

	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	88	70	70	73
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.94	3.02	3.04	2.85
+ Non-interest Income	1.73	1.85	1.63	1.89
- Overhead Expense	3.16	3.18	3.18	3.28
- Provision for Losses	0.33	0.58	0.49	1.96
+ Securities Gains (Losses)	0.03	0.03	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.27	1.17	1.12	-0.39
Net Operating Income	0.83	0.76	0.72	-0.40
Net Income	0.83	0.76	0.72	-0.38
Net Income (Sub S Adjusted)	0.11	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.16	4.36	4.31	4.70
Interest Expense	0.77	0.95	0.87	1.52
Net Interest Income (TE)	3.34	3.36	3.38	3.16
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.78	1.49	1.17	2.33
Earnings Coverage of Net Losses (X)	7.57	3.20	3.52	1.67
Ln&Ls Allowance/Total Loans & Leases	1.84	2.62	2.11	2.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.44	3.46	2.71	4.24
30-89 Days Past Due Loans and Leases	0.89	1.15	0.96	1.51
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	19.82	23.75	19.39	30.25
Net ST Noncore Funding Dependence	3.92	3.94	3.94	10.25
Net Loans and Leases/Total Assets	56.51	56.57	57.60	59.71
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.57	9.15	9.34	8.69
Equity Capital/Total Assets	11.08	10.73	10.86	10.01
Equity Capital+Minority Int/Total Assets	11.37	10.91	11.07	10.22
Tier 1 Common Eq Cap / T RWA	11.80	10.83	11.32	8.37
Net Loans&Ls/Equity Capital (X)	5.10	5.29	5.28	6.29
Cash Dividends/Net Income	25.25	23.62	23.86	59.69
Cash Dividends/Net Income (Sub S Adjusted)	22.12	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.52	5.16	4.78	-7.11
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	2.64	2.64	3.90	3.30
Long-Term Debt/Equity Capital	11.69	16.44	14.29	15.74
Equity Investment in Subs/Equity Cap	106.89	108.64	107.44	108.82
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	122.86	41.32	122.29	99.52

PERCENT OF AVERAGE ASSETS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.67	3.92	3.88	4.07	4.26
Less: Interest Expense	0.68	0.85	0.78	0.96	1.38
Equals: Net Interest Income (TE)	2.94	3.02	3.04	3.04	2.85
Plus: Non-Interest Income	1.73	1.85	1.63	1.89	1.92
Equals: Adj Operating Income (TE)	4.72	4.89	4.69	4.92	4.75
Less: Overhead Expense	3.16	3.18	3.18	3.19	3.28
Less: Provision for Loan and Lease Losses	0.33	0.58	0.49	1.10	1.96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.27	1.17	1.12	0.77	-0.39
Less: Applicable Income Taxes (TE)	0.43	0.40	0.39	0.29	0.03
Less: Minority Interest	0.00	0.01	0.01	0.00	0.00
Equals: Net Operating Income	0.83	0.76	0.72	0.51	-0.40
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.83	0.76	0.72	0.51	-0.38
Memo: Net Income (Last Four Qtrs)	0.75	0.60	0.72	0.53	-0.38
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.99	90.17	90.21	89.93	90.59
Avg Int-Bearing Funds / Avg Assets	68.32	71.72	70.63	72.85	75.28
Int Income (TE) / Avg Earning Assets	4.16	4.36	4.31	4.54	4.70
Int Expense / Avg Earning Assets	0.77	0.95	0.87	1.07	1.52
Net Int Inc (TE) / Avg Earn Assets	3.34	3.36	3.38	3.39	3.16
YIELD OR COST:					
Total Loans and Leases (TE)	5.14	5.35	5.33	5.44	5.29
Interest-Bearing Bank Balances	0.33	0.36	0.34	0.35	0.46
Fed Funds Sold & Reverse Repos	0.35	0.43	0.38	0.45	0.50
Trading Assets	1.49	1.44	1.43	1.37	1.42
Total Earning Assets	4.11	4.30	4.25	4.46	4.64
Investment Securities (TE)	2.80	3.12	2.97	3.49	4.18
U.S. Treasury & Agency Sec (excl MBS)	1.73	1.75	1.68	2.23	2.52
Mortgage-Backed Securities	2.81	3.55	3.16	3.82	4.53
All Other Securities	4.23	4.41	4.83	4.79	5.72
Interest-Bearing Deposits	0.56	0.73	0.66	0.88	1.48
Time Deposits of \$100K or More	1.22	1.33	1.29	1.55	2.36
Time Deposits < \$100K	1.27	1.53	1.46	1.76	2.58
Other Domestic Deposits	0.31	0.42	0.38	0.53	0.75
Foreign Deposits	0.47	0.54	0.50	0.48	0.72
Fed Funds Purchased and Repos	0.90	0.74	0.82	0.82	1.09
Other Borrowed Funds & Trading Liab	2.47	2.65	2.40	2.48	2.45
All Interest-Bearing Funds	0.98	1.17	1.09	1.31	1.82

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	25	23	91	89	82
Avg Assets per Employee (\$000)	7,008	6,379	6,434	6,303	6,201
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.24	3.02	3.12	2.86	2.66
Overhead Exp / NII + Non-Int Income	67.84	66.25	68.83	65.78	73.71
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.16	3.18	3.18	3.19	3.28
Personnel Expense	1.52	1.59	1.52	1.53	1.45
Net Occupancy Expense	0.34	0.38	0.37	0.38	0.38
Other Operating Expenses	1.29	1.18	1.24	1.24	1.40
Overhead Less Non-Interest Income	1.35	1.33	1.49	1.28	1.30
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.15	65.50	68.01	64.90	72.69
Personnel Expense	32.69	32.69	32.73	31.04	31.47
Net Occupancy Expense	7.67	7.86	7.98	7.84	8.42
Other Operating Expenses	26.22	24.20	26.40	25.24	32.61
Total Non-Interest Income	34.87	35.95	34.00	36.35	36.93
Fiduciary Activities Income	2.26	3.61	2.85	3.28	3.21
Serv Charges on Deposit Accts - Domestic	4.74	5.64	5.82	6.22	7.38
Trading Revenue	1.47	1.76	1.60	1.80	1.69
Investment Banking Fees & Commissions	3.16	3.17	2.84	3.07	3.00
Venture Capital Revenue	0.13	0.14	0.12	0.12	-0.06
Net Servicing Fees	1.07	1.05	0.68	0.92	1.75
Net Securitization Income	0.00	0.01	0.01	0.00	0.13
Insurance Activities Revenue	1.22	0.99	0.95	1.00	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.46	0.44	0.58	0.49	-0.18
Other Non-Interest Income	10.47	13.00	12.21	12.94	14.89
Overhead Less Non-Interest Income	31.32	28.93	33.55	28.58	34.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.31	27.45	27.63	21.65	23.39
Appl Inc Tax+TE/Pretax NOI+TE	33.33	32.52	32.76	29.75	30.98

PERCENT OF TOTAL ASSETS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	33.53	32.77	32.16	34.18	37.26
Commercial and Industrial Loans	10.52	11.62	11.80	11.80	12.18
Loans to Individuals	4.77	6.08	6.15	5.73	5.34
Loans to Depository Institutions	0.10	0.09	0.14	0.07	0.05
Agricultural Loans	0.11	0.15	0.15	0.17	0.17
Other Loans and Leases	3.56	3.25	3.54	3.32	3.20
Net Loans and Leases	56.51	56.57	57.60	57.51	59.71
Debt Securities Over 1 Year	17.34	16.14	16.52	16.23	15.06
Mutual Funds and Equity Securities	0.13	0.19	0.11	0.18	0.19
Subtotal	74.91	73.99	75.69	75.08	75.78
Interest-Bearing Bank Balances	4.69	4.87	3.92	4.00	4.51
Federal Funds Sold & Reverse Repos	0.96	1.38	1.32	1.27	0.78
Debt Securities 1 Year or Less	3.16	3.15	3.12	3.03	3.02
Trading Assets	1.05	1.42	1.40	1.43	0.95
Total Earning Assets	88.04	87.64	88.12	87.61	87.54
Non-Int Cash and Due From Dep Inst	1.21	1.39	1.53	1.33	1.72
Other Real Estate Owned	0.30	0.36	0.30	0.37	0.32
All Other Assets	10.60	10.87	10.23	10.96	10.69
MEMORANDA:					
Short-Term Investments	9.64	11.22	10.08	10.19	9.62
U.S. Treasury Securities	0.53	0.89	0.67	0.85	0.63
U.S. Agency Securities (excl MBS)	1.55	1.84	1.82	1.99	1.70
Municipal Securities	1.15	1.33	1.41	1.36	1.26
Mortgage-Backed Securities	13.48	12.08	12.66	11.86	11.59
Asset-Backed Securities	0.60	0.50	0.57	0.51	0.62
Other Debt Securities	1.10	1.12	1.11	1.13	0.84
RE Loans Secured by 1-4 Family	16.75	14.07	14.65	14.73	15.14
Revolving	3.54	3.99	3.79	4.05	4.21
Closed-End, Sec by First Liens	11.94	9.03	9.66	9.35	9.38
Closed-End, Sec by Junior Liens	0.69	0.94	0.82	1.02	1.30
Commercial Real Estate Loans	14.39	17.02	15.98	17.75	19.88
Construction and Land Dev	1.93	2.99	2.31	3.37	5.28
Multi family	1.72	1.59	1.55	1.60	1.62
Nonfarm Nonresidential	10.36	11.70	11.32	11.98	12.28
RE Loans Secured by Farmland	0.23	0.31	0.28	0.32	0.34
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	58.43	55.96	54.65	57.40	59.49
RE Loans Secured by 1-4 Family	29.48	24.83	25.53	25.52	25.20
Revolving	6.34	6.90	6.54	6.92	6.85
Closed-End	22.48	17.32	18.28	17.92	17.81
Commercial Real Estate Loans	24.51	28.10	26.24	28.90	30.65
Construction and Land Dev	3.29	4.97	3.85	5.53	8.02
Multi family	3.01	2.65	2.64	2.64	2.58
Nonfarm Nonresidential	17.63	19.15	18.45	19.37	18.99
RE Loans Secured by Farmland	0.42	0.55	0.51	0.55	0.54
Loans to Depository Institutions	0.19	0.24	0.33	0.17	0.10
Commercial and Industrial Loans	18.51	19.97	20.42	19.92	19.90
Loans to Individuals	8.52	10.70	10.52	9.96	9.03
Credit Card Loans	2.34	3.05	3.20	2.54	1.52
Agricultural Loans	0.19	0.26	0.26	0.28	0.27
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	7.72	6.55	7.28	6.55	6.22

PERCENT OF TOTAL ASSETS	PEER GROUP 01 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	9.64	11.22	10.08	10.19	9.62
Liquid Assets	26.24	27.09	26.72	25.95	24.18
Investment Securities	21.70	20.46	20.85	20.42	19.11
Net Loans and Leases	56.51	56.57	57.60	57.51	59.71
Net Lns, Ls & Stby Ltrs of Credit	58.50	59.00	60.00	60.00	62.43
Core Deposits	55.39	54.03	56.41	53.59	50.90
Noncore Funding	25.14	28.21	26.05	29.02	32.76
Time Deposits of \$100K or More	6.31	6.27	6.03	6.69	7.50
Foreign Deposits	1.02	1.97	1.67	1.96	2.14
Fed Funds Purchased and Repos	3.28	3.99	3.69	4.09	4.43
Net Fed Funds Purchased (Sold)	2.26	2.57	2.22	2.58	3.36
Commercial Paper	0.10	0.12	0.11	0.12	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.52	2.35	2.68	2.53	3.36
Earning Assets Repr in 1 Year	39.21	42.54	42.00	42.48	42.90
Int-Bearing Liab Repr in 1 Year	13.59	14.61	13.07	14.97	19.48
Long-Term Debt Repr in 1 Year	1.27	1.97	1.65	2.03	1.96
Net Assets Repriceable in 1 Year	22.59	24.18	25.56	23.91	20.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.82	23.75	19.39	25.33	30.25
Net ST Noncore Funding Dependence	3.92	3.94	3.94	6.24	10.25
Short-Term Inv/ST Noncore Funding	82.70	81.20	74.48	65.99	55.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.56	18.64	20.36	15.49	8.18
Net Loans and Leases/Total Deposits	88.09	86.92	87.49	88.15	89.66
Net Loans and Leases/Core Deposits	117.78	116.82	113.23	120.14	140.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.21	0.28	0.94	0.28	0.11
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.90	1.87	3.77	2.05	0.97
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.09	-0.03	-0.03	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.19	6.65	6.67	5.23	5.36
Available-For-Sale Securities	89.81	93.35	93.33	94.77	94.64
U.S. Treasury Securities	3.20	5.15	3.69	4.71	3.48
U.S. Agency Securities (excl MBS)	7.95	10.59	9.30	11.25	10.28
Municipal Securities	5.23	6.71	6.89	6.92	6.77
Mortgage-Backed Securities	64.31	57.31	61.08	57.24	59.41
Asset-Backed Securities	3.34	3.47	3.54	3.48	3.88
Other Debt Securities	6.14	6.72	6.94	6.80	5.17
Mutual Funds and Equity Securities	0.90	1.27	0.98	1.15	1.42
Debt Securities 1 Year or Less	16.22	17.64	16.97	17.10	16.99
Debt Securities 1 To 5 Years	24.73	26.33	25.07	27.34	23.78
Debt Securities Over 5 Years	54.60	50.67	53.45	50.65	52.85
Pledged Securities	40.73	48.66	47.40	50.95	54.10
Structured Notes, Fair Value	0.25	0.33	0.34	0.47	0.31

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.33	0.58	0.49	1.10	1.96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.56	0.96	0.80	1.80	3.07
Provision for Ln&Ls Losses/Net Losses	70.44	70.37	69.96	100.32	139.96
Ln&Ls Allowance/Total Loans & Leases	1.84	2.62	2.11	2.63	2.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.36	2.27	2.24	1.70	1.52
ALLL/Nonaccrual Assets	114.14	105.19	116.56	99.32	92.12
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	89.45	83.47	88.11	78.33	72.80
Gross Ln&Ls Losses/Avg Loans & Leases	0.99	1.73	1.41	2.26	2.47
Recoveries/Avg Loans and Leases	0.19	0.25	0.23	0.20	0.13
Net Losses/Avg Loans and Leases	0.78	1.49	1.17	2.04	2.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.02	0.06	0.02
Recoveries/Prior Year-End Losses	4.48	2.80	12.27	9.74	13.00
Earnings Coverage of Net Losses (X)	7.57	3.20	3.52	2.54	1.67
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.84	1.49	1.21	2.17	2.21
RE Loans Secured By 1-4 Family	0.85	1.10	0.96	1.43	1.41
Revolvi ng	1.04	1.20	1.13	1.31	1.65
Closed-End	0.81	1.16	0.93	1.45	1.42
Commercial Real Estate Loans	0.64	1.57	1.20	2.64	2.81
Construction and Land Dev	1.53	3.77	3.36	6.61	6.64
Multi family	0.32	0.74	0.78	1.20	1.09
Nonfarm Nonresidential	0.45	0.90	0.75	1.38	1.00
RE Loans Secured by Farmland	0.25	1.21	1.05	0.60	0.41
Commercial and Industrial Loans	0.56	1.04	0.80	1.57	2.44
Loans to Depository Institutions	0.01	0.01	-0.02	0.05	0.04
Loans to Individuals	1.70	2.63	1.94	2.87	3.39
Credit Card Loans	3.01	4.59	3.85	5.94	5.75
Agricultural Loans	0.13	0.37	0.34	0.61	0.33
Loans to Foreign Governments & Inst	0.00	-0.05	-0.11	-0.13	0.00
Other Loans and Leases	0.13	0.35	0.37	0.72	1.44

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES

03/31/2012

03/31/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases	0.89	1.15	0.96	1.20	1.51
90+ Days PD Loans and Leases	0.61	0.80	0.73	0.78	0.66
Nonaccrual Loans and Leases	1.92	2.82	2.17	3.12	3.77
90+ Days PD and Nonaccrual Loans and Leases	2.90	3.79	3.00	4.07	4.51
30-89 Days PD Restructured	0.07	0.06	0.08	0.05	0.04
90+ Days PD Restructured	0.03	0.02	0.04	0.02	0.01
Nonaccrual Restructured	0.47	0.52	0.55	0.46	0.31

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.89	1.16	0.96	1.21	1.52
90+ Days Past Due Assets	0.61	0.80	0.74	0.79	0.67
Nonaccrual Assets	1.98	2.86	2.20	3.14	3.80
30+ Days PD & Nonaccrual Assets	3.89	5.02	4.06	5.38	6.16

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.69	2.21	1.76	2.40	2.83
90+ PD & Nonaccrual Assets + OREO	2.00	2.59	2.08	2.79	3.16

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	2.18	2.72	2.38	2.79	3.04
Allowance for Loan & Lease Losses	216.05	200.36	206.15	201.05	180.34
Equity Cap + ALLL	18.71	23.10	20.43	23.64	27.89
Tier 1 Cap + ALLL	20.49	26.55	23.50	26.85	30.59
Loans & Leases + RE Acquired	3.65	4.63	4.00	4.70	4.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	1.08	1.35	1.15	1.38	1.74
- 90+ Days Past Due	0.85	0.96	0.91	0.95	0.74
- Nonaccrual	3.22	4.78	3.74	5.21	5.49
Coml & Indl - 30-89 Days PD	0.40	0.63	0.44	0.65	0.89
- 90+ Days Past Due	0.11	0.22	0.16	0.24	0.16
- Nonaccrual	0.95	1.60	1.13	1.91	2.48
Individuals - 30-89 Days PD	1.11	1.44	1.49	1.90	2.20
- 90+ Days Past Due	0.35	0.62	0.54	0.62	0.62
- Nonaccrual	0.32	0.39	0.30	0.44	0.63
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.00	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.17
Agricultural - 30-89 Days PD	0.39	0.49	0.19	0.37	0.77
- 90+ Days Past Due	0.03	0.04	0.03	0.04	0.04
- Nonaccrual	1.15	2.25	1.12	2.34	1.61
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	7.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.39
- Nonaccrual	0.18	2.86	0.16	0.62	0.00
Other Lns&Ls - 30-89 Days PD	0.23	0.44	0.31	0.49	0.66
- 90+ Days Past Due	0.03	0.07	0.04	0.08	0.07
- Nonaccrual	0.31	0.79	0.44	0.72	1.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.27	1.43	1.37	1.57	1.82
- 90+ Days Past Due	1.08	1.11	1.15	1.08	0.90
- Nonaccrual	2.60	3.06	2.75	3.31	3.32
Revolving - 30-89 Days PD	0.75	0.77	0.81	0.75	0.98
- 90+ Days Past Due	0.14	0.19	0.19	0.18	0.20
- Nonaccrual	1.11	1.27	1.02	1.34	1.19
Closed-End - 30-89 Days PD	1.48	1.80	1.64	1.98	2.20
- 90+ Days Past Due	1.43	1.52	1.53	1.45	1.18
- Nonaccrual	3.09	3.91	3.36	4.13	4.19
- Jr Lien 30-89 Days PD	0.11	0.18	0.15	0.19	0.22
- Jr Lien 90+ Days PD	0.02	0.05	0.03	0.05	0.05
- Jr Lien Nonaccrual	0.17	0.26	0.19	0.29	0.28
Commercial RE - 30-89 Days PD	0.70	1.06	0.78	1.11	1.53
- 90+ Days Past Due	0.46	0.55	0.44	0.57	0.43
- Nonaccrual	3.52	5.92	4.25	6.69	7.32
Const & Dev - 30-89 Days PD	1.46	1.98	1.23	1.71	2.80
- 90+ Days Past Due	1.45	1.66	1.40	1.57	0.81
- Nonaccrual	9.09	14.21	10.39	15.43	16.60
Multi family - 30-89 Days PD	0.71	1.09	0.61	0.85	1.14
- 90+ Days Past Due	0.26	0.38	0.19	0.41	0.32
- Nonaccrual	1.92	3.06	2.49	3.47	3.87
Nonfarm Nres- 30-89 Days PD	0.53	0.81	0.58	0.81	1.06
- 90+ Days Past Due	0.28	0.32	0.29	0.34	0.22
- Nonaccrual	2.69	3.91	3.23	4.23	4.02
Farmland - 30-89 Days PD	0.31	0.60	0.41	0.44	0.81
- 90+ Days Past Due	0.55	0.25	0.58	0.23	0.12
- Nonaccrual	2.96	5.81	3.98	5.18	3.11
Credit Card - 30-89 Days PD	1.04	1.38	1.12	1.30	1.82
- 90+ Days Past Due	0.68	0.95	0.71	0.97	1.28
- Nonaccrual	0.29	0.52	0.29	0.39	0.50

CAPITAL RATIOS	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	7.78	9.15	9.34	9.03	8.69
Tier 1 RBC Ratio	13.66	13.13	13.25	12.98	11.57
Total Risk-Based Capital Ratio	15.87	15.77	15.62	15.63	14.23
Tangible Tier 1 Leverage Ratio	9.28	8.80	9.02	8.70	8.34
Tangible Common Eq Cap/Tan Assets	7.95	7.22	7.69	7.05	5.83
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	22.59	26.49	27.04	24.60	25.34
Standby Letters of Credit	1.52	2.23	2.04	2.31	2.49
Commercial & Similar Letters of Credit	0.06	0.07	0.08	0.08	0.07
Securities Lent	0.37	0.91	0.64	0.84	0.85
Credit Derivatives (BHC as Guarantor)	0.15	2.55	2.66	2.54	2.55
Credit Derivatives (BHC as Beneficiary)	0.33	2.77	2.90	2.75	2.68
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	48.61	112.19	114.34	106.16	85.56
Interest Rate Contracts	33.97	85.01	86.92	81.18	65.75
Interest Rate Futures & Forward Contr	7.20	14.85	13.72	13.85	9.80
Written Options Contr (Int Rate)	2.17	5.25	4.46	5.08	4.88
Purchased Options Contr (Int Rate)	1.58	5.21	4.22	5.03	4.66
Interest Rate Swaps	19.97	53.34	62.22	51.76	41.23
Foreign Exchange Contracts	9.50	18.96	19.34	17.41	13.12
Futures & Forward Foreign Exch Contr	5.85	11.46	11.58	10.24	8.44
Written Options Contr (Foreign Exch)	0.15	0.84	0.60	0.62	0.55
Purchased Options Contr (Foreign Exch)	0.17	0.86	0.59	0.62	0.53
Foreign Exchange Rate Swaps	0.82	2.77	4.06	2.25	1.44
Equity, Commodity, & Other Deriv Contr	2.32	3.07	3.43	2.77	2.60
Commodity & Other Fut & Forward Contr	0.18	0.35	0.28	0.32	0.24
Written Options Contr (Comm & Other)	0.59	1.20	1.30	1.16	0.94
Purchased Options Contr (Comm & Oth)	0.46	0.75	0.96	0.68	0.67
Commodity & Other Swaps	0.28	0.48	0.50	0.35	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	45.64	54.95	57.94	50.58	50.09

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	85.98	87.03	84.64	87.69	89.28
Foreign Exchange Contracts	7.85	8.50	9.68	8.20	6.97
Equity, Comm, & Other Contracts	3.33	2.61	3.29	2.32	2.05
Futures and Forwards	23.60	23.51	24.97	25.32	19.21
Written Options	9.69	7.38	8.58	7.79	7.85
Exchange-Traded	0.22	0.41	0.31	0.33	0.26
Over-The-Counter	8.71	6.71	7.78	7.09	7.41
Purchased Options	4.42	4.42	4.67	4.47	5.07
Exchange-Traded	0.15	0.40	0.25	0.30	0.30
Over-The-Counter	4.15	3.79	3.96	3.76	4.52
Swaps	53.26	56.34	58.91	55.17	58.12
Held for Trading	43.48	51.11	50.23	51.40	47.50
Interest Rate Contracts	33.91	41.28	39.43	42.14	38.99
Foreign Exchange Contracts	3.62	4.52	4.83	4.24	3.58
Equity, Comm, & Other Contracts	0.99	1.22	1.52	1.09	1.05
Non-Traded	56.52	48.89	49.77	48.60	52.50
Interest Rate Contracts	47.57	43.08	35.88	42.56	47.64
Foreign Exchange Contracts	1.97	1.78	2.02	1.37	1.09
Equity, Comm, & Other Contracts	1.09	0.38	0.71	0.50	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	81.27	80.40	79.47	82.32	83.30
One Year or Less	29.19	29.35	32.33	31.49	29.75
Over 1 Year to 5 Years	31.11	29.94	27.39	29.22	32.85
Over 5 Years	14.81	13.29	12.84	14.32	12.21
Gross Negative Fair Value (Abs Val)	1.99	1.71	2.16	1.87	1.59
Gross Positive Fair Value	1.81	1.65	2.10	1.94	1.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.35	0.21	0.30	0.23	0.21
Gross Positive Fair Value (X)	0.36	0.21	0.31	0.23	0.21
Held for Trading (X)	0.30	0.17	0.26	0.19	0.16
Non-Traded (X)	0.03	0.03	0.03	0.03	0.02
Current Credit Exposure (X)	0.09	0.08	0.11	0.10	0.09
Credit Losses on Derivative Contracts	0.00	0.01	0.02	0.03	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.10	1.02	1.31	1.22	1.01

INSURANCE ACTIVITIES	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.10	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	46.57	47.52	47.22	45.80	48.36
Ins Under Assets(L/H)/Tot Ins Und Ast	53.43	52.48	52.78	54.20	51.64
Sep Acct Assets(L/H)/Total Life Ast	5.36	1.73	1.57	1.95	2.42
Ins Activities Revenue/Adj Oper Inc	1.22	0.99	0.95	1.00	1.08
Premium Inc/Ins Activities Revenue	10.65	12.14	12.00	14.18	14.67
Credit Rel Prem Inc/Tot Prem Inc	59.25	62.25	60.30	61.98	63.75
Other Prem Inc/Total Prem Inc	40.75	37.75	39.70	38.02	36.25
Ins Under Net Income/Consol Net Income	0.35	0.42	0.44	0.53	0.34
Ins Net Inc (P/C)/Equity (P/C)	4.76	7.40	7.03	8.71	-4.71
Ins Net Inc (L/H)/Equity (L/H)	6.05	4.60	4.99	5.19	4.19
Insur Ben, Losses, Exp/Insur Premiums	133.02	377.63	378.79	185.18	145.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.75	0.64	2.39	1.34	0.92
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.43	0.39	0.10	0.36	0.31
Net Assets Ins Under Subs/Cons Assets	0.01	0.02	0.02	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.06	9.27	9.27	9.27	9.42
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.75	1.43	1.29	1.39	0.83
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.73	2.76	2.44	3.64	3.35
Cost: Interest-Bearing Deposits	0.47	0.54	0.50	0.48	0.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	3.56	1.98	3.56	194.12	173.52
Commercial and Industrial Loans	1.50	1.45	0.93	1.06	1.51
Foreign Governments and Inst	0.00	-0.05	-0.11	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	30.33	12.47	36.83	22.91	-6.04
Total Selected Assets	58.26	38.72	60.10	16.54	4.40
Deposits	-12.78	6.67	-13.17	0.96	-12.79

PROFITABILITY:

	03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.76	7.28	6.80	5.10	-4.66
Bank Net Inc/Avg Eq Inv in Banks	7.91	7.50	7.57	5.21	-0.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.64	5.44	4.62	4.07	-1.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.67	7.59	6.79	5.34	-7.22
Bank Net Income/Parent Net Income	71.25	72.47	79.63	80.04	85.29
Nonbank Net Income/Parent Net Income	8.67	20.87	6.20	15.07	7.24
Sub BHCs Net Inc/Parent Net Income	81.07	105.97	82.84	83.04	88.86

LEVERAGE:

Total Liabilities/Equity	27.38	36.27	33.27	36.76	37.77
Total Debt/Equity Capital	15.49	19.74	18.68	19.48	19.62
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.21	27.10	25.19	27.18	29.93
Tot Debt+Lns Guaranteed for Affl/Equity	17.39	22.55	21.17	22.35	23.12
Total Debt/Equ Cap - Exc Over Fair Value	15.61	19.84	18.80	19.58	19.95
Long-Term Debt/Equity Capital	11.69	16.44	14.29	16.08	15.74
Short-Term Debt/Equity Capital	2.64	2.64	3.90	2.77	3.30
Current Portion of LT Debt/Equity	0.18	0.32	0.26	0.34	0.14
Exc Cost Over Fair Value/Equity Cap	0.15	0.18	0.18	0.18	0.30
Long-Term Debt/Consolidated LT Debt	20.41	18.85	19.33	17.29	14.79

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	106.89	108.64	107.44	108.44	108.82
Total Investment in Subs/Equity	114.22	120.13	117.96	120.23	121.37
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	100.54	100.07	99.99	99.62	98.86
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	113.38	110.72	109.57	110.53	110.20

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.20	1.84	1.43	2.98	2.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.49	4.14	2.96	7.87	9.08

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	124.69	85.25	120.16	112.81	84.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.86	41.32	122.29	115.83	99.52
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.24	68.25	107.73	87.23	71.15
Pretax Oper Inc + Int Exp/Int Expense	1518.08	370.64	-----	923.24	174.07
Div + Int From Subs/Int Exp + Div	161.26	88.77	162.40	128.64	78.11
Fees+Other Inc From Subs/Sal + Oth Exp	11.40	14.84	13.41	19.52	13.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	79.92	50.44	183.20	63.84	58.66

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	3.38	4.64	3.71	4.51	5.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.13	0.28	0.12	0.00
Nonaccrual	12.24	1.50	15.04	2.10	0.07
Total	12.47	3.16	15.65	4.02	0.21

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.65	1.19	1.79	1.21	1.17
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.71	1.25	1.95	1.28	1.31

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	6.36	7.74	5.76	7.97	6.27
Combined Thrift Assets	0.00	0.06	0.00	0.30	0.10
Combined Foreign Nonbank Sub Assets	0.63	0.80	0.67	0.77	0.59

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 03/31/2012	03/31/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	66.50	155.60	68.74	73.55	106.22
Dividends Paid/Net Income	25.25	23.61	23.86	35.75	59.69
Net Income - Dividends/Avg Equity	5.52	5.16	4.78	3.13	-7.11
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.67	64.20	117.47	83.88	59.06
Dividends From Nonbank Subs	7.94	4.48	17.65	12.50	7.65
Dividends From Subsidiary BHCs	20.42	13.73	45.00	32.86	7.04
Dividends From All Subsidiaries	223.87	135.78	232.45	187.24	85.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	38.28	26.77	36.33	27.49	60.02
Interest Income From Bank Subs	0.69	1.56	1.09	2.76	2.70
Mgt & Service Fees From Bank Subs	2.95	4.42	5.64	6.45	17.80
Other Income From Bank Subs	0.00	0.00	0.02	0.36	0.55
Operating Income From Bank Subs	48.80	36.82	50.12	57.67	86.13
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	29.44	24.45	67.04	53.42	66.78
Interest Income From Nonbank Subs	10.68	10.46	15.69	15.92	61.03
Mgt & Serv Fees From Nonbank Subs	3.07	2.96	2.98	5.72	4.56
Other Income From Nonbank Subs	0.63	0.78	0.52	0.09	0.99
Operating Inc From Nonbank Subs	61.79	46.15	107.00	97.25	145.41
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	23.56	18.69	47.86	50.38	42.02
Interest Inc From Subsidiary BHCs	0.59	0.59	1.02	1.39	1.41
Mgt & Serv Fees From Sub BHCs	1.05	1.41	1.15	2.41	2.35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	26.63	22.10	51.44	54.18	45.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	33.52	19.66	36.15	24.89	32.65
Interest Income From Bank Subs	4.09	9.00	2.34	3.50	6.16
Mgt & Serv Fees From Bank Subs	2.80	6.61	5.15	10.18	7.20
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	50.81	44.49	52.12	46.82	54.97
Dividends From Nonbank Subs	3.20	3.03	6.87	8.28	5.57
Interest Income From Nonbank Subs	3.70	6.30	3.21	4.14	4.19
Mgt & Serv Fees From Nonbank Subs	0.38	0.58	0.32	0.33	0.13
Other Income From Nonbank Subs	0.07	0.10	0.03	0.00	0.00
Operating Inc From Nonbank Subs	11.13	15.39	13.97	16.65	12.90
Dividends From Subsidiary BHCs	7.31	5.79	10.16	8.88	3.66
Interest Inc From Subsidiary BHCs	0.12	0.42	0.26	0.26	0.71
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.48	9.22	12.20	10.64	6.85
Loans and Adv From Subs/ST Debt	285.00	300.33	307.77	718.14	585.90
Loans and Adv From Subs/Total Debt	61.71	67.14	58.77	73.30	130.59

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									88
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.93	1.06	1.36	2.37	3.08	3.39	3.94	4.77	88
+ Non-interest Income	1.72	0.22	0.33	0.81	1.43	2.36	3.51	6.23	88
- Overhead Expense	3.16	1.42	1.82	2.49	2.99	3.54	4.74	6.80	88
- Provision for Losses	0.33	-0.01	0.00	0.10	0.25	0.50	0.94	1.03	88
+ Securities Gains (Losses)	0.03	-0.05	-0.01	0.00	0.00	0.04	0.14	0.28	88
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	88
= Pretax Net Oper Income (TE)	1.27	-0.25	0.29	0.79	1.19	1.74	2.26	2.95	88
Net Operating Income	0.82	-0.32	0.21	0.53	0.77	1.12	1.46	1.83	88
Net Income	0.83	-0.11	0.22	0.53	0.77	1.12	1.46	1.83	88
Net Income (Sub S Adjusted)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.16	1.67	2.94	3.62	4.09	4.63	5.31	6.74	88
Interest Expense	0.77	0.19	0.24	0.46	0.65	1.07	1.58	1.82	88
Net Interest Income (TE)	3.33	1.22	1.53	2.88	3.37	3.87	4.42	5.56	88
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.78	0.01	0.10	0.25	0.61	1.07	1.91	2.49	88
Earnings Coverage of Net Losses (X)	7.56	0.25	0.96	1.91	3.61	8.77	22.37	66.41	86
Ln&Ls Allowance/Total Loans & Leases	1.83	0.37	0.69	1.22	1.85	2.32	3.21	3.50	88
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.44	0.31	0.60	1.29	2.26	3.27	4.62	8.16	88
30-89 Days Past Due Loans and Leases	0.88	0.13	0.29	0.49	0.75	1.21	1.78	2.33	88
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.82	-13.80	-7.84	8.45	16.19	30.35	49.21	52.79	88
Net ST Noncore Funding Dependence	3.92	-51.09	-18.58	-2.23	5.63	12.74	21.37	27.68	88
Net Loans and Leases/Total Assets	56.50	11.16	32.84	42.79	59.76	67.54	73.38	75.89	88
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.57	0.00	0.00	6.98	9.19	10.94	11.94	12.54	88
Equity Capital/Total Assets	11.08	6.33	7.46	9.35	10.79	12.68	14.73	17.18	88
Equity Capital+Minority Int/Total Assets	11.37	7.16	7.69	9.44	11.00	12.97	15.59	18.03	88
Tier 1 Common Eq Cap / T RWA	11.80	6.77	8.05	9.75	11.67	13.44	15.04	16.78	74
Net Loans&Ls/Equity Capital (X)	5.10	1.42	2.53	3.91	4.98	6.21	7.14	9.65	88
Cash Dividends/Net Income	25.24	0.00	0.00	1.65	25.27	44.41	70.38	91.47	84
Cash Dividends/Net Income (Sub S Adjusted)	22.11	22.11	22.11	22.11	22.11	22.11	22.11	22.11	1
Retained Earnings/Avg Equity Cap	5.52	-1.86	0.28	2.50	5.46	8.05	10.45	15.08	88
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.63	0.00	0.00	0.00	0.00	3.13	14.65	21.98	88
Long-Term Debt/Equity Capital	11.69	0.00	0.00	0.00	3.67	23.19	41.43	65.31	88
Equity Investment in Subs/Equity Cap	106.89	86.35	90.89	98.54	104.65	114.57	127.23	141.87	88
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	122.85	-73.56	-13.63	30.85	99.90	173.86	346.44	544.45	86

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.67	1.57	2.26	3.20	3.70	4.09	4.74	5.82	88
Less: Interest Expense	0.68	0.17	0.22	0.38	0.56	0.96	1.48	1.71	88
Equals: Net Interest Income (TE)	2.93	1.06	1.36	2.37	3.08	3.39	3.94	4.77	88
Plus: Non-Interest Income	1.72	0.22	0.33	0.81	1.43	2.36	3.51	6.23	88
Equals: Adj Operating Income (TE)	4.72	2.22	3.20	3.82	4.44	5.26	6.86	9.50	88
Less: Overhead Expense	3.16	1.42	1.82	2.49	2.99	3.54	4.74	6.80	88
Less: Provision for Loan and Lease Losses	0.33	-0.01	0.00	0.10	0.25	0.50	0.94	1.03	88
Plus: Realized G/L on HTM Sec	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	88
Plus: Realized G/L on AFS Sec	0.03	-0.03	-0.01	0.00	0.00	0.04	0.16	0.28	88
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	88
Equals: Pretax Net Oper Inc (TE)	1.27	-0.25	0.29	0.79	1.19	1.74	2.26	2.95	88
Less: Applicable Income Taxes (TE)	0.43	0.00	0.06	0.23	0.42	0.57	0.77	1.04	88
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.03	88
Equals: Net Operating Income	0.82	-0.32	0.21	0.53	0.77	1.12	1.46	1.83	88
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Income	0.83	-0.11	0.22	0.53	0.77	1.12	1.46	1.83	88
Memo: Net Income (Last Four Qtrs)	0.75	-0.75	0.00	0.45	0.79	1.09	1.32	1.52	70
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.98	78.57	84.31	87.08	89.85	92.67	95.98	96.96	88
Avg Int-Bearing Funds / Avg Assets	68.32	2.58	8.25	56.74	73.59	81.90	85.74	86.35	18
Int Income (TE) / Avg Earning Assets	4.16	1.67	2.94	3.62	4.09	4.63	5.31	6.74	88
Int Expense / Avg Earning Assets	0.77	0.19	0.24	0.46	0.65	1.07	1.58	1.82	88
Net Int Inc (TE) / Avg Earn Assets	3.33	1.22	1.53	2.88	3.37	3.87	4.42	5.56	88
YIELD OR COST:									
Total Loans and Leases (TE)	5.14	3.16	3.91	4.32	4.99	5.73	6.77	8.41	88
Interest-Bearing Bank Balances	0.32	0.03	0.11	0.18	0.25	0.41	0.76	0.93	88
Fed Funds Sold & Reverse Repos	0.34	0.00	0.00	0.00	0.12	0.51	1.46	1.96	64
Trading Assets	1.49	0.00	0.00	0.01	0.95	2.15	5.74	7.78	67
Total Earning Assets	4.10	1.67	2.88	3.54	4.07	4.57	5.30	6.68	88
Investment Securities (TE)	2.80	1.07	1.57	2.38	2.70	3.28	3.80	4.55	88
U.S. Treasury & Agency Sec (excl MBS)	1.73	0.16	0.51	1.00	1.49	2.33	3.52	4.96	84
Mortgage-Backed Securities	2.81	1.03	1.69	2.25	2.73	3.26	3.86	4.69	88
All Other Securities	4.23	0.36	1.03	2.32	3.95	5.72	8.14	10.51	86
Interest-Bearing Deposits	0.55	0.11	0.18	0.32	0.51	0.74	1.04	1.47	88
Time Deposits of \$100K or More	1.21	0.00	0.38	0.86	1.15	1.60	2.13	2.42	88
Time Deposits < \$100K	1.26	0.39	0.64	0.94	1.21	1.52	2.06	2.34	85
Other Domestic Deposits	0.30	0.07	0.12	0.16	0.23	0.39	0.66	0.86	88
Foreign Deposits	0.47	0.03	0.05	0.14	0.24	0.41	1.51	2.58	42
Fed Funds Purchased and Repos	0.90	0.00	0.03	0.11	0.25	1.41	3.36	4.13	77
Other Borrowed Funds & Trading Liab	2.47	0.36	0.63	1.18	2.32	3.37	4.97	5.94	88
All Interest-Bearing Funds	0.98	0.23	0.29	0.59	1.39	1.82	2.28	3.32	18

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	24.50	14.74	16.64	19.71	22.82	29.06	35.88	40.62	88
Avg Assets per Employee (\$000)	7008.16	2986.65	3996.57	4829.31	5687.76	8697.10	12495.2	15197.3	88

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.23	0.00	0.00	0.46	2.63	4.92	9.24	14.83	88
Overhead Exp / NOI + Non-Int Income	67.84	42.38	49.22	59.20	68.37	75.47	84.38	88.46	88

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.16	1.42	1.82	2.49	2.99	3.54	4.74	6.80	88
Personnel Expense	1.51	0.71	0.78	1.19	1.54	1.78	2.27	2.39	88
Net Occupancy Expense	0.34	0.11	0.16	0.26	0.34	0.42	0.52	0.58	88
Other Operating Expenses	1.28	0.47	0.62	0.82	1.05	1.42	2.43	4.68	88
Overhead Less Non-Interest Income	1.34	-0.30	0.22	0.85	1.42	1.84	2.14	2.55	88

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.14	42.14	49.22	58.64	67.93	74.07	84.30	87.93	88
Personnel Expense	32.69	16.36	20.02	26.76	33.59	38.10	42.31	43.48	88
Net Occupancy Expense	7.67	1.76	3.57	6.07	7.73	9.38	11.48	13.30	88
Other Operating Expenses	26.21	14.50	17.24	19.65	23.00	29.55	44.69	56.80	88
Total Non-Interest Income	34.87	6.77	13.19	21.57	30.55	45.45	72.83	77.82	88
Fiduciary Activities Income	2.26	0.00	0.00	0.00	1.17	3.63	7.77	15.91	88
Serv Charges on Deposit Accts - Domestic	4.73	0.00	0.02	1.42	4.51	7.19	9.16	11.26	88
Trading Revenue	1.46	-1.03	-0.02	0.00	0.33	2.33	6.09	9.03	88
Investment Banking Fees & Commissions	3.16	0.00	0.00	0.66	1.83	3.12	10.89	26.54	88
Venture Capital Revenue	0.12	-0.06	0.00	0.00	0.00	0.04	0.77	1.57	88
Net Servicing Fees	1.07	0.00	0.00	0.00	0.26	1.61	4.18	7.30	88
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	88
Insurance Activities Revenue	1.21	0.00	0.00	0.03	0.27	1.75	4.38	12.70	88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.46	-3.40	-1.36	-0.20	0.47	2.66	6.20	9.06	88
Other Non-Interest Income	10.46	0.62	2.38	5.13	9.07	14.02	23.08	30.39	88
Overhead Less Non-Interest Income	31.32	-2.27	2.73	18.05	32.56	44.53	51.28	61.44	88

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.30	7.53	17.85	24.56	28.94	35.10	38.28	40.45	83
Appl Inc Tax+TE/Pretax NOI+TE	33.33	17.62	22.50	28.57	34.80	37.75	40.37	41.37	83

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.52	0.16	4.14	20.13	35.06	46.54	55.90	65.45	88
Commercial and Industrial Loans	10.51	0.01	0.26	4.17	9.87	16.83	19.60	25.13	88
Loans to Individuals	4.76	0.04	0.06	0.42	2.45	7.90	12.37	26.73	88
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.00	0.04	0.62	1.27	88
Agricultural Loans	0.10	0.00	0.00	0.00	0.01	0.15	0.53	0.66	88
Other Loans and Leases	3.55	0.00	0.04	1.12	3.04	5.45	9.10	10.56	88
Net Loans and Leases	56.50	11.16	32.84	42.79	59.76	67.54	73.38	75.89	88
Debt Securities Over 1 Year	17.34	1.20	3.40	11.17	15.31	22.25	36.10	44.54	88
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.01	0.06	0.16	0.47	1.14	88
Subtotal	74.90	37.60	44.29	69.35	79.41	83.68	88.57	89.65	88
Interest-Bearing Bank Balances	4.69	0.16	0.41	1.50	3.51	6.87	13.86	15.42	88
Federal Funds Sold & Reverse Repos	0.95	0.00	0.00	0.00	0.02	0.47	4.23	14.72	88
Debt Securities 1 Year or Less	3.15	0.01	0.07	0.66	2.15	4.56	7.61	18.17	88
Trading Assets	1.04	0.00	0.00	0.00	0.31	0.98	5.42	11.21	88
Total Earning Assets	88.04	72.43	82.60	85.78	88.08	90.58	93.49	94.67	88
Non-Int Cash and Due From Dep Inst	1.21	0.22	0.37	0.73	1.16	1.64	2.10	2.91	88
Other Real Estate Owned	0.30	0.00	0.01	0.07	0.16	0.44	0.88	1.05	88
All Other Assets	10.59	3.84	5.14	7.63	10.75	12.90	15.27	24.15	88
MEMORANDA:									
Short-Term Investments	9.63	1.12	1.96	3.30	7.04	15.39	24.27	32.50	88
U.S. Treasury Securities	0.53	0.00	0.00	0.00	0.05	0.69	2.83	4.51	88
U.S. Agency Securities (excl MBS)	1.55	0.00	0.00	0.06	0.47	2.52	5.24	12.84	88
Municipal Securities	1.14	0.00	0.00	0.07	0.78	1.89	3.82	6.04	88
Mortgage-Backed Securities	13.47	0.40	1.21	5.29	11.71	19.56	29.97	38.27	88
Asset-Backed Securities	0.60	0.00	0.00	0.00	0.04	0.74	2.95	3.91	88
Other Debt Securities	1.09	0.00	0.00	0.01	0.47	1.53	4.91	8.26	88
RE Loans Secured by 1-4 Family	16.74	0.02	1.68	8.76	16.54	22.12	32.83	51.47	88
Revolving	3.53	0.00	0.11	0.92	2.81	5.71	8.38	10.08	88
Closed-End, Sec by First Liens	11.93	0.01	1.04	5.02	10.56	15.75	24.95	49.11	88
Closed-End, Sec by Junior Liens	0.69	0.00	0.00	0.12	0.60	1.12	1.74	2.79	88
Commercial Real Estate Loans	14.38	0.01	0.23	4.26	13.14	21.71	32.96	35.38	88
Construction and Land Dev	1.92	0.00	0.03	0.29	1.47	2.94	4.77	6.04	88
Multi family	1.72	0.00	0.00	0.36	1.01	2.56	4.55	8.33	88
Nonfarm Nonresidential	10.36	0.00	0.03	2.88	8.54	14.39	23.90	27.32	88
RE Loans Secured by Farmland	0.22	0.00	0.00	0.00	0.05	0.20	1.29	1.66	88
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	58.42	2.27	15.86	42.56	60.20	75.04	88.96	97.65	88
RE Loans Secured by 1-4 Family	29.48	0.03	7.18	17.91	27.91	40.32	59.28	73.22	88
Revolving	6.34	0.00	0.27	1.89	5.07	10.46	14.03	17.66	88
Closed-End	22.47	0.02	2.75	11.01	19.27	29.57	52.29	71.34	88
Commercial Real Estate Loans	24.51	0.01	0.45	10.69	22.88	37.63	50.70	54.52	88
Construction and Land Dev	3.28	0.00	0.04	0.76	2.86	4.57	8.38	10.44	88
Multi family	3.01	0.00	0.01	0.72	2.12	4.36	7.51	12.93	88
Nonfarm Nonresidential	17.63	0.00	0.10	5.99	16.33	26.61	35.67	39.83	88
RE Loans Secured by Farmland	0.42	0.00	0.00	0.00	0.09	0.33	2.53	3.53	88
Loans to Depository Institutions	0.18	0.00	0.00	0.00	0.00	0.10	1.10	2.75	88
Commercial and Industrial Loans	18.51	0.05	0.36	9.47	18.67	25.64	39.08	45.80	88
Loans to Individuals	8.51	0.05	0.16	1.17	3.87	13.03	26.01	47.56	88
Credit Card Loans	2.33	0.00	0.00	0.00	0.03	1.48	12.42	34.95	88
Agricultural Loans	0.19	0.00	0.00	0.00	0.02	0.23	0.96	1.35	88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	88
Other Loans and Leases	7.71	0.00	0.06	2.33	5.21	9.33	19.69	47.96	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.63	1.12	1.96	3.30	7.04	15.39	24.27	32.50	88
Liquid Assets	26.24	7.96	11.79	16.85	22.61	31.80	49.14	53.78	88
Investment Securities	21.69	3.29	6.99	13.63	18.18	29.37	43.85	50.40	88
Net Loans and Leases	56.50	11.16	32.84	42.79	59.76	67.54	73.38	75.89	88
Net Lns, Ls & Stdbly Ltrs of Credit	58.50	12.16	35.14	44.10	63.43	70.71	74.45	79.23	88
Core Deposits	55.39	11.94	19.40	41.88	60.14	68.68	74.18	77.45	88
Noncore Funding	25.14	6.49	8.98	13.46	20.18	34.13	52.47	57.13	88
Time Deposits of \$100K or More	6.31	0.04	0.49	2.88	5.15	9.52	13.49	18.47	88
Foreign Deposits	1.02	0.00	0.00	0.00	0.00	1.12	4.87	10.97	88
Fed Funds Purchased and Repos	3.28	0.00	0.00	0.36	2.10	5.84	11.42	12.21	88
Net Fed Funds Purchased (Sold)	2.26	-6.76	-0.41	0.04	0.98	4.00	9.43	11.67	88
Commercial Paper	0.09	0.00	0.00	0.00	0.00	0.00	0.29	2.26	88
Oth Borrowings W/Rem Mat 1 Yr or Less	2.51	0.00	0.00	0.25	2.12	4.72	6.46	10.68	88
Earning Assets Repr in 1 Year	39.21	10.19	14.93	27.32	40.95	47.23	61.29	71.19	88
Int-Bearing Liab Repr in 1 Year	13.58	0.32	3.56	7.06	9.59	16.84	30.50	50.52	88
Long-Term Debt Repr in 1 Year	1.26	0.00	0.00	0.00	0.00	2.08	5.50	10.33	88
Net Assets Repriceable in 1 Year	22.59	-9.48	-2.90	9.38	22.61	35.39	44.86	51.56	88
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.82	-13.80	-7.84	8.45	16.19	30.35	49.21	52.79	88
Net ST Noncore Funding Dependence	3.92	-51.09	-18.58	-2.23	5.63	12.74	21.37	27.68	88
Short-Term Inv/ST Noncore Funding	82.70	8.44	15.91	28.35	53.47	105.77	241.72	343.24	88
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.56	-13.55	-7.95	4.06	12.70	26.69	61.79	81.19	88
Net Loans and Leases/Total Deposits	88.09	35.84	47.25	70.98	87.39	95.95	132.86	219.80	88
Net Loans and Leases/Core Deposits	117.77	48.84	53.55	82.90	100.19	122.74	204.52	487.11	88
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.21	-1.05	-0.10	0.00	0.19	1.47	4.55	8.90	48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.90	-1.30	-0.51	1.01	2.81	5.74	9.41	12.18	74
Struct Notes Appr(Depr)/T1 Cap	-0.02	-1.65	-0.36	-0.00	0.00	0.01	0.04	0.05	23
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.18	0.00	0.00	0.00	2.01	16.20	45.48	80.36	88
Available-For-Sale Securities	89.81	11.95	50.06	83.03	97.94	100.00	100.00	100.00	88
U. S. Treasury Securities	3.19	0.00	0.00	0.00	0.32	3.81	17.61	24.59	88
U. S. Agency Securities (excl MBS)	7.94	0.00	0.00	0.36	2.61	16.24	29.08	42.62	88
Municipal Securities	5.22	0.00	0.00	0.35	4.03	8.79	16.13	21.90	88
Mortgage-Backed Securities	64.30	4.62	15.03	39.66	70.72	88.56	97.31	98.74	88
Asset-Backed Securities	3.33	0.00	0.00	0.00	0.30	4.84	13.92	25.28	88
Other Debt Securities	6.13	0.00	0.00	0.06	2.34	9.61	23.25	40.44	88
Mutual Funds and Equity Securities	0.90	0.00	0.00	0.05	0.28	0.99	4.72	6.89	88
Debt Securities 1 Year or Less	16.22	0.13	0.62	3.71	11.02	26.00	45.26	53.66	88
Debt Securities 1 To 5 Years	24.73	0.08	0.24	4.00	17.61	42.72	65.89	72.97	88
Debt Securities Over 5 Years	54.60	5.52	8.92	23.95	60.16	77.26	93.68	99.13	88
Pledged Securities	40.73	0.73	4.28	22.40	38.39	61.75	75.24	83.45	88
Structured Notes, Fair Value	0.25	0.00	0.00	0.00	0.00	0.03	1.35	3.83	88

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.33	-0.01	0.00	0.10	0.25	0.50	0.94	1.03	88
Provision for Ln&Ls Losses/Avg Lns&Ls	0.55	-0.02	0.00	0.16	0.43	0.88	1.41	1.60	88
Provision for Ln&Ls Losses/Net Losses	70.43	-42.56	0.00	28.47	74.14	101.87	144.00	156.71	86
Ln&Ls Allowance/Total Loans & Leases	1.83	0.37	0.69	1.22	1.85	2.32	3.21	3.50	88
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.36	0.95	1.28	1.77	2.41	4.62	7.14	11.92	85
ALLL/Nonaccrual Assets	114.14	24.15	36.91	61.92	94.12	144.53	267.72	384.69	85
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	89.45	16.31	26.13	48.27	72.16	109.09	201.64	276.70	88
Gross Ln&Ls Losses/Avg Loans & Leases	0.99	0.06	0.17	0.35	0.86	1.38	2.36	3.32	88
Recoveries/Avg Loans and Leases	0.18	0.00	0.01	0.05	0.18	0.27	0.40	0.50	88
Net Losses/Avg Loans and Leases	0.78	0.01	0.10	0.25	0.61	1.07	1.91	2.49	88
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	88
Recoveries/Prior Year-End Losses	4.47	0.95	1.43	2.51	4.12	5.86	8.63	10.22	70
Earnings Coverage of Net Losses (X)	7.56	0.25	0.96	1.91	3.61	8.77	22.37	66.41	86
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.83	0.00	0.05	0.25	0.74	1.19	1.97	2.54	87
RE Loans Secured By 1-4 Family	0.85	0.00	0.02	0.17	0.62	1.33	2.14	4.63	85
Revolving	1.04	0.00	0.00	0.21	0.76	1.72	2.90	4.55	83
Closed-End	0.80	0.00	0.00	0.13	0.58	1.14	1.94	4.94	85
Commercial Real Estate Loans	0.63	-0.11	0.00	0.09	0.46	1.08	1.93	2.20	85
Construction and Land Dev	1.53	-0.81	-0.18	0.00	0.89	2.58	5.23	7.32	83
Multi family	0.31	-0.23	-0.03	0.00	0.00	0.41	1.38	2.91	81
Nonfarm Nonresidential	0.45	-0.10	0.00	0.03	0.25	0.87	1.17	1.76	82
RE Loans Secured by Farmland	0.24	-0.20	-0.01	0.00	0.00	0.19	1.58	2.43	59
Commercial and Industrial Loans	0.56	-0.10	-0.00	0.02	0.34	0.71	1.71	3.61	85
Loans to Depository Institutions	0.00	-0.36	-0.00	0.00	0.00	0.00	0.00	0.16	41
Loans to Individuals	1.70	0.05	0.27	0.56	1.54	2.51	3.67	4.47	70
Credit Card Loans	3.01	-2.20	0.00	1.75	3.27	4.42	5.51	5.99	55
Agricultural Loans	0.12	-0.47	-0.15	0.00	0.00	0.00	0.90	1.21	58
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other Loans and Leases	0.12	-0.76	-0.13	0.00	0.02	0.28	0.57	0.75	84

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.88	0.13	0.29	0.49	0.75	1.21	1.78	2.33	88
90+ Days PD Loans and Leases	0.60	0.00	0.00	0.04	0.27	1.11	2.11	4.27	88
Nonaccrual Loans and Leases	1.92	0.09	0.37	0.89	1.75	2.62	3.38	7.37	88
90+ Days PD and Nonaccrual Loans and Leases	2.89	0.28	0.68	1.43	2.41	3.67	7.08	11.56	88
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.04	0.12	0.22	0.31	88
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.13	0.25	88
Nonaccrual Restructured	0.47	0.00	0.02	0.14	0.39	0.71	1.11	1.75	88
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.88	0.13	0.29	0.49	0.77	1.21	1.78	2.33	88
90+ Days Past Due Assets	0.61	0.00	0.00	0.04	0.27	1.11	2.11	4.27	88
Nonaccrual Assets	1.97	0.09	0.46	1.04	1.75	2.67	3.38	7.37	88
30+ Days PD & Nonaccrual Assets	3.88	0.62	1.16	2.12	3.10	4.84	9.17	13.88	88
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.69	0.06	0.21	0.91	1.50	2.13	3.22	6.40	88
90+ PD & Nonaccrual Assets + OREO	1.99	0.15	0.24	0.98	1.79	2.67	3.96	7.40	88
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.18	0.14	0.25	0.95	2.04	2.93	4.63	6.78	88
Allowance for Loan & Lease Losses	216.04	43.49	72.14	130.97	189.54	291.42	444.20	521.15	88
Equity Cap + ALLL	18.71	1.33	2.59	7.06	15.08	26.78	41.41	61.80	88
Tier 1 Cap + ALLL	20.49	2.62	4.84	12.76	21.87	36.10	269.02	374.70	88
Loans & Leases + RE Acquired	3.65	0.61	1.10	1.68	3.10	4.79	8.39	10.76	88

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 1
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.08	0.10	0.33	0.52	0.94	1.41	2.39	2.85	87
- 90+ Days Past Due	0.84	0.00	0.00	0.00	0.22	1.10	3.77	7.19	87
- Nonaccrual	3.21	0.28	0.57	1.25	2.48	4.08	9.32	13.28	87
Coml & Indl - 30-89 Days PD	0.40	0.00	0.00	0.14	0.31	0.55	1.10	2.15	85
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.03	0.13	0.56	1.04	85
- Nonaccrual	0.95	0.00	0.00	0.43	0.91	1.38	2.40	3.39	85
Individuals - 30-89 Days PD	1.10	0.00	0.04	0.48	1.02	1.50	2.39	2.95	88
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.14	0.56	1.27	1.84	88
- Nonaccrual	0.32	0.00	0.00	0.02	0.18	0.48	1.13	1.76	88
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	41
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Agri cul tural - 30-89 Days PD	0.38	0.00	0.00	0.00	0.08	0.59	1.25	2.50	58
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.37	58
- Nonaccrual	1.15	0.00	0.00	0.00	0.14	1.24	4.48	9.75	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.77	14
Other Lns&Ls - 30-89 Days PD	0.22	0.00	0.00	0.00	0.09	0.44	0.94	1.31	84
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.30	84
- Nonaccrual	0.30	0.00	0.00	0.00	0.14	0.47	0.99	2.05	84
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.27	0.07	0.35	0.64	1.04	1.76	2.63	3.86	85
- 90+ Days Past Due	1.08	0.00	0.00	0.00	0.16	1.30	5.43	9.46	85
- Nonaccrual	2.60	0.11	0.30	0.88	1.68	3.29	8.83	12.61	85
Revol vi ng - 30-89 Days PD	0.75	0.00	0.07	0.40	0.68	1.02	1.60	1.80	83
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.01	0.25	0.58	0.81	83
- Nonaccrual	1.11	0.00	0.00	0.34	0.82	1.62	3.70	4.38	83
Closed-End - 30-89 Days PD	1.48	0.01	0.34	0.73	1.20	2.19	3.06	4.05	85
- 90+ Days Past Due	1.43	0.00	0.00	0.00	0.21	1.92	7.20	10.98	85
- Nonaccrual	3.08	0.02	0.31	0.99	1.95	4.17	10.66	13.62	85
- Jr Li en 30-89 Days PD	0.10	0.00	0.00	0.00	0.07	0.19	0.34	0.43	85
- Jr Li en 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.03	0.09	0.12	85
- Jr Li en Nonaccrual	0.17	0.00	0.00	0.01	0.10	0.34	0.56	0.64	85
Commercial RE - 30-89 Days PD	0.70	0.00	0.00	0.35	0.59	1.07	1.67	2.40	85
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.07	0.58	2.11	5.25	85
- Nonaccrual	3.51	0.06	0.49	1.62	2.97	5.11	7.52	11.01	85
Const & Dev - 30-89 Days PD	1.45	0.00	0.00	0.32	0.91	2.09	4.96	6.22	83
- 90+ Days Past Due	1.45	0.00	0.00	0.00	0.08	1.22	8.13	12.80	83
- Nonaccrual	9.08	0.00	0.30	2.51	7.76	13.45	20.03	28.43	83
Mul ti fami ly - 30-89 Days PD	0.71	0.00	0.00	0.06	0.38	1.09	2.60	4.05	81
- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.00	0.19	1.78	2.98	81
- Nonaccrual	1.92	0.00	0.00	0.47	1.31	2.88	6.18	11.85	81
Nonfarm Nres- 30-89 Days PD	0.53	0.00	0.00	0.25	0.45	0.83	1.21	1.58	82
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.08	0.40	1.13	2.76	82
- Nonaccrual	2.69	0.00	0.06	0.98	2.25	3.73	6.89	8.94	82
Farm land - 30-89 Days PD	0.31	0.00	0.00	0.00	0.11	0.47	1.44	1.77	59
- 90+ Days Past Due	0.54	0.00	0.00	0.00	0.00	0.17	4.27	6.02	59
- Nonaccrual	2.96	0.00	0.00	0.00	1.64	4.54	10.08	21.12	59
Credi t Card - 30-89 Days PD	1.04	0.00	0.00	0.48	1.11	1.55	2.03	2.36	55
- 90+ Days Past Due	0.68	0.00	0.00	0.00	0.61	1.31	1.65	2.01	55
- Nonaccrual	0.28	0.00	0.00	0.00	0.00	0.33	1.39	1.62	55

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.78	0.00	0.00	6.98	9.19	10.94	11.94	12.54	88
Tier 1 RBC Ratio	13.66	0.00	0.00	10.28	12.90	14.58	16.50	17.75	88
Total Risk-Based Capital Ratio	15.87	0.00	0.00	12.71	15.10	16.76	18.09	19.92	88
Tangible Tier 1 Leverage Ratio	9.28	-3.00	-1.18	6.59	8.72	10.60	11.45	12.44	88
Tangible Common Eq Cap/Tan Assets	7.95	3.67	4.84	6.36	7.79	9.56	10.82	12.75	88
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	22.59	1.63	3.71	11.37	20.76	31.83	43.22	67.79	88
Standby Letters of Credit	1.51	0.00	0.00	0.18	0.96	2.62	4.32	5.74	88
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.02	0.09	0.22	0.40	88
Securities Lent	0.37	0.00	0.00	0.00	0.00	0.00	2.47	8.05	88
Credit Derivatives (BHC as Guarantor)	0.14	0.00	0.00	0.00	0.00	0.03	0.72	2.32	88
Credit Derivatives (BHC as Beneficiary)	0.33	0.00	0.00	0.00	0.00	0.08	2.08	5.93	88
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	48.61	0.00	0.43	4.97	16.76	46.02	173.01	487.25	88
Interest Rate Contracts	33.96	0.00	0.33	4.41	12.81	39.18	123.18	306.06	88
Interest Rate Futures & Forward Contr	7.20	0.00	0.00	0.00	0.65	4.91	44.61	83.42	88
Written Options Contr (Int Rate)	2.17	0.00	0.00	0.00	0.63	2.44	9.39	27.51	88
Purchased Options Contr (Int Rate)	1.58	0.00	0.00	0.00	0.05	1.41	9.20	15.21	88
Interest Rate Swaps	19.96	0.00	0.00	0.75	9.18	22.49	67.94	196.23	88
Foreign Exchange Contracts	9.50	0.00	0.00	0.00	0.35	2.93	13.81	257.81	88
Futures & Forward Foreign Exch Contr	5.85	0.00	0.00	0.00	0.19	2.14	9.35	149.02	88
Written Options Contr (Foreign Exch)	0.15	0.00	0.00	0.00	0.00	0.03	0.56	4.72	88
Purchased Options Contr (Foreign Exch)	0.16	0.00	0.00	0.00	0.00	0.02	0.60	4.92	88
Foreign Exchange Rate Swaps	0.81	0.00	0.00	0.00	0.00	0.20	2.32	25.98	88
Equity, Commodity, & Other Deriv Contr	2.32	0.00	0.00	0.00	0.00	1.34	12.67	33.68	88
Commodity & Other Fut & Forward Contr	0.18	0.00	0.00	0.00	0.00	0.00	0.62	4.85	88
Written Options Contr (Comm & Other)	0.58	0.00	0.00	0.00	0.00	0.31	2.77	9.24	88
Purchased Options Contr (Comm & Oth)	0.45	0.00	0.00	0.00	0.00	0.27	2.77	6.03	88
Commodity & Other Swaps	0.27	0.00	0.00	0.00	0.00	0.11	1.80	3.37	88
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	45.64	3.46	6.05	22.59	34.90	54.26	118.01	183.78	88

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	85.97	15.63	39.67	73.01	91.01	99.76	100.00	100.00	83
Foreign Exchange Contracts	7.84	0.00	0.00	0.00	1.92	12.74	27.61	69.47	83
Equity, Comm, & Other Contracts	3.32	0.00	0.00	0.00	0.00	3.71	17.53	30.23	83
Futures and Forwards	23.60	0.00	0.38	7.27	16.40	32.73	60.63	77.07	83
Written Options	9.68	0.00	0.00	1.75	7.05	12.63	38.25	42.47	83
Exchange-Traded	0.21	0.00	0.00	0.00	0.00	0.00	1.56	2.65	83
Over-The-Counter	8.71	0.00	0.00	0.99	6.18	12.17	35.67	41.24	83
Purchased Options	4.42	0.00	0.00	0.00	2.57	7.34	16.44	32.97	83
Exchange-Traded	0.15	0.00	0.00	0.00	0.00	0.00	1.05	2.49	83
Over-The-Counter	4.15	0.00	0.00	0.00	2.44	6.59	16.44	30.82	83
Swaps	53.26	0.00	0.00	31.98	64.67	79.28	88.24	98.10	83
Held for Trading	43.47	0.00	0.00	0.00	47.17	87.85	97.73	99.41	83
Interest Rate Contracts	33.91	0.00	0.00	0.00	32.79	73.12	84.44	90.92	83
Foreign Exchange Contracts	3.62	0.00	0.00	0.00	0.00	4.31	20.22	33.56	83
Equity, Comm, & Other Contracts	0.99	0.00	0.00	0.00	0.00	0.01	4.21	15.97	83
Non-Traded	56.52	0.52	1.44	11.58	41.01	100.00	100.00	100.00	83
Interest Rate Contracts	47.57	0.02	0.52	8.42	34.10	87.60	100.00	100.00	83
Foreign Exchange Contracts	1.97	0.00	0.00	0.00	0.00	0.90	12.75	26.03	83
Equity, Comm, & Other Contracts	1.08	0.00	0.00	0.00	0.00	0.43	6.38	17.77	83
Deriv Contr (Excl Fut & FX LE 14 Days)	81.27	0.00	0.00	56.32	84.52	93.62	99.84	99.99	83
One Year or Less	29.19	0.00	0.00	7.02	21.63	40.62	59.57	74.44	83
Over 1 Year to 5 Years	31.11	0.00	0.00	0.40	29.58	46.64	58.29	70.09	83
Over 5 Years	14.81	0.00	0.00	1.34	10.58	23.16	31.52	39.25	83
Gross Negative Fair Value (Abs Val)	1.99	0.07	0.21	0.98	1.93	2.93	3.83	4.43	83
Gross Positive Fair Value	1.81	0.07	0.21	0.79	1.79	2.59	3.49	4.03	83
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.35	0.00	0.00	0.01	0.04	0.11	0.48	1.83	74
Gross Positive Fair Value (X)	0.36	0.00	0.00	0.00	0.04	0.13	0.50	1.84	74
Held for Trading (X)	0.30	0.00	0.00	0.00	0.01	0.08	0.49	1.75	74
Non-Traded (X)	0.03	0.00	0.00	0.00	0.00	0.04	0.08	0.14	74
Current Credit Exposure (X)	0.09	0.00	0.00	0.00	0.03	0.10	0.23	0.40	74
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	74
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	74
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.10	0.00	0.00	0.05	0.45	1.20	3.06	6.07	74

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.10	0.00	0.00	0.00	0.00	0.05	0.29	2.38	88
Ins Under Assets(P/C)/Tot Ins Und Ast	46.57	0.00	0.00	0.00	25.15	98.13	100.00	100.00	36
Ins Under Assets(L/H)/Tot Ins Und Ast	53.42	0.00	0.00	0.00	74.55	100.00	100.00	100.00	36
Sep Acct Assets(L/H)/Total Life Ast	5.35	0.00	0.00	0.00	0.00	0.00	30.78	60.75	27
Ins Activities Revenue/Adj Oper Inc	1.21	0.00	0.00	0.03	0.27	1.75	4.38	12.70	88
Premium Inc/Ins Activities Revenue	10.65	0.00	0.00	0.00	0.00	12.71	60.90	82.71	72
Credit Rel Prem Inc/Tot Prem Inc	59.25	0.00	0.00	0.00	87.16	100.00	100.00	100.00	28
Other Prem Inc/Total Prem Inc	40.74	0.00	0.00	0.00	0.18	95.16	100.00	100.00	28
Ins Under Net Income/Consol Net Income	0.35	-0.19	-0.00	0.00	0.00	0.04	2.23	4.44	88
Ins Net Inc (P/C)/Equity (P/C)	4.75	-29.68	-18.00	-2.52	3.91	12.78	18.53	24.48	23
Ins Net Inc (L/H)/Equity (L/H)	6.04	-1.13	-0.16	1.17	2.81	10.86	15.08	15.59	27
Insur Ben, Losses, Exp/Insur Premiums	133.02	5.90	24.08	49.65	76.24	189.75	327.36	502.20	28
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.75	0.00	0.00	0.00	0.00	0.08	3.50	7.35	24
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.43	0.00	0.00	0.00	0.00	0.06	1.72	5.12	27
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.26	88
CSV Life Insurance/Tier 1 Cap + ALLL	9.06	0.00	0.00	0.66	7.19	19.88	26.45	44.08	88
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.74	0.00	0.00	0.00	0.00	0.11	2.39	16.25	88
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.73	0.00	0.00	0.00	0.31	4.70	11.20	15.91	63
Cost: Interest-Bearing Deposits	0.47	0.03	0.05	0.14	0.24	0.41	1.51	2.58	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	3.56	0.00	0.00	0.00	0.17	5.32	8.45	9.49	6
Commercial and Industrial Loans	1.49	0.00	0.02	0.10	0.49	2.12	4.56	4.65	13
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
GROWTH RATES:									
Net Loans and Leases	30.33	-100.00	-37.73	-9.41	9.13	36.21	129.52	243.88	54
Total Selected Assets	58.25	-100.00	-39.96	-8.87	8.60	43.84	178.59	1089.90	59
Deposits	-12.78	-100.00	-97.20	-44.97	-7.47	9.25	26.70	52.17	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.76	-1.43	2.25	4.93	7.53	9.60	13.27	17.10	88
Bank Net Inc/Avg Eq Inv in Banks	7.91	-0.05	0.17	5.27	7.33	11.03	14.48	16.68	71
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.64	-20.39	-7.57	0.00	4.95	12.79	17.99	22.11	76
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.67	-2.20	1.74	5.41	8.18	11.15	14.30	18.07	31
Bank Net Income/Parent Net Income	71.24	0.00	0.00	0.00	97.81	108.91	132.17	150.32	84
Nonbank Net Income/Parent Net Income	8.67	0.00	0.00	0.02	2.63	10.29	37.54	75.35	67
Sub BHCs Net Inc/Parent Net Income	81.07	2.83	10.69	53.87	99.88	105.76	110.06	112.88	30
LEVERAGE:									
Total Liabilities/Equity	27.37	0.01	0.12	8.01	22.37	40.67	71.48	131.60	88
Total Debt/Equity Capital	15.48	0.00	0.00	0.00	5.96	28.13	50.66	89.75	88
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.20	0.00	0.00	5.12	15.70	33.10	59.61	94.47	88
Tot Debt+Lns Guaranteed for Affl/Equity	17.38	0.00	0.00	0.00	6.69	29.80	55.78	117.67	88
Total Debt/Eq Cap - Exc Over Fair Value	15.60	0.00	0.00	0.00	5.96	29.54	51.05	89.75	88
Long-Term Debt/Equity Capital	11.69	0.00	0.00	0.00	3.67	23.19	41.43	65.31	88
Short-Term Debt/Equity Capital	2.63	0.00	0.00	0.00	0.00	3.13	14.65	21.98	88
Current Portion of LT Debt/Equity	0.18	0.00	0.00	0.00	0.00	0.00	1.02	3.09	88
Exc Cost Over Fair Value/Equity Cap	0.15	0.00	0.00	0.00	0.00	0.00	0.86	2.06	88
Long-Term Debt/Consolidated LT Debt	20.40	0.00	0.00	0.00	9.55	40.27	70.68	78.39	88
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	106.89	86.35	90.89	98.54	104.65	114.57	127.23	141.87	88
Total Investment in Subs/Equity	114.22	90.06	95.71	101.42	109.00	123.36	142.11	168.94	88
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.54	81.10	87.47	94.05	97.67	106.36	121.02	136.88	88
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	113.38	86.38	92.72	96.59	102.11	114.29	135.80	159.81	88
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.19	-1.46	-1.14	-0.22	0.49	1.98	5.40	9.16	84
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.48	0.01	0.21	0.63	1.71	4.49	10.96	14.74	56
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	124.68	14.64	32.47	55.17	99.32	168.12	249.95	601.52	86
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.85	-73.56	-13.63	30.85	99.90	173.86	346.44	544.45	86
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.24	-580.88	-290.13	44.47	101.21	169.75	483.44	592.25	86
Pretax Oper Inc + Int Exp/Int Expense	1518.08	-290.38	-128.47	-5.53	231.24	1542.87	5117.88	13497.7	57
Div + Int From Subs/Int Exp + Div	161.25	0.39	1.11	10.25	97.92	203.33	570.50	1099.06	80
Fees+Other Inc From Subs/Sal + 0th Exp	11.40	0.00	0.00	0.00	0.00	9.48	65.19	83.46	85
Net Inc/Curr Port of LT Debt+Pfd Div(X)	79.91	0.31	0.37	1.48	11.71	49.92	322.65	1014.80	45
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.38	-11.33	-6.00	0.00	2.31	7.69	13.58	17.29	88
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	20
Nonaccrual	12.23	0.00	0.00	0.00	0.00	0.00	44.47	100.00	20
Total	12.47	0.00	0.00	0.00	0.00	0.00	44.47	100.00	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
To Nonbank Subsidiaries	0.65	0.00	0.00	0.00	0.00	0.00	1.99	16.79	88
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Total	0.70	0.00	0.00	0.00	0.00	0.00	1.99	16.87	88
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.35	0.00	0.00	0.01	0.77	4.43	33.90	49.22	88
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Combined Foreign Nonbank Sub Assets	0.62	0.00	0.00	0.00	0.00	0.02	4.42	11.86	88

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.49	0.00	0.00	16.58	45.48	105.57	167.66	226.34	56
Dividends Paid/Net Income	25.24	0.00	0.00	1.65	25.27	44.39	70.38	91.47	84
Net Income - Dividends/Avg Equity	5.52	-1.86	0.28	2.50	5.46	8.05	10.45	15.08	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.67	0.00	0.00	0.00	59.81	148.03	419.52	888.42	68
Dividends From Nonbank Subs	7.93	0.00	0.00	0.00	0.00	6.41	44.60	93.71	68
Dividends From Subsidiary BHCs	20.42	0.00	0.00	0.00	0.00	0.00	123.95	245.91	68
Dividends From All Subsidiaries	223.86	0.00	0.00	9.11	122.14	266.81	1012.93	1368.35	68
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	38.27	0.00	0.00	0.00	36.61	67.18	103.09	150.81	64
Interest Income From Bank Subs	0.68	0.00	0.00	0.00	0.06	0.50	3.98	6.37	64
Mgt & Service Fees From Bank Subs	2.94	0.00	0.00	0.00	0.00	0.46	16.79	41.37	64
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating Income From Bank Subs	48.79	0.00	0.05	1.74	48.25	80.20	116.06	151.13	64
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	29.43	0.00	0.00	0.00	0.01	66.73	103.90	125.27	55
Interest Income From Nonbank Subs	10.67	0.00	0.00	0.00	0.87	14.21	54.74	65.82	55
Mgt & Serv Fees From Nonbank Subs	3.07	0.00	0.00	0.00	0.00	0.56	14.18	33.22	55
Other Income From Nonbank Subs	0.62	0.00	0.00	0.00	0.00	0.00	0.40	9.69	55
Operating Inc From Nonbank Subs	61.79	0.00	0.00	1.22	24.74	100.00	176.54	296.50	55
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.55	0.00	0.00	0.00	0.00	45.84	79.06	94.08	30
Interest Inc From Subsidiary BHCs	0.58	0.00	0.00	0.00	0.00	0.01	3.01	4.59	30
Mgt & Serv Fees From Sub BHCs	1.04	0.00	0.00	0.00	0.00	0.00	4.21	13.07	30
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating Income From Sub BHCs	26.62	0.00	0.00	0.00	14.51	45.90	89.88	103.57	30
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	33.52	0.00	0.00	0.00	0.00	84.12	99.47	100.00	84
Interest Income From Bank Subs	4.09	0.00	0.00	0.00	0.08	3.10	26.57	52.39	84
Mgt & Serv Fees From Bank Subs	2.79	0.00	0.00	0.00	0.00	0.18	15.90	43.19	84
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Bank Subs	50.81	0.00	0.00	0.93	56.87	98.35	100.00	100.00	84
Dividends From Nonbank Subs	3.20	0.00	0.00	0.00	0.00	1.76	16.33	38.92	84
Interest Income From Nonbank Subs	3.70	0.00	0.00	0.00	0.00	1.92	23.02	43.65	84
Mgt & Serv Fees From Nonbank Subs	0.38	0.00	0.00	0.00	0.00	0.00	2.55	5.38	84
Other Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.68	84
Operating Inc From Nonbank Subs	11.12	0.00	0.00	0.00	1.61	21.28	42.81	82.79	84
Dividends From Subsidiary BHCs	7.30	0.00	0.00	0.00	0.00	0.00	67.79	88.95	84
Interest Inc From Subsidiary BHCs	0.12	0.00	0.00	0.00	0.00	0.00	0.13	3.52	84
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Sub BHCs	9.48	0.00	0.00	0.00	0.00	0.02	80.85	97.11	84
Loans and Adv From Subs/ST Debt	284.99	0.00	0.61	28.35	107.13	392.81	627.63	1438.18	31
Loans and Adv From Subs/Total Debt	61.70	0.00	0.00	0.76	17.90	51.11	276.87	405.43	57

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1562859	186,350,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	150,583,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
2433312	136,758,400	AMERICAN FINANCIAL, INC.	MINNEAPOLIS, MN	New Y-9C/BHCPR reporter
1095674	13,157,479	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	21,913,670	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	17,111,678	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	New Y-9C/BHCPR reporter
1097614	13,313,732	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	78,402,705	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,180,055,682	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,782,251	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	300,197,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
4028712	12,198,884	BANKUNITED, INC.	MIAMI LAKES, FL	New Y-9C/BHCPR reporter
2938451	15,644,921	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	174,751,894	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	65,390,593	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	117,450,938	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	25,873,271	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	294,573,731	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,573,436	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,332,348	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	Moved from Peer 2
1026632	111,482,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
1036967	44,148,737	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,944,423,000	CITIGROUP INC.	NEW YORK, NY	
1027518	24,038,489	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	62,682,289	COMERICA INCORPORATED	DALLAS, TX	
1049341	20,541,914	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	20,478,784	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	58,502,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	New Y-9C/BHCPR reporter
3846375	71,208,923	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	51,291,744	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	New Y-9C/BHCPR reporter
2734233	21,749,819	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	13,774,821	EVERBANK FINANCIAL CORP.	JACKSONVILLE, FL	New Y-9C/BHCPR reporter
3005332	11,726,063	F.N.B. CORPORATION	HERMITAGE, PA	Moved from Peer 2
1070345	116,747,098	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,085,623	FIRST BANCORP	SAN JUAN, PR	
1075612	21,143,628	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,679,995	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,235,749	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	35,527,506	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	12,092,584	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,671,798	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	14,042,349	FLAGSTAR BANCORP, INC.	TROY, MI	New Y-9C/BHCPR reporter
1117129	16,510,887	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1086533	19,306,477	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3232316	340,342,496	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	44,138,584	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	New Y-9C/BHCPR reporter
1068191	55,876,654	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	11,791,283	IBERIA BANK CORPORATION	LAFAYETTE, LA	
3923614	25,113,050	IMB HOLDCO LLC	PASADENA, CA	New Y-9C/BHCPR reporter
1104231	11,811,661	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	11,246,252	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	

BHCPR Reporters for Quarter Ending 03/31/2012
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2011 and Other Notes
1039502	2,320,330,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	87,569,856	KEYCORP	CLEVELAND, OH	
1037003	79,186,887	M&T BANK CORPORATION	BUFFALO, NY	
2132932	43,042,450	NEW YORK COMMUNITY BANCORP, INC	WESTBURY, NY	
3212091	10,566,846	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	91,604,324	NORTHERN TRUST CORPORATION	CHICAGO, IL	
3650152	27,800,828	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	New Y-9C/BHCPR reporter
1069778	296,119,070	PNC FINANCIAL SERVICES GROUP, INC	PITTSBURGH, PA	
1129382	37,049,000	POPULAR, INC.	SAN JUAN, PR	
3853449	153,738,180	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	New Y-9C/BHCPR reporter
1839319	12,623,164	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	10,893,502	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 2
3815157	19,275,376	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	New Y-9C/BHCPR reporter
1132449	129,963,640	RBS CITIZENS FINANCIAL GROUP, INC	PROVIDENCE, RI	Name change from CITIZENS FINANCIAL GROUP, INC.
3242838	128,281,787	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	82,891,062	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	New Y-9C/BHCPR reporter
3242735	21,806,871	SCOTTRADE FINANCIAL SERVICES, INC	TOWN AND COUNTRY, MO	New Y-9C/BHCPR reporter
1111435	187,609,651	STATE STREET CORPORATION	BOSTON, MA	
1131787	178,256,171	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	17,807,076	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	20,830,579	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	27,064,792	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	17,866,168	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	204,310,397	TD BANK US HOLDING COMPANY	PORTLAND, ME	
3828036	11,286,735	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	New Y-9C/BHCPR reporter
1119794	340,762,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	13,641,157	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,456,932	UMPOUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	92,325,675	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	108,688,756	UNITED SERVICES AUTOMOBILE ASSURANCE	SAN ANTONIO, TX	New Y-9C/BHCPR reporter
2307280	46,049,000	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	15,950,054	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	13,564,108	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	19,143,118	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,333,799,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	16,172,018	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	52,898,407	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 88 bank holding companies.