22	-8.98	-3.61	10.57	27.67	67
Net Loans and Leases/Total Deposits	104.84	49.26	76.89	94.77	106.38	115.51	124.38	156.32	67
Net Loans and Leases/Core Deposits	159.42	89.11	104.91	121.02	142.92	171.75	263.11	383.32	67
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.32	-4.95	-2.76	-0.38	0.00	0.01	0.11	0.24	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.96	-27.08	-15.50	-8.23	-3.72	-0.80	0.79	2.06	65
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.26	-0.09	-0.04	0.00	0.00	0.00	0.01	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.32	0.00	0.00	0.00	0.23	4.11	27.73	42.37	67
Available-For-Sale Securities	95.67	46.21	66.55	95.26	99.75	100.00	100.00	100.00	67
U.S. Treasury Securities	1.00	0.00	0.00	0.00	0.18	1.40	5.03	8.25	67
U.S. Agency Securities (excl MBS)	11.48	0.00	0.00	0.31	5.00	20.49	43.64	55.12	67
Municipal Securities	6.69	0.01	0.14	1.17	4.09	13.54	16.51	20.43	67
Mortgage-Backed Securities	63.85	7.64	14.63	45.54	68.53	80.83	90.01	96.26	67
Asset-Backed Securities	2.92	0.00	0.00	0.00	0.15	4.75	14.26	16.07	67
Other Debt Securities	4.85	0.00	0.01	0.10	1.08	3.36	26.47	40.12	67
Mutual Funds and Equity Securities	1.61	0.00	0.00	0.15	0.93	2.13	4.66	11.47	67
Debt Securities 1 Year or Less	17.59	0.17	0.98	3.79	10.06	28.34	47.17	59.83	67
Debt Securities 1 To 5 Years	17.98	0.41	0.96	5.52	14.82	28.36	38.55	53.89	67
Debt Securities Over 5 Years	59.73	8.05	18.09	39.36	59.58	83.65	94.36	97.46	67
Plledged Securities	67.38	8.97	25.41	52.69	70.94	82.24	88.79	92.83	67
Structured Notes, Fair Value	0.29	0.00	0.00	0.00	0.00	0.09	1.68	4.56	67

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.89	0.03	0.09	0.36	0.76	1.14	2.28	2.50	67
Provision for Ln&Ls Losses/Avg Lns&Ls	1.35	0.15	0.23	0.64	1.11	1.86	3.03	3.73	67
Provision for Ln&Ls Losses/Net Losses	176.69	94.25	107.48	135.51	161.64	197.58	282.43	388.27	67
Ln&Ls Allowance/Total Loans & Leases	1.46	0.47	0.69	1.15	1.40	1.77	2.32	2.47	67
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.72	1.05	1.08	1.36	2.14	3.40	5.84	10.87	65
ALLL/Nonaccrual Assets	147.66	25.48	52.03	79.08	114.14	171.20	328.19	595.73	67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	109.38	24.84	38.71	67.99	95.93	121.12	229.50	296.13	66
Gross Ln&Ls Losses/Avg Loans & Leases	0.87	0.01	0.10	0.36	0.73	1.20	1.83	2.23	67
Recoveries/Avg Loans and Leases	0.08	0.00	0.01	0.03	0.06	0.12	0.18	0.22	67
Net Losses/Avg Loans and Leases	0.79	0.01	0.09	0.30	0.65	1.18	1.77	2.16	67
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	67
Recoveries/Prior Year-End Losses	10.04	2.06	4.20	6.10	9.09	13.32	17.12	20.44	66
Earnings Coverage of Net Losses (X)	6.30	-9.23	-0.42	1.63	3.67	6.12	14.69	64.36	67
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.70	0.02	0.05	0.17	0.51	1.00	1.85	2.83	66
RE Loans Secured By 1-4 Family	0.53	0.00	0.01	0.12	0.36	0.79	1.77	1.96	66
Revolving	0.60	0.00	0.00	0.06	0.46	0.90	1.89	2.45	64
Closed-End	0.45	0.00	0.02	0.09	0.24	0.71	1.45	2.26	66
Commercial Real Estate Loans	0.66	0.00	0.01	0.15	0.46	1.00	1.72	2.94	66
Construction and Land Dev	1.46	0.00	0.00	0.33	0.85	2.65	4.02	6.46	66
Multifamily	0.17	-0.04	0.00	0.00	0.02	0.22	0.70	1.27	65
Nonfarm Nonresidential	0.13	-0.00	-0.00	0.00	0.07	0.20	0.40	0.59	66
RE Loans Secured by Farmland	0.09	-0.03	-0.02	0.00	0.00	0.00	0.52	1.15	56
Commercial and Industrial Loans	0.61	0.00	0.07	0.29	0.55	0.87	1.25	1.85	67
Loans to Depository Institutions	0.00	-0.41	0.00	0.00	0.00	0.00	0.00	0.00	40
Loans to Individuals	1.83	0.37	0.62	0.96	1.47	2.30	3.87	5.01	64
Credit Card Loans	4.52	-11.14	-0.72	1.42	3.80	5.29	8.98	29.52	50
Agricultural Loans	0.04	-0.53	-0.06	-0.00	0.00	0.00	0.40	0.60	58
Loans to Foreign Governments & Inst	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.24	11
Other Loans and Leases	0.35	-0.04	-0.00	0.00	0.21	0.54	1.16	1.85	67

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	1.09	0.24	0.42	0.67	0.90	1.41	2.00	2.65	67
90+ Days PD Loans and Leases	0.24	0.00	0.00	0.03	0.16	0.34	0.63	0.96	67
Nonaccrual Loans and Leases	1.43	0.12	0.28	0.76	1.20	2.00	3.12	3.65	67
90+ Days PD and Nonaccrual Loans and Leases	1.73	0.17	0.44	1.01	1.56	2.23	3.75	4.14	67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	67
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	67
Nonaccrual Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.19	67
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.09	0.24	0.42	0.67	0.90	1.41	2.00	2.65	67
90+ Days Past Due Assets	0.25	0.00	0.00	0.03	0.16	0.34	0.64	1.03	67
Nonaccrual Assets	1.45	0.12	0.28	0.80	1.22	2.02	3.12	3.65	67
30+ Days PD & Nonaccrual Assets	2.92	0.65	1.12	1.78	2.57	3.88	5.06	8.14	67
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.15	0.09	0.29	0.49	0.95	1.59	2.47	2.87	67
90+ PD & Nonaccrual Assets + OREO	1.34	0.10	0.33	0.66	1.19	1.91	2.78	3.21	67
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.16	0.07	0.19	0.48	1.00	1.65	2.40	3.15	67
Allowance for Loan & Lease Losses	118.48	19.13	34.20	68.06	109.68	155.89	250.11	325.65	67
Equity Cap + ALLL	12.87	0.73	2.16	5.14	10.41	16.27	28.16	47.48	67
Tier 1 Cap + ALLL	13.83	0.23	1.98	7.23	12.52	19.50	26.98	35.20	67
Loans & Leases + RE Acquired	1.78	0.13	0.40	0.92	1.52	2.41	3.75	4.30	67

PEER GROUP 1

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.20	0.21	0.40	0.72	1.02	1.60	2.28	3.17	66
- 90+ Days Past Due	0.22	0.00	0.00	0.03	0.16	0.32	0.67	1.21	66
- Nonaccrual	2.02	0.16	0.42	0.97	1.67	2.83	4.12	5.25	66
Coml & Indl - 30-89 Days PD	0.70	0.05	0.16	0.38	0.59	0.92	1.50	1.78	67
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.06	0.13	0.30	0.50	67
- Nonaccrual	0.77	0.09	0.18	0.40	0.64	1.02	1.71	2.33	67
Individuals - 30-89 Days PD	1.57	0.14	0.49	0.89	1.35	2.11	3.22	4.14	67
- 90+ Days Past Due	0.32	0.00	0.00	0.01	0.20	0.44	1.29	1.68	67
- Nonaccrual	0.24	0.00	0.00	0.01	0.13	0.34	0.93	1.45	67
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural - 30-89 Days PD	0.41	0.00	0.00	0.00	0.08	0.58	1.75	2.79	58
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.13	58
- Nonaccrual	0.41	0.00	0.00	0.00	0.07	0.61	1.76	2.28	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	11
Other Lns&Ls - 30-89 Days PD	0.56	0.00	0.00	0.05	0.39	0.99	1.80	2.40	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.33	67
- Nonaccrual	0.35	0.00	0.00	0.03	0.18	0.53	1.21	1.72	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.27	0.14	0.30	0.66	1.13	1.84	2.44	3.32	66
- 90+ Days Past Due	0.27	0.00	0.00	0.02	0.19	0.40	0.94	1.28	66
- Nonaccrual	1.25	0.05	0.11	0.43	0.75	1.74	3.39	5.71	66
Revolving - 30-89 Days PD	0.73	0.01	0.13	0.33	0.62	0.90	1.37	2.78	64
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.03	0.19	0.41	0.60	64
- Nonaccrual	0.76	0.00	0.02	0.10	0.50	0.97	2.23	3.79	64
Closed-End - 30-89 Days PD	1.47	0.12	0.28	0.68	1.32	2.11	3.00	3.50	66
- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.21	0.47	1.21	1.74	66
- Nonaccrual	1.46	0.02	0.11	0.47	0.88	2.08	4.47	5.79	66
- Jr Lien 30-89 Days PD	0.13	0.00	0.00	0.03	0.12	0.23	0.36	0.53	66
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.10	0.12	66
- Jr Lien Nonaccrual	0.12	0.00	0.00	0.01	0.10	0.22	0.36	0.46	66
Commercial RE - 30-89 Days PD	1.02	0.22	0.24	0.60	0.85	1.35	2.17	2.69	66
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.09	0.23	0.38	0.73	66
- Nonaccrual	2.45	0.19	0.54	1.10	2.23	3.41	5.30	7.03	66
Const & Dev - 30-89 Days PD	1.85	0.08	0.33	1.05	1.62	2.58	3.80	4.84	66
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.12	0.43	0.88	1.58	66
- Nonaccrual	4.98	0.24	0.51	2.39	4.10	7.38	11.96	13.88	66
Multifamily - 30-89 Days PD	0.78	0.00	0.00	0.13	0.47	1.28	2.79	3.54	65
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.10	0.27	0.74	65
- Nonaccrual	1.00	0.00	0.01	0.15	0.71	1.43	3.39	5.08	65
Nonfarm Nres- 30-89 Days PD	0.55	0.02	0.19	0.29	0.45	0.65	1.14	1.95	66
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.25	0.36	66
- Nonaccrual	0.94	0.08	0.24	0.46	0.72	1.31	2.40	2.98	66
Farmland - 30-89 Days PD	0.90	0.00	0.00	0.00	0.38	1.08	3.49	5.63	56
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.13	0.44	56
- Nonaccrual	0.69	0.00	0.00	0.00	0.38	1.09	2.50	3.00	56
Credit Card - 30-89 Days PD	1.65	0.00	0.00	1.01	1.70	2.36	3.22	4.43	50
- 90+ Days Past Due	0.91	0.00	0.00	0.00	0.72	1.61	2.65	3.27	50
- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.20	1.60	2.93	50

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.57	3.34	5.45	6.77	7.70	8.46	9.08	9.67	67
Tier 1 RBC Ratio	9.13	4.29	7.37	7.99	9.06	10.41	11.06	12.06	67
Total Risk-Based Capital Ratio	11.90	5.99	10.54	11.10	11.85	12.69	13.67	14.62	67
Tangible Tier 1 Leverage Ratio	7.20	3.24	4.41	6.35	7.28	8.28	8.90	9.09	67
Tangible Common Eq Cap/Tan Assets	5.23	-1.22	2.61	3.88	5.47	6.35	7.37	7.92	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	28.95	4.21	9.64	19.19	25.90	36.59	48.18	71.28	67
Standby Letters of Credit	3.09	0.13	0.42	1.01	2.50	4.73	6.78	9.17	67
Commercial & Similar Letters of Credit	0.13	0.00	0.00	0.02	0.09	0.21	0.38	0.56	67
Securities Lent	1.69	0.00	0.00	0.00	0.00	0.00	11.97	20.16	67
Credit Derivatives (BHC as Guarantor)	1.80	0.00	0.00	0.00	0.00	0.11	0.93	60.14	67
Credit Derivatives (BHC as Beneficiary)	2.02	0.00	0.00	0.00	0.00	0.14	3.51	58.84	67
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	72.01	0.06	0.35	4.66	18.06	54.61	320.99	600.39	67
Interest Rate Contracts	50.78	0.00	0.06	3.56	17.15	41.07	168.18	448.96	67
Interest Rate Futures & Forward Contr	8.53	0.00	0.00	0.00	0.39	3.81	39.62	117.47	67
Written Options Contr (Int Rate)	4.01	0.00	0.00	0.01	0.39	2.15	13.95	72.76	67
Purchased Options Contr (Int Rate)	4.47	0.00	0.00	0.00	0.52	3.30	18.77	68.21	67
Interest Rate Swaps	29.79	0.00	0.00	1.83	12.83	26.95	86.20	360.33	67
Foreign Exchange Contracts	12.99	0.00	0.00	0.00	0.15	5.00	59.20	209.24	67
Futures & Forward Foreign Exch Contr	8.76	0.00	0.00	0.00	0.15	2.85	40.62	138.20	67
Written Options Contr (Foreign Exch)	0.54	0.00	0.00	0.00	0.00	0.11	0.74	14.27	67
Purchased Options Contr (Foreign Exch)	0.59	0.00	0.00	0.00	0.00	0.11	0.91	15.49	67
Foreign Exchange Rate Swaps	0.95	0.00	0.00	0.00	0.00	0.12	3.84	20.19	67
Equity, Commodity, & Other Deriv Contr	2.54	0.00	0.00	0.00	0.00	0.94	11.96	36.63	67
Commodity & Other Fut & Forward Contr	0.16	0.00	0.00	0.00	0.00	0.00	0.95	3.19	67
Written Options Contr (Comm & Other)	0.69	0.00	0.00	0.00	0.00	0.40	3.52	11.44	67
Purchased Options Contr (Comm & Oth)	0.93	0.00	0.00	0.00	0.00	0.30	3.47	16.80	67
Commodity & Other Swaps	0.49	0.00	0.00	0.00	0.00	0.28	3.23	5.21	67
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	51.20	9.01	20.02	30.34	42.02	59.08	98.05	190.41	67

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	85.26	0.72	19.71	73.50	93.85	99.75	100.00	100.00	65
Foreign Exchange Contracts	9.36	0.00	0.00	0.00	2.15	12.76	35.87	96.45	65
Equity, Comm, & Other Contracts	2.15	0.00	0.00	0.00	0.00	3.02	9.97	22.81	65
Futures and Forwards	15.11	0.00	0.00	2.37	10.57	20.68	50.29	83.85	65
Written Options	5.69	0.00	0.00	1.20	5.67	8.64	13.95	24.55	65
Exchange-Traded	0.44	0.00	0.00	0.00	0.00	0.00	3.13	5.26	65
Over-The-Counter	4.91	0.00	0.00	0.99	4.44	7.67	13.37	24.50	65
Purchased Options	6.83	0.00	0.00	0.19	6.36	11.76	16.58	35.10	65
Exchange-Traded	0.49	0.00	0.00	0.00	0.00	0.04	2.96	5.05	65
Over-The-Counter	5.96	0.00	0.00	0.19	3.83	8.48	15.17	35.04	65
Swaps	63.50	0.00	7.29	41.58	68.34	83.20	97.53	99.44	65
Held for Trading	48.11	0.00	0.00	0.00	57.59	85.08	99.25	99.96	65
Interest Rate Contracts	35.75	0.00	0.00	0.00	43.64	67.95	79.71	86.42	65
Foreign Exchange Contracts	5.38	0.00	0.00	0.00	0.17	6.81	22.67	77.50	65
Equity, Comm, & Other Contracts	1.25	0.00	0.00	0.00	0.00	1.18	6.39	14.67	65
Non-Traded	51.88	0.00	0.49	12.38	40.30	99.10	100.00	100.00	65
Interest Rate Contracts	45.76	0.00	0.22	4.86	34.98	70.55	99.99	100.00	65
Foreign Exchange Contracts	1.15	0.00	0.00	0.00	0.00	0.48	3.62	29.02	65
Equity, Comm, & Other Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.56	3.04	65
Deriv Contr (Excl Fut & FX LE 14 Days)	81.88	3.04	30.45	66.95	88.99	97.85	100.00	100.00	65
One Year or Less	23.18	0.00	1.01	5.43	20.33	30.68	54.39	87.53	65
Over 1 Year to 5 Years	30.70	0.00	0.00	12.04	33.11	47.17	60.23	83.19	65
Over 5 Years	16.50	0.00	0.00	5.73	17.90	24.24	40.15	42.20	65
Gross Negative Fair Value (Abs Val)	1.26	0.05	0.36	0.76	1.07	1.68	2.72	3.05	65
Gross Positive Fair Value	1.42	0.07	0.44	0.80	1.21	1.84	3.13	3.69	65
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.15	0.00	0.00	0.00	0.02	0.10	0.68	1.79	67
Gross Positive Fair Value (X)	0.15	0.00	0.00	0.00	0.02	0.12	0.68	1.90	67
Held for Trading (X)	0.13	0.00	0.00	0.00	0.01	0.08	0.67	1.76	67
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	67
Current Credit Exposure (X)	0.08	0.00	0.00	0.00	0.02	0.10	0.36	0.47	67
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	67
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.86	0.00	0.00	0.03	0.22	0.83	3.65	8.15	67

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.04	0.00	0.00	0.00	0.00	0.05	0.21	0.60	67
Ins Under Assets(P/C)/Tot Ins Und Ast	40.94	0.00	0.00	0.00	19.12	84.93	95.44	98.70	26
Ins Under Assets(L/H)/Tot Ins Und Ast	59.05	0.00	2.59	14.26	80.65	100.00	100.00	100.00	26
Sep Acct Assets(L/H)/Total Life Ast	1.01	0.00	0.00	0.00	0.00	0.00	0.00	18.67	24
Ins Activities Revenue/Adj Oper Inc	0.98	0.00	0.01	0.06	0.39	1.73	3.04	4.68	67
Premium Inc/Ins Activities Revenue	12.23	0.00	0.00	0.00	0.00	18.91	63.95	78.40	63
Credit Rel Prem Inc/Tot Prem Inc	76.76	0.00	1.59	49.63	99.98	100.00	100.00	100.00	23
Other Prem Inc/Total Prem Inc	23.23	0.00	0.00	0.00	0.00	24.10	90.91	99.20	23
Ins Under Net Income/Consol Net Income	0.06	-0.62	-0.03	0.00	0.00	0.00	0.42	0.86	66
Ins Net Inc (P/C)/Equity (P/C)	14.73	-5.02	-4.91	-0.24	6.31	10.82	17.62	33.21	18
Ins Net Inc (L/H)/Equity (L/H)	5.37	-47.82	-1.10	2.60	3.97	6.03	14.25	16.56	24
Insur Ben, Losses, Exp/Insur Premi ums	174.22	2.07	15.02	29.95	82.62	143.49	693.95	905.04	23
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.94	0.00	0.00	0.00	0.00	0.08	4.10	13.44	18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.28	0.00	0.00	0.00	0.00	0.11	0.70	3.54	24
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	67
CSV Life Insurance/Tier 1 Cap + ALLL	12.86	0.00	0.00	2.94	12.96	23.36	27.15	30.55	65
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.54	0.00	0.00	0.00	0.00	0.15	1.93	10.43	67
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.90	0.00	0.00	0.00	0.00	5.03	9.98	16.65	55
Cost: Interest-Bearing Deposits	2.63	1.70	1.86	2.33	2.63	3.05	3.21	3.34	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	46.26	0.01	0.01	0.22	0.54	0.93	96.96	208.66	7
Commercial and Industrial Loans	0.46	0.01	0.01	0.02	0.16	0.38	1.45	1.57	9
Foreign Governments and Inst	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.24	11
GROWTH RATES:									
Net Loans and Leases	237.95	-90.10	-51.08	-14.06	17.21	50.86	214.15	4925.54	52
Total Selected Assets	66.26	-95.01	-61.44	-13.92	7.80	53.11	275.13	961.20	60
Deposits	14.96	-63.55	-41.85	-12.04	4.07	23.96	94.01	154.04	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	4.66	-24.87	-17.33	0.67	6.62	10.93	15.23	17.66	66
Bank Net Inc/Avg Eq Inv in Banks	7.30	-22.10	-2.44	1.98	7.82	11.61	17.85	21.24	55
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.18	-58.89	-23.03	-2.36	3.60	8.26	14.00	16.05	62
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.28	-22.18	-11.71	-1.52	3.78	10.69	13.92	16.09	25
Bank Net Income/Parent Net Income	85.53	0.00	0.00	72.39	99.02	110.43	147.83	164.88	50
Nonbank Net Income/Parent Net Income	4.05	0.00	0.00	0.17	2.90	6.70	12.69	16.57	39
Sub BHCs Net Inc/Parent Net Income	76.43	1.23	1.88	29.78	84.39	105.26	114.00	134.12	16
LEVERAGE:									
Total Liabilities/Equity	35.45	0.45	2.57	13.13	23.66	52.64	84.01	148.30	67
Total Debt/Equity Capital	17.47	0.00	0.00	0.00	8.80	27.50	56.81	114.99	67
Tot Debt+NP to Subs Iss Tr Pref/Equity	27.34	0.00	0.00	11.49	20.25	43.85	75.23	120.02	67
Tot Debt+Lns Guaranteed for Affl/Equity	19.82	0.00	0.00	0.00	9.57	38.19	62.51	116.44	67
Total Debt/Eq Cap - Exc Over Fair Value	18.01	0.00	0.00	0.00	9.14	31.22	57.32	115.62	66
Long-Term Debt/Equity Capital	11.76	0.00	0.00	0.00	6.31	17.95	48.43	76.13	67
Short-Term Debt/Equity Capital	4.32	0.00	0.00	0.00	0.00	6.17	17.16	41.42	67
Current Portion of LT Debt/Equity	0.13	0.00	0.00	0.00	0.00	0.00	0.79	2.44	67
Exc Cost Over Fair Value/Equity Cap	0.40	0.00	0.00	0.00	0.00	0.16	2.54	4.91	67
Long-Term Debt/Consolidated LT Debt	12.40	0.00	0.00	0.00	4.31	25.52	45.48	64.11	67
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	111.28	90.42	96.62	100.88	110.02	117.75	130.91	144.79	67
Total Investment in Subs/Equity	121.33	94.00	99.81	103.43	114.85	138.07	155.32	206.09	67
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.96	71.94	86.20	93.71	98.89	104.36	112.78	138.39	67
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.04	82.56	88.37	95.40	101.16	116.97	145.80	178.47	67
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.05	-0.65	-0.30	0.03	1.20	2.80	6.95	12.75	50
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.53	0.05	0.55	1.52	2.31	6.02	22.69	52.76	33
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	90.24	17.80	22.36	58.28	89.72	114.57	157.43	206.47	66
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	99.48	-6.09	17.27	59.27	93.52	134.68	188.51	234.50	66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	152.44	25.55	68.30	95.58	104.60	192.17	374.72	409.03	66
Pretax Oper Inc + Int Exp/Int Expense	1165.16	-346.48	-316.27	55.04	274.64	1256.39	3574.35	10438.4	51
Div + Int From Subs/Int Exp + Div	101.44	8.19	17.83	52.27	96.73	131.54	202.55	222.03	63
Fees+Other Inc From Subs/Sal + Oth Exp	16.31	0.00	0.00	0.00	0.00	33.85	78.87	99.74	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	166.14	0.46	0.58	3.30	10.76	86.43	814.12	900.26	20
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	1.46	-17.67	-7.77	-1.15	0.60	4.36	9.27	21.03	67
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Nonaccrual	2.36	0.00	0.00	0.00	0.00	0.00	7.03	37.81	21
Total	2.36	0.00	0.00	0.00	0.00	0.00	7.03	37.81	21
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	67
To Nonbank Subsidiaries	0.70	0.00	0.00	0.00	0.00	0.00	2.49	15.96	67
To Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.52	67
Total	1.53	0.00	0.00	0.00	0.00	0.00	4.03	38.12	67
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	4.94	0.00	0.00	0.03	1.28	6.02	19.74	41.70	67
Combined Thrift Assets	0.18	0.00	0.00	0.00	0.00	0.00	1.01	4.33	67
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.00	0.60	2.07	67

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	173.68	0.00	25.82	57.12	98.72	155.72	388.75	1240.04	52
Dividends Paid/Net Income	64.04	0.00	9.28	30.40	55.52	77.64	120.96	170.06	50
Net Income - Dividends/Avg Equity	0.02	-29.00	-20.43	-3.48	2.51	5.08	8.86	11.97	66
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	74.36	0.00	0.00	0.00	71.57	115.31	198.14	321.99	58
Dividends From Nonbank Subs	3.17	0.00	0.00	0.00	0.03	1.92	19.22	28.95	58
Dividends From Subsidiary BHCs	17.06	0.00	0.00	0.00	0.00	0.00	104.12	120.19	58
Dividends From All Subsidiaries	110.56	0.00	0.86	43.39	100.00	132.39	201.90	419.58	58
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	56.06	0.00	0.00	30.60	53.06	89.36	125.07	155.07	45
Interest Income From Bank Subs	3.45	0.00	0.00	0.00	0.68	3.91	12.92	29.50	45
Mgt & Service Fees From Bank Subs	6.23	0.00	0.00	0.00	0.00	2.54	34.01	67.96	45
Other Income From Bank Subs	0.01	-1.79	0.00	0.00	0.00	0.00	0.00	0.44	45
Operating Income From Bank Subs	73.83	1.68	4.75	41.13	60.65	95.01	133.38	246.72	45
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	67.83	0.00	0.00	0.00	1.92	115.49	313.80	526.72	40
Interest Income From Nonbank Subs	21.20	0.00	0.00	0.00	2.08	31.00	119.81	129.58	40
Mgt & Serv Fees From Nonbank Subs	0.98	0.00	0.00	0.00	0.00	0.46	5.80	10.13	40
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Operating Inc From Nonbank Subs	95.70	0.00	0.00	1.25	39.58	154.63	358.84	578.53	40
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	59.53	0.00	0.00	0.93	40.08	76.68	116.57	139.53	17
Interest Inc From Subsidiary BHCs	12.34	0.00	0.00	0.00	0.00	3.88	30.83	48.43	17
Mgt & Serv Fees From Sub BHCs	3.05	0.00	0.00	0.00	0.00	0.00	11.57	14.10	17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Operating Income From Sub BHCs	74.92	0.00	2.62	16.35	62.73	109.94	141.73	163.79	17
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.80	0.00	0.00	0.00	57.24	89.48	98.61	100.23	65
Interest Income From Bank Subs	6.25	0.00	0.00	0.00	0.41	5.79	30.52	42.56	65
Mgt & Serv Fees From Bank Subs	4.07	0.00	0.00	0.00	0.00	0.73	25.72	40.73	65
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Bank Subs	61.74	0.00	0.00	21.82	80.37	96.77	99.91	100.79	65
Dividends From Nonbank Subs	2.98	0.00	0.00	0.00	0.00	1.80	16.17	34.17	65
Interest Income From Nonbank Subs	3.00	0.00	0.00	0.00	0.09	4.09	16.11	24.70	65
Mgt & Serv Fees From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.62	2.16	65
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Inc From Nonbank Subs	8.82	0.00	0.00	0.00	1.09	12.62	41.89	67.88	65
Dividends From Subsidiary BHCs	8.89	0.00	0.00	0.00	0.00	0.00	62.96	88.86	65
Interest Inc From Subsidiary BHCs	0.84	0.00	0.00	0.00	0.00	0.00	4.70	13.38	65
Mgt & Serv Fees From Sub BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	5.66	65
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Sub BHCs	12.89	0.00	0.00	0.00	0.00	5.13	84.43	99.10	65
Loans and Adv From Subs/ST Debt	324.15	0.00	0.00	40.72	110.74	309.14	1124.17	1846.07	32
Loans and Adv From Subs/Total Debt	126.65	0.00	0.00	14.10	47.31	124.25	648.74	1021.85	49

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1199563	22,303,967	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,405,307	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	76,299,955	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,723,269,816	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,371,148	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	201,344,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1074156	136,465,302	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	61,100,943	BBVA USA BANCSHARES, INC.	THE WOODLANDS, TX	
1883693	22,475,916	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	151,114,271	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,811,915	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1951350	2,100,385,000	CITIGROUP INC.	NEW YORK, NY	
1132449	161,970,093	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	13,179,270	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	16,345,316	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	26,031,288	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	66,173,757	COMERICA INCORPORATED	DALLAS, TX	
1049341	17,033,546	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	13,807,669	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3602067	10,360,900	DORAL GP LTD.	SAN JUAN, PR	
2734233	11,784,914	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	17,647,970	FBOP CORPORATION	OAK PARK, IL	
1070345	114,974,981	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	18,828,786	FIRST BANCORP	SAN JUAN, PR	
1118797	10,808,860	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	16,422,674	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	35,550,924	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,662,587	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,567,772	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,058,125	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	67,447,403	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	461,156,160	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	55,309,866	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,010,549	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	1,775,670,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	101,957,764	KEYCORP	CLEVELAND, OH	
1037003	65,893,428	M&T BANK CORPORATION	BUFFALO, NY	
3594612	64,271,056	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1069125	153,678,935	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	31,106,685	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	14,789,425	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	74,806,905	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	142,791,491	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	41,679,000	POPULAR, INC.	SAN JUAN, PR	
1826056	32,425,588	RBC BANCORPORATION (USA)	RALEIGH, NC	Name change from RBC CENTURA BANKS, INC.
3242838	144,438,176	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	13,979,278	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	146,517,251	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,694,576	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	177,232,727	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,504,721	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	

BHCPR Reporters for Quarter Ending 06/30/2008
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2008 and Other Notes
1078846	34,227,301	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	659,772,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	16,513,812	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	116,844,963	TD BANKNORTH INC.	PORTLAND, ME	
1119794	246,538,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	12,871,122	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	60,593,921	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	48,372,444	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,987,718	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	17,145,036	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	812,433,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,495,472	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	609,074,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,019,230	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	12,317,743	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	54,838,433	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.