

PEER GROUP 01

	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
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Number of BHCs in Peer Group	67	68	69	66	69
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.09	3.08	3.08	3.16	3.18
+ Non-interest Income	1.97	2.04	2.04	2.14	2.30
- Overhead Expense	2.99	3.06	3.06	3.24	3.29
- Provision for Losses	0.13	0.13	0.15	0.18	0.30
+ Securities Gains (Losses)	0.00	0.02	0.01	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.89	1.98	1.93	1.94	1.97
Net Operating Income	1.22	1.28	1.25	1.26	1.26
Net Income	1.25	1.28	1.26	1.28	1.26
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.34	5.40	5.65	5.01	5.17
Interest Expense	2.89	1.96	2.21	1.48	1.58
Net Interest Income (TE)	3.44	3.44	3.44	3.54	3.55

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.20	0.24	0.28	0.35	0.53
Earnings Coverage of Net Losses (X)	19.94	23.66	22.76	18.87	10.06
Ln&Ls Allowance/Total Loans & Leases	1.10	1.21	1.14	1.28	1.45
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.50	0.48	0.58	0.77
30-89 Days Past Due Loans and Leases	0.62	0.57	0.69	0.64	0.79

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.64	37.63	37.80	35.52	35.42
Net ST Noncore Funding Dependence	23.64	22.32	23.48	19.41	19.84
Net Loans and Leases/Total Assets	62.65	59.58	60.09	59.70	58.53

CAPITALIZATION:

Tier 1 Leverage Ratio	7.56	7.43	7.44	7.57	7.55
Equity Capital/Total Assets	8.93	8.91	8.88	9.05	8.59
Net Loans&Ls/Equity Capital (X)	7.14	6.82	6.90	6.80	6.98
Cash Dividends/Net Income	34.96	34.88	39.47	33.10	32.26
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.86	9.07	8.47	9.28	9.60

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	2.88	2.80	2.55	3.47	4.00
Long-Term Debt/Equity Capital	12.50	12.44	12.45	12.04	15.42
Equity Investment in Subs/Equity Cap	109.39	109.67	108.78	109.22	110.52
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.79	135.27	147.51	136.27	149.20

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	5.70	4.84	5.07	4.46	4.62
Less: Interest Expense	2.60	1.76	1.98	1.33	1.42
Equals: Net Interest Income (TE)	3.09	3.08	3.08	3.16	3.18
Plus: Non-Interest Income	1.97	2.04	2.04	2.14	2.30
Equals: Adj Operating Income (TE)	5.04	5.14	5.14	5.31	5.49
Less: Overhead Expense	2.99	3.06	3.06	3.24	3.29
Less: Provision for Loan and Lease Losses	0.13	0.13	0.15	0.18	0.30
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	0.02	0.01	0.03	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.89	1.98	1.93	1.94	1.97
Less: Applicable Income Taxes (TE)	0.66	0.69	0.67	0.67	0.69
Less: Minority Interest	0.00	0.01	0.01	0.01	0.02
Equals: Net Operating Income	1.22	1.28	1.25	1.26	1.26
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.25	1.28	1.26	1.28	1.26
Memo: Net Income (Last Four Qtrs)	1.24	1.28	1.26	1.30	1.28
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.91	89.86	89.84	89.69	89.80
Avg Int-Bearing Funds / Avg Assets	75.03	74.33	74.48	73.85	74.79
Int Income (TE) / Avg Earning Assets	6.34	5.40	5.65	5.01	5.17
Int Expense / Avg Earning Assets	2.89	1.96	2.21	1.48	1.58
Net Int Inc (TE) / Avg Earn Assets	3.44	3.44	3.44	3.54	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	6.94	6.00	6.27	5.48	5.77
Interest-Bearing Bank Balances	4.10	2.89	3.38	1.96	2.04
Fed Funds Sold & Reverse Repos	4.73	2.78	3.24	1.49	1.36
Trading Assets	2.81	2.29	2.48	3.33	2.60
Total Earning Assets	6.27	5.32	5.58	4.94	5.10
Investment Securities (TE)	4.80	4.30	4.42	4.19	4.33
U. S. Treasury & Agency Sec (excl MBS)	4.40	3.48	3.64	3.24	3.42
Mortgage-Backed Securities	4.58	4.25	4.31	4.17	4.20
All Other Securities	7.91	7.18	7.48	7.01	7.88
Interest-Bearing Deposits	2.88	1.85	2.13	1.33	1.49
Time Deposits of \$100K or More	4.05	2.73	3.09	2.16	2.26
Time Deposits < \$100K	3.63	2.63	2.90	2.41	2.66
Other Domestic Deposits	2.02	1.20	1.41	0.79	0.87
Foreign Deposits	3.93	2.41	2.79	1.41	1.29
Fed Funds Purchased and Repos	4.29	2.65	3.10	1.47	1.39
Other Borrowed Funds & Trading Liab	4.21	3.26	3.51	2.92	3.12
All Interest-Bearing Funds	3.47	2.37	2.64	1.82	1.90

PEER GROUP 01

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Avg Personnel Exp Per Employee (\$000)	38	36	73	68	66
Avg Assets per Employee (\$000)	4,977	4,739	4,727	4,581	4,348
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.92	4.26	4.02	4.36	4.15
Overhead Exp / NII + Non-Int Income	60.59	60.44	60.56	61.77	60.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.06	3.06	3.24	3.29
Personnel Expense	1.65	1.64	1.65	1.65	1.68
Net Occupancy Expense	0.41	0.42	0.42	0.43	0.45
Other Operating Expenses	0.93	0.98	0.98	1.10	1.13
Overhead Less Non-Interest Income	1.01	0.95	0.95	1.01	0.94
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.91	59.75	59.85	61.18	59.68
Personnel Expense	32.39	31.81	31.93	31.42	30.62
Net Occupancy Expense	8.06	8.18	8.03	8.10	8.17
Other Operating Expenses	18.97	19.26	19.58	20.54	20.27
Total Non-Interest Income	37.17	38.62	38.17	39.53	40.67
Fiduciary Activities Income	5.08	4.37	5.19	3.61	3.50
Serv Charges on Deposit Accts - Domestic	7.19	7.31	7.26	7.62	7.97
Trading Revenue	1.21	1.24	1.02	1.05	1.41
Investment Banking Fees & Commissions	3.19	3.82	3.71	4.06	4.61
Venture Capital Revenue	0.15	0.21	0.18	0.18	0.02
Net Servicing Fees	1.14	0.98	1.12	0.99	0.58
Net Securitization Income	0.34	0.32	0.24	0.29	0.49
Insurance Activities Revenue	1.56	1.59	1.49	1.84	1.17
Net Gain (Loss) - Sales Loans, OREO, Oth	1.22	1.47	1.60	1.52	2.89
Other Non-Interest Income	10.33	11.22	10.86	11.08	10.90
Overhead Less Non-Interest Income	22.05	20.43	21.25	21.00	18.44
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	31.43	31.87	31.63	31.18	31.44
Appl Inc Tax+TE/Pretax NOI+TE	34.60	34.74	34.65	34.68	34.73

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	39.44	36.84	37.09	36.78	34.78
Commercial and Industrial Loans	11.91	10.88	11.37	10.79	11.27
Loans to Individuals	5.45	5.79	5.62	5.97	6.16
Loans to Depository Institutions	0.10	0.14	0.11	0.16	0.11
Agricultural Loans	0.21	0.19	0.20	0.20	0.21
Other Loans and Leases	3.35	3.38	3.44	3.31	4.33
Net Loans and Leases	62.65	59.58	60.09	59.70	58.53
Debt Securities Over 1 Year	15.16	18.46	17.25	18.70	19.67
Mutual Funds and Equity Securities	0.22	0.22	0.24	0.31	0.36
Subtotal	79.17	80.22	79.55	80.29	79.72
Interest-Bearing Bank Balances	0.58	0.69	0.69	0.79	0.70
Federal Funds Sold & Reverse Repos	2.75	2.53	2.18	2.12	1.88
Debt Securities 1 Year or Less	2.10	1.49	1.70	1.54	1.98
Trading Assets	1.20	1.58	1.51	1.50	1.66
Total Earning Assets	87.97	88.18	87.91	88.42	88.18
Non-Int Cash and Due From Dep Inst	2.50	2.54	2.74	2.25	2.85
Other Real Estate Owned	0.05	0.04	0.04	0.05	0.06
All Other Assets	9.35	9.18	9.24	9.23	8.90
MEMORANDA:					
Short-Term Investments	6.47	5.37	5.78	5.42	5.38
U.S. Treasury Securities	0.43	0.46	0.46	0.58	0.77
U.S. Agency Securities (excl MBS)	3.25	3.28	3.19	3.56	4.15
Municipal Securities	0.89	0.85	0.89	0.83	0.75
Mortgage-Backed Securities	10.50	12.44	11.62	12.02	12.92
Asset-Backed Securities	0.23	0.26	0.25	0.32	0.41
Other Debt Securities	0.72	0.68	0.74	0.82	0.85
RE Loans Secured by 1-4 Family	17.84	18.30	17.66	18.10	17.23
Revolving	4.34	4.68	4.51	4.65	4.16
Closed-End, Sec by First Liens	11.71	11.99	11.56	11.74	11.43
Closed-End, Sec by Junior Liens	1.50	1.20	1.38	1.16	1.16
Commercial Real Estate Loans	19.14	16.26	17.19	15.68	14.47
Construction and Land Dev	6.46	4.82	5.51	4.30	3.82
Multifamily	1.32	1.31	1.21	1.33	1.25
Nonfarm Nonresidential	10.53	9.58	9.84	9.46	8.83
RE Loans Secured by Farmland	0.21	0.20	0.21	0.21	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.15	59.62	59.91	60.42	57.28
RE Loans Secured by 1-4 Family	28.58	29.38	28.66	28.88	28.42
Revolving	6.65	7.39	7.07	7.36	6.71
Closed-End	21.48	21.45	21.20	20.82	21.14
Commercial Real Estate Loans	29.12	25.88	27.07	26.07	23.42
Construction and Land Dev	9.76	7.59	8.61	7.02	6.14
Multifamily	2.05	2.13	2.00	2.28	2.02
Nonfarm Nonresidential	16.03	15.23	15.38	15.87	14.44
RE Loans Secured by Farmland	0.32	0.31	0.31	0.31	0.29
Loans to Depository Institutions	0.20	0.37	0.21	0.39	0.25
Commercial and Industrial Loans	18.89	18.23	18.76	17.76	19.20
Loans to Individuals	8.93	10.35	9.73	10.26	10.34
Credit Card Loans	1.13	1.34	1.36	1.48	1.12
Agricultural Loans	0.33	0.31	0.32	0.32	0.33
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.01	0.02
Other Loans and Leases	6.67	7.00	7.23	6.29	8.86

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	6.47	5.37	5.78	5.42	5.38
Liquid Assets	22.23	24.69	23.88	24.17	26.56
Investment Securities	18.23	20.68	20.03	21.17	22.79
Net Loans and Leases	62.65	59.58	60.09	59.70	58.53
Net Lns, Ls & Stdbly Ltrs of Credit	65.98	62.78	63.42	62.92	61.71
Core Deposits	48.86	48.86	49.27	48.79	50.31
Noncore Funding	35.40	34.90	34.95	33.37	33.17
Time Deposits of \$100K or More	10.61	8.53	9.23	7.71	7.17
Foreign Deposits	2.46	2.61	2.55	2.72	3.01
Fed Funds Purchased and Repos	7.92	8.74	8.72	8.39	8.63
Net Fed Funds Purchased (Sold)	5.28	5.63	5.92	5.47	6.14
Commercial Paper	0.35	0.43	0.32	0.39	0.45
Oth Borrowings W/Rem Mat 1 Yr or Less	3.80	3.83	3.61	3.64	3.53
Earning Assets Repr in 1 Year	43.70	43.08	43.89	41.75	40.94
Int-Bearing Liab Repr in 1 Year	20.13	15.46	17.46	14.06	14.99
Long-Term Debt Repr in 1 Year	2.16	2.29	2.13	2.30	2.02
Net Assets Repriceable in 1 Year	19.89	23.57	22.38	23.95	22.46
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.64	37.63	37.80	35.52	35.42
Net ST Noncore Funding Dependence	23.64	22.32	23.48	19.41	19.84
Short-Term Inv/ST Noncore Funding	23.77	24.82	23.86	28.08	25.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.54	4.25	1.73	5.74	7.34
Net Loans and Leases/Total Deposits	97.95	98.25	97.40	103.29	94.37
Net Loans and Leases/Core Deposits	149.50	146.17	146.05	154.08	130.23
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.34	-0.03	-0.69	0.01	0.18
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.88	-0.06	-3.10	0.54	1.62
Struct Notes Appr(Depr)/T1 Cap	-0.20	-0.05	-0.14	-0.05	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.52	8.14	8.21	7.38	6.48
Available-For-Sale Securities	91.48	91.86	91.79	92.62	93.52
U.S. Treasury Securities	2.79	2.74	2.93	3.33	3.55
U.S. Agency Securities (excl MBS)	17.32	15.53	15.52	16.80	16.80
Municipal Securities	4.63	4.01	4.29	3.91	3.50
Mortgage-Backed Securities	60.50	62.02	60.53	59.40	58.54
Asset-Backed Securities	1.41	1.71	1.64	1.71	2.21
Other Debt Securities	4.70	4.50	4.62	5.01	5.21
Mutual Funds and Equity Securities	1.49	1.44	1.59	1.81	1.75
Debt Securities 1 Year or Less	12.72	8.52	10.45	7.66	9.01
Debt Securities 1 To 5 Years	22.38	23.86	23.18	23.40	21.80
Debt Securities Over 5 Years	60.25	63.52	62.01	64.40	64.88
Pledged Securities	60.13	57.28	59.46	57.43	53.80
Structured Notes, Fair Value	0.27	0.28	0.27	0.38	0.23

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.13	0.13	0.15	0.18	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	0.23	0.26	0.32	0.51
Provision for Ln&Ls Losses/Net Losses	100.99	102.12	94.19	97.31	100.73
Ln&Ls Allowance/Total Loans & Leases	1.10	1.21	1.14	1.28	1.45
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.78	10.33	8.01	6.86	3.95
ALL/Nonaccrual Assets	362.98	327.92	349.71	282.98	271.15
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	254.58	256.15	249.50	227.94	197.77
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.35	0.39	0.48	0.65
Recoveries/Avg Loans and Leases	0.10	0.11	0.11	0.12	0.12
Net Losses/Avg Loans and Leases	0.20	0.24	0.28	0.35	0.53
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.02
Recoveries/Prior Year-End Losses	16.10	15.15	30.96	25.00	17.75
Earnings Coverage of Net Losses (X)	19.94	23.66	22.76	18.87	10.06
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.06	0.06	0.07	0.11
RE Loans Secured By 1-4 Family	0.08	0.08	0.08	0.08	0.12
Revolving	0.11	0.07	0.07	0.08	0.11
Closed-End	0.07	0.08	0.07	0.08	0.13
Commercial Real Estate Loans	0.04	0.03	0.03	0.05	0.08
Construction and Land Dev	0.02	0.01	0.01	0.04	0.06
Multifamily	0.00	0.02	0.02	0.02	0.01
Nonfarm Nonresidential	0.04	0.04	0.04	0.06	0.09
RE Loans Secured by Farmland	0.03	0.03	0.01	0.06	0.09
Commercial and Industrial Loans	0.22	0.19	0.26	0.39	0.95
Loans to Depository Institutions	0.00	0.00	0.00	-0.02	0.04
Loans to Individuals	0.96	1.23	1.26	1.44	1.67
Credit Card Loans	2.55	3.39	3.03	22.98	3.60
Agricultural Loans	0.03	0.06	0.06	0.25	0.23
Loans to Foreign Governments & Inst	-0.16	0.00	0.00	0.00	0.21
Other Loans and Leases	0.21	0.19	0.41	0.26	0.47

PERCENT OF LOANS AND LEASES

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

30-89 Days PD Loans and Leases	0.62	0.57	0.69	0.64	0.79
90+ Days PD Loans and Leases	0.13	0.14	0.16	0.15	0.17
Nonaccrual Loans and Leases	0.42	0.43	0.42	0.50	0.68
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.59	0.61	0.67	0.87
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.01	0.00	0.01	0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.62	0.57	0.69	0.65	0.80
90+ Days Past Due Assets	0.13	0.14	0.16	0.15	0.18
Nonaccrual Assets	0.42	0.43	0.43	0.52	0.69
30+ Days PD & Nonaccrual Assets	1.21	1.18	1.32	1.34	1.71

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.36	0.35	0.36	0.40	0.52
90+ PD & Nonaccrual Assets + OREO	0.42	0.41	0.42	0.46	0.60

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.30	0.29	0.29	0.34	0.46
Allowance for Loan & Lease Losses	44.33	42.27	42.14	48.07	52.66
Equity Cap + ALLL	3.42	3.37	3.34	3.83	5.07
Tier 1 Cap + ALLL	3.87	3.87	3.84	4.22	5.62
Loans & Leases + RE Acquired	0.50	0.50	0.49	0.59	0.79

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.58	0.49	0.66	0.57	0.71
- 90+ Days Past Due	0.11	0.10	0.13	0.11	0.14
- Nonaccrual	0.44	0.40	0.43	0.44	0.52
Coml & Indl - 30-89 Days PD	0.51	0.50	0.58	0.55	0.66
- 90+ Days Past Due	0.05	0.06	0.07	0.07	0.10
- Nonaccrual	0.61	0.64	0.61	0.85	1.39
Individuals - 30-89 Days PD	1.25	1.20	1.41	1.36	1.61
- 90+ Days Past Due	0.25	0.28	0.29	0.32	0.36
- Nonaccrual	0.16	0.13	0.16	0.20	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.02	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.06	0.03	0.05	0.22
Agricultural - 30-89 Days PD	0.20	0.28	0.28	0.27	0.50
- 90+ Days Past Due	0.02	0.05	0.01	0.03	0.05
- Nonaccrual	0.32	0.49	0.35	0.60	1.07
Foreign Govts- 30-89 Days PD	1.48	0.10	0.35	0.03	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.04	0.00	0.43	0.70
Other Lns&Ls - 30-89 Days PD	0.40	0.40	0.43	0.56	0.71
- 90+ Days Past Due	0.03	0.04	0.02	0.04	0.04
- Nonaccrual	0.17	0.24	0.23	0.32	0.40
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.70	0.62	0.84	0.71	0.89
- 90+ Days Past Due	0.17	0.15	0.20	0.15	0.21
- Nonaccrual	0.41	0.38	0.42	0.39	0.41
Revolving - 30-89 Days PD	0.40	0.30	0.39	0.31	0.41
- 90+ Days Past Due	0.05	0.04	0.05	0.04	0.06
- Nonaccrual	0.15	0.12	0.14	0.13	0.13
Closed-End - 30-89 Days PD	0.83	0.78	1.02	0.91	1.13
- 90+ Days Past Due	0.22	0.21	0.28	0.19	0.29
- Nonaccrual	0.49	0.47	0.51	0.50	0.54
- Jr Lien 30-89 Days PD	0.06	0.06	0.07	0.08	0.10
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.03
- Jr Lien Nonaccrual	0.04	0.04	0.04	0.05	0.05
Commercial RE - 30-89 Days PD	0.45	0.37	0.54	0.43	0.52
- 90+ Days Past Due	0.04	0.04	0.04	0.04	0.04
- Nonaccrual	0.44	0.40	0.42	0.45	0.57
Const & Dev - 30-89 Days PD	0.53	0.45	0.63	0.63	0.76
- 90+ Days Past Due	0.03	0.04	0.05	0.03	0.04
- Nonaccrual	0.32	0.24	0.24	0.27	0.39
Multi family - 30-89 Days PD	0.37	0.27	0.50	0.26	0.32
- 90+ Days Past Due	0.03	0.02	0.03	0.01	0.02
- Nonaccrual	0.38	0.27	0.29	0.27	0.31
Nonfarm Nres- 30-89 Days PD	0.39	0.32	0.45	0.37	0.45
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.04
- Nonaccrual	0.51	0.49	0.53	0.55	0.70
Farmland - 30-89 Days PD	0.50	0.44	0.39	0.37	0.66
- 90+ Days Past Due	0.03	0.04	0.02	0.06	0.08
- Nonaccrual	0.61	1.03	0.89	1.14	1.31
Credit Card - 30-89 Days PD	1.40	1.91	1.52	1.56	1.99
- 90+ Days Past Due	0.76	0.94	0.82	0.83	1.06
- Nonaccrual	0.11	0.05	0.08	0.05	0.12

CAPITAL RATIOS	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	7.56	7.43	7.44	7.57	7.55
Tier 1 RBC Ratio	9.61	9.71	9.62	9.98	10.05
Total Risk-Based Capital Ratio	12.27	12.54	12.38	12.75	13.11
Tangible Tier 1 Leverage Ratio	7.21	7.14	7.11	7.26	7.24
Tangible Common Eq Cap/Tan Assets	5.68	5.77	5.67	5.90	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	31.32	29.43	30.69	29.68	28.38
Standby Letters of Credit	3.22	3.12	3.22	3.22	3.21
Commercial & Similar Letters of Credit	0.14	0.12	0.11	0.13	0.14
Securities Lent	2.73	6.52	6.42	4.99	3.92
Credit Derivatives (BHC as Guarantor)	0.94	0.71	0.90	0.56	0.29
Credit Derivatives (BHC as Beneficiary)	1.10	0.92	1.23	0.75	0.64
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	76.45	76.55	74.39	73.18	82.38
Interest Rate Contracts	60.14	56.72	55.38	54.87	64.76
Interest Rate Futures & Forward Contr	9.66	10.37	8.97	8.57	10.53
Written Options Contr (Int Rate)	6.59	7.31	5.83	7.01	8.86
Purchased Options Contr (Int Rate)	6.99	5.60	5.32	6.07	7.46
Interest Rate Swaps	29.12	30.51	28.75	30.23	32.54
Foreign Exchange Contracts	9.85	11.89	11.30	10.76	12.41
Futures & Forward Foreign Exch Contr	6.66	8.10	7.71	7.03	7.58
Written Options Contr (Foreign Exch)	0.54	0.72	0.73	0.73	0.82
Purchased Options Contr (Foreign Exch)	0.59	0.80	0.78	0.78	0.86
Foreign Exchange Rate Swaps	0.69	1.02	1.03	1.21	2.14
Equity, Commodity, & Other Deriv Contr	2.16	1.66	1.95	1.62	1.50
Commodity & Other Fut & Forward Contr	0.13	0.08	0.10	0.10	0.08
Written Options Contr (Comm & Other)	0.59	0.36	0.48	0.47	0.42
Purchased Options Contr (Comm & Oth)	0.80	0.51	0.61	0.45	0.43
Commodity & Other Swaps	0.41	0.35	0.47	0.36	0.37
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	60.83	68.20	71.27	67.31	55.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	88.90	91.39	89.84	92.91	91.02
Foreign Exchange Contracts	6.87	6.38	7.67	4.46	5.81
Equity, Comm, & Other Contracts	1.69	1.06	1.15	0.91	0.77
Futures and Forwards	18.53	21.18	19.72	19.51	18.00
Written Options	7.32	8.10	7.55	6.30	7.85
Exchange-Traded	0.33	0.34	0.13	0.49	0.40
Over-The-Counter	6.62	6.97	6.95	4.85	6.95
Purchased Options	6.76	4.73	6.15	5.02	5.22
Exchange-Traded	0.42	0.37	0.18	0.72	0.80
Over-The-Counter	5.88	3.79	5.37	3.93	3.66
Swaps	61.00	58.58	60.04	64.60	65.21
Held for Trading	39.13	38.48	39.73	37.56	39.67
Interest Rate Contracts	28.11	28.56	28.88	27.34	28.80
Foreign Exchange Contracts	4.47	4.18	5.50	3.57	4.24
Equity, Comm, & Other Contracts	0.84	0.62	0.78	0.56	0.61
Non-Traded	60.87	61.52	60.27	62.44	60.33
Interest Rate Contracts	56.32	58.68	57.66	61.16	58.08
Foreign Exchange Contracts	0.38	0.52	0.48	0.41	0.23
Equity, Comm, & Other Contracts	0.10	0.01	0.02	0.01	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.48	83.14	83.39	85.72	83.99
One Year or Less	28.31	24.85	24.79	24.18	23.90
Over 1 Year to 5 Years	27.15	27.20	27.47	30.15	30.94
Over 5 Years	19.95	21.41	20.69	25.19	24.26
Gross Negative Fair Value (Abs Val)	1.18	0.81	0.94	0.99	1.40
Gross Positive Fair Value	1.01	0.99	0.79	1.06	1.48
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.12	0.11	0.13	0.19
Gross Positive Fair Value (X)	0.11	0.13	0.10	0.14	0.19
Held for Trading (X)	0.09	0.10	0.09	0.11	0.16
Non-Traded (X)	0.01	0.02	0.01	0.02	0.03
Current Credit Exposure (X)	0.06	0.08	0.06	0.08	0.11
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	0.62	0.74	0.56	0.71	1.11

INSURANCE ACTIVITIES

06/30/2006

06/30/2005

12/31/2005

12/31/2004

12/31/2003

ANALYSIS RATIOS:

	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	41.95	38.66	39.86	34.12	31.84
Ins Under Assets(L/H)/Tot Ins Und Ast	58.05	61.34	60.14	65.88	68.16
Sep Acct Assets(L/H)/Total Life Ast	0.63	0.03	0.04	1.83	0.94
Ins Activities Revenue/Adj Oper Inc	1.56	1.59	1.49	1.84	1.17
Premium Inc/Ins Activities Revenue	10.03	12.27	11.36	13.71	15.69
Credit Rel Prem Inc/Tot Prem Inc	72.81	74.61	73.61	70.68	75.78
Other Prem Inc/Total Prem Inc	27.19	25.39	26.39	29.32	24.22
Ins Under Net Income/Consol Net Income	0.28	0.35	0.33	0.66	0.44
Ins Net Inc (P/C)/Equity (P/C)	9.76	12.11	10.09	13.36	16.19
Ins Net Inc (L/H)/Equity (L/H)	5.90	5.83	12.57	6.40	8.26
Insur Ben, Losses, Exp/Insur Premiums	110.60	100.01	107.42	111.73	113.20
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.58	1.06	1.48	1.26	2.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.62	0.66	0.69	0.73	0.66
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.02	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	12.02	9.64	10.03	9.25	8.16
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.04	1.30	1.23	1.15	1.39
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.60	2.61	2.35	2.52	2.42
Cost: Interest-Bearing Deposits	3.93	2.41	2.79	1.41	1.29
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	69.90	8.88	28.10	8.46	25.34
Commercial and Industrial Loans	0.45	0.62	10.52	1.85	6.59
Foreign Governments and Inst	-0.16	0.00	0.00	0.00	0.21
Leases	0.12	0.20	0.64	0.21	0.40
GROWTH RATES:					
Net Loans and Leases	203.40	8.94	16.66	19.96	21.36
Total Selected Assets	58.18	7.90	16.64	16.57	28.81
Deposits	22.68	12.76	18.44	62.87	15.80

PROFITABILITY:	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	14.39	15.09	14.36	14.67	15.26
Bank Net Inc/Avg Eq Inv in Banks	14.67	14.29	14.14	14.54	14.67
Nonbk Net Inc/Avg Eq Inv in Nonbanks	11.48	8.70	8.80	7.90	6.17
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.81	11.81	10.94	11.50	12.69
Bank Net Income/Parent Net Income	75.52	72.06	71.56	69.68	74.48
Nonbank Net Income/Parent Net Income	5.71	5.31	5.57	6.15	5.20
Sub BHCs Net Inc/Parent Net Income	61.74	64.82	65.03	60.50	56.45
LEVERAGE:					
Total Liabilities/Equity	33.96	33.94	33.49	34.77	40.98
Total Debt/Equity Capital	16.47	15.82	15.82	15.86	20.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.11	24.80	24.23	24.64	29.59
Tot Debt+Lns Guaranteed for Affl/Equity	18.94	20.26	20.12	19.67	26.59
Total Debt/Eq Cap - Exc Over Fair Value	16.75	16.33	16.27	17.12	23.55
Long-Term Debt/Equity Capital	12.50	12.44	12.45	12.04	15.42
Short-Term Debt/Equity Capital	2.88	2.80	2.55	3.47	4.00
Current Portion of LT Debt/Equity	0.15	0.29	0.12	0.24	0.33
Exc Cost Over Fair Value/Equity Cap	0.44	0.71	1.06	1.52	2.48
Long-Term Debt/Consolidated LT Debt	14.92	13.99	15.07	15.90	18.99
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.39	109.67	108.78	109.22	110.52
Total Investment in Subs/Equity	120.06	119.92	119.79	120.82	123.74
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.37	98.95	99.18	99.21	99.47
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.40	107.91	108.67	108.31	110.97
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.77	0.82	0.71	0.77	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.81	1.69	1.90	1.79	1.75
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.38	124.26	145.11	134.06	145.39
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.79	135.27	147.51	136.27	149.20
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.55	95.82	98.70	117.83	116.45
Pretax Oper Inc + Int Exp/Int Expense	3429.61	3296.20	3255.79	3480.35	3078.01
Div + Int From Subs/Int Exp + Div	137.01	147.98	176.18	157.38	169.14
Fees+Other Inc From Subs/Sal + Oth Exp	15.89	15.90	19.65	20.30	18.40
Net Inc/Curr Port of LT Debt+Pfd Div(X)	151.28	208.39	813.95	209.82	306.23
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.39	0.27	0.40	0.60	0.75
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	1.69	0.67	0.62	0.62	0.21
Total	12.13	0.67	11.11	0.62	0.34
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.01
To Nonbank Subsidiaries	0.33	1.23	1.22	0.65	1.22
To Subsidiary BHCs	0.00	0.02	0.01	0.00	0.00
Total	0.47	1.93	1.76	1.21	1.89
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.41	7.77	6.98	9.38	6.96
Combined Thrift Assets	0.32	0.29	0.35	0.42	0.06
Combined Foreign Nonbank Sub Assets	0.14	0.10	0.14	0.15	0.18

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	06/30/2006	06/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	83.14	81.31	68.89	77.35	64.58
Dividends Paid/Net Income	34.96	34.88	39.47	33.10	32.26
Net Income - Dividends/Avg Equity	8.86	9.07	8.47	9.28	9.60
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	109.80	97.17	138.97	111.04	127.99
Dividends From Nonbank Subs	3.52	5.57	11.16	6.40	5.61
Dividends From Subsidiary BHCs	14.51	19.65	21.35	21.50	19.80
Dividends From All Subsidiaries	151.16	148.08	197.28	159.89	181.64
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	54.12	47.72	59.78	57.08	53.80
Interest Income From Bank Subs	2.76	1.80	2.56	1.57	1.75
Mgt & Service Fees From Bank Subs	3.53	3.44	3.56	4.69	3.11
Other Income From Bank Subs	0.06	0.13	0.27	0.14	0.02
Operating Income From Bank Subs	68.92	60.23	68.32	63.55	66.66
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	36.41	44.12	47.31	64.19	63.69
Interest Income From Nonbank Subs	27.31	17.51	24.40	19.71	16.13
Mgt & Serv Fees From Nonbank Subs	2.68	2.81	2.75	3.41	3.41
Other Income From Nonbank Subs	0.01	0.04	0.01	0.08	0.03
Operating Inc From Nonbank Subs	80.51	74.16	101.72	103.99	102.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	37.57	38.72	48.92	39.35	52.08
Interest Inc From Subsidiary BHCs	3.57	4.13	4.48	4.05	1.27
Mgt & Serv Fees From Sub BHCs	0.03	2.04	3.17	1.17	1.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	44.61	50.59	60.70	59.22	57.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.98	47.22	55.37	55.36	56.83
Interest Income From Bank Subs	4.52	4.53	2.40	2.57	2.48
Mgt & Serv Fees From Bank Subs	3.66	2.92	2.62	3.06	2.77
Other Income From Bank Subs	0.01	0.02	0.02	0.02	0.01
Operating Income From Bank Subs	66.21	60.96	64.11	71.56	65.80
Dividends From Nonbank Subs	2.70	5.17	4.35	3.40	2.56
Interest Income From Nonbank Subs	3.09	1.53	1.51	0.95	1.00
Mgt & Serv Fees From Nonbank Subs	0.09	0.14	0.12	0.11	0.11
Other Income From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Operating Inc From Nonbank Subs	8.22	8.44	7.27	5.39	4.59
Dividends From Subsidiary BHCs	11.30	12.02	12.67	12.19	12.18
Interest Inc From Subsidiary BHCs	0.31	0.49	0.42	0.07	0.17
Mgt & Serv Fees From Sub BHCs	0.00	0.06	0.06	0.00	0.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.68	14.28	14.69	13.84	13.50
Loans and Adv From Subs/ST Debt	854.10	483.62	487.31	262.37	299.85
Loans and Adv From Subs/Total Debt	200.11	109.18	138.66	170.26	77.25

	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)	3.08	1.13	1.58	2.70	3.17	3.51	4.02	4.16	67
+ Non-interest Income	1.97	0.23	0.52	1.17	1.78	2.61	3.99	4.90	67
- Overhead Expense	2.99	1.20	1.67	2.45	2.99	3.41	4.24	4.68	67
- Provision for Losses	0.13	-0.00	-0.00	0.03	0.09	0.19	0.32	0.40	67
+ Securities Gains (Losses)	0.00	-0.09	-0.05	-0.00	0.00	0.01	0.03	0.05	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)	1.88	0.58	0.86	1.52	1.86	2.26	2.62	2.82	67
Net Operating Income	1.21	0.35	0.59	0.88	1.30	1.49	1.67	1.78	67
Net Income	1.25	0.31	0.66	0.97	1.32	1.51	1.70	1.78	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)	6.33	4.70	5.58	5.96	6.33	6.70	7.07	7.40	67
Interest Expense	2.89	1.55	1.96	2.50	2.91	3.26	3.51	4.02	67
Net Interest Income (TE)	3.43	1.27	1.81	3.00	3.52	3.88	4.45	4.67	67
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.20	-0.03	-0.00	0.06	0.14	0.30	0.53	0.63	67
Earnings Coverage of Net Losses (X)	19.94	-74.81	-16.16	7.04	13.06	30.25	43.50	176.65	65
Ln&Ls Allowance/Total Loans & Leases	1.10	0.40	0.54	0.94	1.13	1.30	1.41	1.55	67
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.49	0.08	0.13	0.23	0.40	0.60	1.17	1.58	67
30-89 Days Past Due Loans and Leases	0.61	0.10	0.20	0.31	0.54	0.80	1.19	2.06	67
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.64	8.44	11.05	23.33	34.65	51.65	65.16	88.80	67
Net ST Noncore Funding Dependence	23.63	-13.76	7.05	16.28	23.79	29.53	38.40	47.46	67
Net Loans and Leases/Total Assets	62.65	16.93	38.88	53.84	66.31	70.81	74.75	77.66	67
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.55	3.48	5.73	6.76	7.32	8.39	9.82	10.25	67
Equity Capital/Total Assets	8.92	4.01	6.20	7.21	8.87	9.89	12.56	14.76	67
Net Loans&Ls/Equity Capital (X)	7.13	3.33	4.25	5.94	7.00	8.38	9.29	11.04	67
Cash Dividends/Net Income	34.95	0.00	0.00	27.82	41.68	49.22	58.66	63.86	67
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	8.85	2.14	4.12	6.79	8.82	10.35	13.15	16.47	67
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.87	0.00	0.00	0.00	0.00	4.61	13.27	21.64	67
Long-Term Debt/Equity Capital	12.49	0.00	0.00	0.00	5.79	22.39	44.73	61.64	67
Equity Investment in Subs/Equity Cap	109.38	87.87	94.95	99.93	109.64	115.44	125.43	135.68	67
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.78	10.93	34.54	90.72	117.27	168.95	215.80	234.40	67

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.70	4.16	4.92	5.27	5.67	6.02	6.54	6.76	67
Less: Interest Expense	2.59	1.41	1.76	2.26	2.63	2.88	3.21	3.83	67
Equals: Net Interest Income (TE)	3.08	1.13	1.58	2.70	3.17	3.51	4.02	4.16	67
Plus: Non-Interest Income	1.97	0.23	0.52	1.17	1.78	2.61	3.99	4.90	67
Equals: Adj Operating Income (TE)	5.03	2.35	3.02	4.23	5.06	5.76	6.62	7.29	67
Less: Overhead Expense	2.99	1.20	1.67	2.45	2.99	3.41	4.24	4.68	67
Less: Provision for Loan and Lease Losses	0.13	-0.00	-0.00	0.03	0.09	0.19	0.32	0.40	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	-0.09	-0.05	-0.00	0.00	0.01	0.03	0.04	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)	1.88	0.58	0.86	1.52	1.86	2.26	2.62	2.82	67
Less: Applicable Income Taxes (TE)	0.65	0.16	0.29	0.51	0.63	0.80	0.97	1.08	67
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.03	67
Equals: Net Operating Income	1.21	0.35	0.59	0.88	1.30	1.49	1.67	1.78	67
Plus: Net Extraordinary Items	0.00	-0.02	0.00	0.00	0.00	0.00	0.01	0.02	67
Equals: Net Income	1.25	0.31	0.66	0.97	1.32	1.51	1.70	1.78	67
Memo: Net Income (Last Four Qtrs)	1.24	0.43	0.55	0.93	1.27	1.53	1.70	1.86	67
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.91	84.77	86.40	88.05	89.89	91.53	93.25	94.76	67
Avg Int-Bearing Funds / Avg Assets	75.02	57.99	61.44	70.97	74.66	80.40	85.67	87.39	67
Int Income (TE) / Avg Earning Assets	6.33	4.70	5.58	5.96	6.33	6.70	7.07	7.40	67
Int Expense / Avg Earning Assets	2.89	1.55	1.96	2.50	2.91	3.26	3.51	4.02	67
Net Int Inc (TE) / Avg Earn Assets	3.43	1.27	1.81	3.00	3.52	3.88	4.45	4.67	67
YIELD OR COST:									
Total Loans and Leases (TE)	6.94	5.26	5.99	6.42	7.01	7.33	7.88	8.41	67
Interest-Bearing Bank Balances	4.10	0.00	0.91	2.87	4.02	5.26	6.92	8.53	66
Fed Funds Sold & Reverse Repos	4.73	3.36	4.09	4.56	4.72	4.90	5.20	5.63	67
Trading Assets	2.80	0.00	0.00	0.33	2.85	4.27	7.16	7.75	50
Total Earning Assets	6.26	4.59	5.49	5.91	6.27	6.61	7.00	7.38	67
Investment Securities (TE)	4.79	4.05	4.15	4.44	4.75	5.11	5.52	5.76	67
U.S. Treasury & Agency Sec (excl MBS)	4.39	3.05	3.44	3.76	4.06	4.73	5.93	7.10	66
Mortgage-Backed Securities	4.58	3.78	3.94	4.26	4.53	4.90	5.16	5.41	67
All Other Securities	7.90	3.93	4.40	5.54	6.73	8.59	12.91	24.40	67
Interest-Bearing Deposits	2.88	1.72	2.17	2.44	2.79	3.19	3.66	3.98	67
Time Deposits of \$100K or More	4.05	1.88	3.03	3.69	4.10	4.34	4.74	5.00	67
Time Deposits < \$100K	3.63	2.11	2.87	3.37	3.66	3.88	4.20	4.44	67
Other Domestic Deposits	2.02	0.83	1.13	1.48	1.97	2.46	2.85	3.17	67
Foreign Deposits	3.93	1.80	2.19	3.36	4.13	4.55	4.68	4.70	41
Fed Funds Purchased and Repos	4.29	3.41	3.49	3.96	4.34	4.60	4.83	5.21	67
Other Borrowed Funds & Trading Liab	4.20	2.28	2.99	3.70	4.33	4.71	4.96	5.53	67
All Interest-Bearing Funds	3.46	2.16	2.66	3.12	3.40	3.81	4.36	4.61	67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	37.65	22.75	26.19	30.53	35.33	45.33	53.76	59.22	67
Avg Assets per Employee (\$000)	4976.53	2393.93	3111.88	3608.30	4322.30	5508.71	8002.36	11128.3	67

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.92	0.00	0.00	1.80	3.99	6.02	8.24	10.10	66
Overhead Exp / NII + Non-Int Income	60.59	44.44	48.39	54.42	60.04	65.22	71.98	76.85	67

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.99	1.20	1.67	2.45	2.99	3.41	4.24	4.68	67
Personnel Expense	1.65	0.50	0.91	1.28	1.64	1.98	2.35	2.63	67
Net Occupancy Expense	0.40	0.12	0.23	0.31	0.39	0.48	0.56	0.77	67
Other Operating Expenses	0.92	0.45	0.52	0.73	0.90	1.12	1.28	1.42	67
Overhead Less Non-Interest Income	1.01	-0.66	-0.26	0.55	1.14	1.44	1.78	1.96	67

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.91	43.71	48.09	54.24	59.62	63.84	71.50	76.33	67
Personnel Expense	32.38	17.88	24.25	29.49	33.09	35.77	38.27	40.79	67
Net Occupancy Expense	8.06	4.33	5.33	6.64	7.74	9.35	11.34	12.61	67
Other Operating Expenses	18.96	12.79	13.51	15.74	18.17	21.00	26.22	28.61	67
Total Non-Interest Income	37.17	8.51	15.52	26.55	35.06	45.36	60.47	76.73	67
Fiduciary Activities Income	5.07	0.00	0.02	0.53	2.77	5.65	11.10	47.33	67
Serv Charges on Deposit Accts - Domestic	7.19	0.61	1.43	3.66	7.47	10.32	12.84	15.05	67
Trading Revenue	1.20	-1.28	-0.25	0.00	0.34	1.36	5.70	8.66	67
Investment Banking Fees & Commissions	3.18	0.09	0.27	0.97	2.19	4.61	10.75	13.06	67
Venture Capital Revenue	0.15	-0.04	0.00	0.00	0.00	0.08	0.93	1.75	67
Net Servicing Fees	1.14	0.00	0.00	0.07	0.44	1.59	4.57	7.04	67
Net Securitization Income	0.34	0.00	0.00	0.00	0.00	0.00	1.74	5.95	67
Insurance Activities Revenue	1.56	0.00	0.02	0.25	1.06	2.34	4.64	5.55	67
Net Gain (Loss) - Sales Loans, OREO, Oth	1.21	-0.17	-0.05	0.22	0.79	1.73	3.45	4.49	67
Other Non-Interest Income	10.33	2.42	3.11	5.91	9.06	14.07	20.69	23.81	67
Overhead Less Non-Interest Income	22.04	-10.07	-4.75	12.42	21.84	33.43	41.35	49.10	67

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	31.43	19.19	22.59	28.91	32.11	34.26	36.10	38.11	67
Appl Inc Tax+TE/Pretax NOI+TE	34.59	25.76	28.65	32.95	34.25	36.91	39.57	42.64	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	39.43	4.05	12.50	29.87	41.07	50.38	57.74	64.05	67
Commercial and Industrial Loans	11.90	1.31	4.05	7.61	11.44	15.92	21.34	23.15	67
Loans to Individuals	5.44	0.05	0.19	1.13	4.11	8.72	13.49	14.73	67
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.01	0.13	0.54	0.88	67
Agricultural Loans	0.21	0.00	0.00	0.00	0.08	0.38	0.74	1.37	67
Other Loans and Leases	3.35	0.19	0.60	1.61	2.59	4.81	7.78	8.82	67
Net Loans and Leases	62.65	16.93	38.88	53.84	66.31	70.81	74.75	77.66	67
Debt Securities Over 1 Year	15.15	5.03	5.28	9.12	14.90	20.23	24.55	27.75	67
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.04	0.14	0.30	0.67	1.43	67
Subtotal	79.16	38.07	57.21	73.68	84.04	85.98	88.90	89.65	67
Interest-Bearing Bank Balances	0.57	0.00	0.00	0.02	0.08	0.46	2.28	7.05	67
Federal Funds Sold & Reverse Repos	2.74	0.00	0.01	0.14	0.70	3.77	12.41	16.14	67
Debt Securities 1 Year or Less	2.10	0.02	0.04	0.40	0.85	3.88	7.53	9.42	67
Trading Assets	1.20	0.00	0.00	0.00	0.14	0.94	6.61	11.93	67
Total Earning Assets	87.97	81.80	84.32	85.71	87.94	89.93	91.13	93.62	67
Non-Int Cash and Due From Dep Inst	2.50	0.71	0.84	1.74	2.36	3.22	4.06	4.63	67
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.07	0.14	0.17	67
All Other Assets	9.34	3.82	5.81	7.09	8.96	11.60	13.38	14.76	67
MEMORANDA:									
Short-Term Investments	6.47	0.29	0.41	1.03	3.82	9.04	19.54	35.87	67
U.S. Treasury Securities	0.42	0.00	0.01	0.04	0.13	0.37	1.94	3.24	67
U.S. Agency Securities (excl MBS)	3.25	0.00	0.01	0.15	1.66	4.99	9.74	15.73	67
Municipal Securities	0.89	0.00	0.00	0.11	0.52	1.58	2.44	3.05	67
Mortgage-Backed Securities	10.50	0.44	1.73	4.73	10.07	14.68	19.90	25.56	67
Asset-Backed Securities	0.22	0.00	0.00	0.00	0.00	0.16	1.03	3.08	67
Other Debt Securities	0.71	0.00	0.00	0.03	0.17	0.78	3.16	5.35	67
RE Loans Secured by 1-4 Family	17.84	0.64	4.69	10.88	17.40	23.68	31.22	37.68	67
Revolving	4.34	0.00	0.08	1.82	3.81	7.28	9.08	11.47	67
Closed-End, Sec by First Liens	11.70	0.46	3.01	5.95	10.63	16.28	22.99	29.56	67
Closed-End, Sec by Junior Liens	1.50	0.00	0.01	0.49	1.47	1.96	3.60	4.87	67
Commercial Real Estate Loans	19.13	0.85	1.86	10.03	18.30	28.09	35.31	46.60	67
Construction and Land Dev	6.45	0.04	0.46	2.50	5.34	10.40	13.95	17.01	67
Multifamily	1.32	0.00	0.11	0.46	0.88	1.77	3.70	7.31	67
Nonfarm Nonresidential	10.53	0.47	1.11	4.89	10.54	14.34	20.97	22.77	67
RE Loans Secured by Farmland	0.21	0.00	0.00	0.00	0.09	0.35	0.80	1.22	67
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.15	14.47	39.40	48.11	63.28	72.39	78.57	85.35	67
RE Loans Secured by 1-4 Family	28.58	1.33	8.49	16.89	28.67	38.41	48.65	51.77	67
Revolving	6.65	0.00	0.14	3.07	5.58	10.70	12.67	16.05	67
Closed-End	21.48	0.95	6.61	11.53	21.53	30.13	37.56	45.16	67
Commercial Real Estate Loans	29.12	2.90	5.04	17.04	28.78	39.06	55.37	60.50	67
Construction and Land Dev	9.75	0.17	0.93	4.28	7.68	15.27	21.63	24.34	67
Multifamily	2.04	0.00	0.34	0.84	1.33	2.36	5.01	11.69	67
Nonfarm Nonresidential	16.02	1.20	3.11	8.39	15.36	23.30	29.28	34.72	67
RE Loans Secured by Farmland	0.31	0.00	0.00	0.00	0.14	0.48	1.21	1.74	67
Loans to Depository Institutions	0.19	0.00	0.00	0.00	0.01	0.19	0.99	2.05	67
Commercial and Industrial Loans	18.89	3.43	8.28	12.73	17.95	23.00	32.11	36.63	67
Loans to Individuals	8.92	0.18	0.38	2.47	6.40	15.36	21.63	24.94	67
Credit Card Loans	1.12	0.00	0.00	0.00	0.06	1.12	5.55	10.45	67
Agricultural Loans	0.33	0.00	0.00	0.01	0.12	0.56	1.29	2.43	67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.16	67
Other Loans and Leases	6.67	0.27	0.92	2.32	4.32	9.19	13.62	39.40	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.47	0.29	0.41	1.03	3.82	9.04	19.54	35.87	67
Liquid Assets	22.23	8.91	10.87	13.76	18.92	27.93	43.20	49.84	67
Investment Securities	18.22	5.78	7.38	13.26	17.51	23.12	28.44	41.75	67
Net Loans and Leases	62.65	16.93	38.88	53.84	66.31	70.81	74.75	77.66	67
Net Lns, Ls & Stdbly Ltrs of Credit	65.98	21.08	44.39	59.48	68.09	75.10	79.24	82.74	67
Core Deposits	48.86	4.84	13.27	39.27	52.74	60.56	67.95	71.71	67
Noncore Funding	35.39	13.64	16.61	24.63	31.72	44.21	65.46	75.25	67
Time Deposits of \$100K or More	10.61	2.17	4.22	6.96	10.11	13.55	19.26	24.44	67
Foreign Deposits	2.46	0.00	0.00	0.00	1.00	4.00	6.29	21.92	67
Fed Funds Purchased and Repos	7.91	0.33	1.38	3.63	6.86	11.47	16.75	20.40	67
Net Fed Funds Purchased (Sold)	5.28	-5.25	-1.55	1.61	4.87	7.82	13.04	14.42	67
Commercial Paper	0.34	0.00	0.00	0.00	0.00	0.57	1.74	3.17	67
Oth Borrowings W/Rem Mat 1 Yr or Less	3.80	0.10	0.24	0.94	2.91	5.50	9.88	11.34	67
Earning Assets Repr in 1 Year	43.70	20.36	23.55	36.28	44.11	50.89	59.79	65.02	67
Int-Bearing Liab Repr in 1 Year	20.12	1.31	10.42	14.52	18.79	25.09	31.35	42.29	67
Long-Term Debt Repr in 1 Year	2.16	0.00	0.00	0.00	0.41	4.91	6.53	8.33	67
Net Assets Repriceable in 1 Year	19.88	-3.76	2.90	10.78	19.96	26.04	37.73	49.27	67
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.64	8.44	11.05	23.33	34.65	51.65	65.16	88.80	67
Net ST Noncore Funding Dependence	23.63	-13.76	7.05	16.28	23.79	29.53	38.40	47.46	67
Short-Term Inv/ST Noncore Funding	23.76	1.14	2.10	5.06	15.47	39.93	66.78	81.13	67
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.54	-28.49	-19.04	-11.64	-4.49	4.25	13.88	40.36	67
Net Loans and Leases/Total Deposits	97.94	43.36	68.40	83.81	100.06	107.56	122.73	138.53	67
Net Loans and Leases/Core Deposits	149.49	66.63	95.35	109.12	129.07	157.92	247.06	462.55	67
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.34	-18.67	-6.81	-2.63	-0.02	0.00	0.04	0.09	45
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.88	-14.39	-12.57	-10.16	-5.27	-2.11	-0.65	-0.13	66
Struct Notes Appr(Depr)/T1 Cap	-0.19	-1.25	-0.83	-0.28	-0.03	-0.00	-0.00	-0.00	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.52	0.00	0.00	0.00	0.44	9.53	50.43	58.44	67
Available-For-Sale Securities	91.47	36.70	43.50	89.60	99.50	100.00	100.00	100.00	67
U.S. Treasury Securities	2.79	0.00	0.08	0.24	0.76	2.85	13.69	20.09	67
U.S. Agency Securities (excl MBS)	17.32	0.00	0.16	1.00	8.76	26.76	57.39	65.37	67
Municipal Securities	4.63	0.00	0.05	0.70	3.09	7.66	12.51	16.25	67
Mortgage-Backed Securities	60.50	2.04	9.12	39.00	64.01	83.47	93.26	93.67	67
Asset-Backed Securities	1.41	0.00	0.00	0.00	0.00	1.50	6.37	15.37	67
Other Debt Securities	4.69	0.00	0.02	0.16	1.16	4.15	20.84	34.88	67
Mutual Funds and Equity Securities	1.49	0.00	0.00	0.27	0.96	2.15	5.67	8.47	67
Debt Securities 1 Year or Less	12.72	0.13	0.25	2.35	6.15	22.32	43.06	52.90	67
Debt Securities 1 To 5 Years	22.37	0.45	1.36	6.57	17.57	38.81	54.15	57.36	67
Debt Securities Over 5 Years	60.25	9.06	13.07	32.23	64.02	85.15	95.72	97.85	67
Pledged Securities	60.12	6.04	24.48	46.14	59.50	78.28	89.56	92.61	67
Structured Notes, Fair Value	0.27	0.00	0.00	0.00	0.00	0.00	1.61	4.93	67

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.00	-0.00	0.03	0.09	0.19	0.32	0.40	67
Provision for Ln&Ls Losses/Avg Lns&Ls	0.21	-0.03	-0.00	0.07	0.16	0.29	0.58	0.72	67
Provision for Ln&Ls Losses/Net Losses	100.99	-26.38	0.00	79.82	100.10	137.18	162.99	255.40	65
Ln&Ls Allowance/Total Loans & Leases	1.10	0.40	0.54	0.94	1.13	1.30	1.41	1.55	67
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.77	1.54	2.20	2.96	6.53	9.93	24.13	46.77	59
ALLL/Nonaccrual Assets	362.98	76.44	132.50	214.12	276.52	451.71	865.88	1031.21	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	254.58	64.88	81.91	156.40	226.56	282.91	496.05	767.85	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.00	0.01	0.12	0.23	0.42	0.74	0.91	67
Recoveries/Avg Loans and Leases	0.10	0.00	0.00	0.04	0.08	0.14	0.22	0.29	67
Net Losses/Avg Loans and Leases	0.20	-0.03	-0.00	0.06	0.14	0.30	0.53	0.63	67
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Recoveries/Prior Year-End Losses	16.10	2.08	7.94	10.56	15.00	19.07	27.48	40.75	65
Earnings Coverage of Net Losses (X)	19.94	-74.81	-16.16	7.04	13.06	30.25	43.50	176.65	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.01	-0.00	0.00	0.03	0.12	0.24	0.31	65
RE Loans Secured By 1-4 Family	0.08	-0.00	-0.00	0.00	0.05	0.11	0.24	0.30	65
Revolving	0.11	-0.01	-0.00	0.00	0.09	0.18	0.36	0.44	63
Closed-End	0.06	-0.00	-0.00	0.00	0.04	0.08	0.21	0.32	65
Commercial Real Estate Loans	0.03	-0.04	-0.02	-0.00	0.00	0.06	0.15	0.17	65
Construction and Land Dev	0.01	-0.02	-0.00	-0.00	0.00	0.02	0.08	0.13	65
Multifamily	0.00	-0.32	-0.02	0.00	0.00	0.00	0.03	0.26	64
Nonfarm Nonresidential	0.04	-0.12	-0.03	-0.00	0.00	0.12	0.19	0.22	65
RE Loans Secured by Farmland	0.02	-0.19	-0.03	0.00	0.00	0.00	0.06	0.64	53
Commercial and Industrial Loans	0.21	-0.13	-0.08	0.02	0.16	0.34	0.61	1.01	67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Loans to Individuals	0.96	0.07	0.14	0.41	0.77	1.40	2.16	2.54	62
Credit Card Loans	2.55	-0.13	0.00	1.25	2.57	3.59	4.98	6.94	45
Agricultural Loans	0.02	-0.84	-0.19	-0.00	0.00	0.02	0.23	0.42	57
Loans to Foreign Governments & Inst	-0.16	-2.76	-0.82	0.00	0.00	0.00	0.00	0.00	17
Other Loans and Leases	0.20	-0.23	-0.06	0.00	0.04	0.30	1.01	1.48	67

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

30-89 Days PD Loans and Leases	0.61	0.10	0.20	0.31	0.54	0.80	1.19	2.06	67
90+ Days PD Loans and Leases	0.13	0.00	0.00	0.03	0.10	0.21	0.36	0.62	67
Nonaccrual Loans and Leases	0.41	0.08	0.11	0.17	0.34	0.52	0.93	1.40	67
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.10	0.14	0.28	0.46	0.83	1.23	1.69	67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.09	67
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.61	0.10	0.20	0.31	0.54	0.80	1.19	2.06	67
90+ Days Past Due Assets	0.13	0.00	0.00	0.03	0.10	0.21	0.36	0.62	67
Nonaccrual Assets	0.42	0.08	0.11	0.17	0.34	0.52	0.93	1.40	67
30+ Days PD & Nonaccrual Assets	1.21	0.26	0.39	0.69	1.04	1.62	2.54	3.00	67
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.36	0.06	0.08	0.18	0.29	0.53	0.72	0.97	67
90+ PD & Nonaccrual Assets + OREO	0.42	0.07	0.09	0.22	0.35	0.57	0.97	1.07	67
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.30	0.04	0.06	0.11	0.27	0.37	0.62	0.88	67
Allowance for Loan & Lease Losses	44.33	5.80	12.01	22.91	38.17	59.99	90.07	131.71	67
Equity Cap + ALLL	3.42	0.58	0.72	1.33	2.91	4.55	8.40	12.40	67
Tier 1 Cap + ALLL	3.86	0.22	0.85	1.62	3.30	5.42	8.97	11.01	67
Loans & Leases + RE Acquired	0.50	0.08	0.13	0.23	0.43	0.60	1.17	1.58	67

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	0.57	0.10	0.18	0.30	0.52	0.76	1.04	1.85	65
- 90+ Days Past Due	0.11	0.00	0.00	0.01	0.07	0.15	0.32	0.72	65
- Nonaccrual	0.43	0.09	0.11	0.21	0.32	0.55	1.01	1.92	65
Coml & Indl - 30-89 Days PD	0.51	0.02	0.13	0.27	0.41	0.67	1.18	1.45	67
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.04	0.08	0.19	0.24	67
- Nonaccrual	0.61	0.00	0.06	0.28	0.53	0.82	1.40	1.75	67
Individuals - 30-89 Days PD	1.24	0.00	0.21	0.67	1.06	1.70	2.37	3.06	67
- 90+ Days Past Due	0.25	0.00	0.00	0.02	0.13	0.40	0.97	1.25	67
- Nonaccrual	0.15	0.00	0.00	0.01	0.08	0.23	0.54	0.75	67
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.09	40
Agricultural - 30-89 Days PD	0.20	0.00	0.00	0.00	0.03	0.34	0.66	1.06	57
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.23	57
- Nonaccrual	0.31	0.00	0.00	0.00	0.00	0.53	1.16	1.60	57
Foreign Govts- 30-89 Days PD	1.47	0.00	0.00	0.00	0.00	0.00	3.17	10.57	17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Other Lns&Ls - 30-89 Days PD	0.40	0.00	0.00	0.04	0.30	0.53	1.28	1.86	67
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.37	67
- Nonaccrual	0.16	0.00	0.00	0.01	0.09	0.27	0.57	0.69	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.70	0.08	0.17	0.33	0.63	0.94	1.46	2.13	65
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.10	0.24	0.56	1.17	65
- Nonaccrual	0.41	0.00	0.02	0.12	0.25	0.60	1.03	2.58	65
Revolving - 30-89 Days PD	0.39	0.02	0.11	0.19	0.36	0.51	0.72	1.05	63
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.02	0.09	0.18	0.23	63
- Nonaccrual	0.14	0.00	0.00	0.00	0.11	0.19	0.51	0.87	63
Closed-End - 30-89 Days PD	0.83	0.08	0.13	0.32	0.74	1.10	1.98	2.48	65
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.11	0.32	0.78	1.80	65
- Nonaccrual	0.49	0.00	0.03	0.13	0.31	0.70	1.31	2.60	65
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.01	0.05	0.10	0.18	0.21	65
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	65
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.02	0.05	0.12	0.15	65
Commercial RE - 30-89 Days PD	0.44	0.05	0.09	0.21	0.40	0.63	0.89	1.09	65
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.06	0.12	0.25	65
- Nonaccrual	0.44	0.01	0.10	0.23	0.33	0.70	0.96	1.05	65
Const & Dev - 30-89 Days PD	0.52	0.00	0.00	0.11	0.39	0.89	1.43	2.64	65
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.18	65
- Nonaccrual	0.31	0.00	0.00	0.05	0.21	0.55	0.92	1.44	65
Multifamily - 30-89 Days PD	0.36	0.00	0.00	0.01	0.19	0.61	1.19	2.20	64
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.43	64
- Nonaccrual	0.37	0.00	0.00	0.01	0.18	0.62	1.45	2.30	64
Nonfarm Nres- 30-89 Days PD	0.39	0.00	0.05	0.14	0.36	0.60	0.72	1.15	65
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.05	0.15	0.19	65
- Nonaccrual	0.50	0.00	0.02	0.19	0.42	0.71	1.15	1.36	65
Farmland - 30-89 Days PD	0.50	0.00	0.00	0.00	0.22	0.56	2.32	2.97	53
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.28	53
- Nonaccrual	0.61	0.00	0.00	0.03	0.37	1.00	1.81	2.61	53
Credit Card - 30-89 Days PD	1.40	0.00	0.00	0.78	1.28	2.17	2.77	3.84	45
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.56	1.46	1.86	2.35	45
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.07	0.65	0.91	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.55	3.48	5.73	6.76	7.32	8.39	9.82	10.25	67
Tier 1 RBC Ratio	9.60	5.09	7.31	7.99	9.31	11.26	12.39	13.96	67
Total Risk-Based Capital Ratio	12.26	7.70	10.47	11.22	12.10	13.09	14.44	15.80	67
Tangible Tier 1 Leverage Ratio	7.21	2.94	4.40	6.25	7.13	8.25	9.63	10.25	67
Tangible Common Eq Cap/Tan Assets	5.68	0.71	2.93	4.64	5.69	6.54	7.93	8.86	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	31.31	7.46	9.93	21.31	28.42	40.62	53.81	78.36	67
Standby Letters of Credit	3.21	0.09	0.34	1.22	2.71	5.10	7.56	9.12	67
Commercial & Similar Letters of Credit	0.13	0.00	0.00	0.01	0.08	0.20	0.40	0.45	67
Securities Lent	2.73	0.00	0.00	0.00	0.00	0.00	13.00	53.83	67
Credit Derivatives (BHC as Guarantor)	0.94	0.00	0.00	0.00	0.00	0.00	0.69	29.61	67
Credit Derivatives (BHC as Beneficiary)	1.09	0.00	0.00	0.00	0.00	0.07	3.80	27.85	67
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	76.45	0.04	0.30	6.08	18.65	65.52	269.64	799.22	67
Interest Rate Contracts	60.14	0.00	0.27	6.03	15.59	33.76	140.65	716.78	67
Interest Rate Futures & Forward Contr	9.65	0.00	0.00	0.00	0.67	4.36	73.36	99.65	67
Written Options Contr (Int Rate)	6.59	0.00	0.00	0.03	0.48	2.04	22.50	115.44	67
Purchased Options Contr (Int Rate)	6.98	0.00	0.00	0.00	0.17	3.06	29.60	116.72	67
Interest Rate Swaps	29.11	0.00	0.00	2.52	11.39	22.89	67.37	390.03	67
Foreign Exchange Contracts	9.84	0.00	0.00	0.00	0.10	2.40	65.55	151.56	67
Futures & Forward Foreign Exch Contr	6.66	0.00	0.00	0.00	0.08	1.87	54.51	102.18	67
Written Options Contr (Foreign Exch)	0.54	0.00	0.00	0.00	0.00	0.06	1.07	9.94	67
Purchased Options Contr (Foreign Exch)	0.58	0.00	0.00	0.00	0.00	0.05	1.14	11.40	67
Foreign Exchange Rate Swaps	0.69	0.00	0.00	0.00	0.00	0.01	2.61	17.77	67
Equity, Commodity, & Other Deriv Contr	2.15	0.00	0.00	0.00	0.00	0.43	12.79	33.54	67
Commodity & Other Fut & Forward Contr	0.12	0.00	0.00	0.00	0.00	0.00	0.83	2.08	67
Written Options Contr (Comm & Other)	0.58	0.00	0.00	0.00	0.00	0.15	3.11	9.89	67
Purchased Options Contr (Comm & Oth)	0.80	0.00	0.00	0.00	0.00	0.08	4.03	15.44	67
Commodity & Other Swaps	0.40	0.00	0.00	0.00	0.00	0.06	3.13	5.10	67
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	60.83	14.99	22.33	35.33	44.79	67.25	132.72	269.02	67

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.90	3.01	42.26	83.00	94.44	99.67	100.00	100.00	64
Foreign Exchange Contracts	6.87	0.00	0.00	0.00	1.09	9.61	26.15	77.38	64
Equity, Comm, & Other Contracts	1.68	0.00	0.00	0.00	0.00	1.70	7.46	20.49	64
Futures and Forwards	18.52	0.00	0.00	3.87	12.16	26.85	59.83	86.80	64
Written Options	7.32	0.00	0.00	1.99	5.22	11.94	22.46	40.28	64
Exchange-Traded	0.33	0.00	0.00	0.00	0.00	0.00	2.33	4.31	64
Over-The-Counter	6.62	0.00	0.00	0.70	4.57	9.49	20.74	40.28	64
Purchased Options	6.75	0.00	0.00	0.00	3.33	12.01	21.64	45.05	64
Exchange-Traded	0.41	0.00	0.00	0.00	0.00	0.00	2.69	5.86	64
Over-The-Counter	5.88	0.00	0.00	0.00	3.01	8.95	19.89	45.05	64
Swaps	61.00	0.00	2.90	28.95	64.31	84.29	93.46	99.65	64
Held for Trading	39.12	0.00	0.00	0.00	32.39	77.36	97.03	99.09	64
Interest Rate Contracts	28.10	0.00	0.00	0.00	22.33	55.60	80.78	87.49	64
Foreign Exchange Contracts	4.47	0.00	0.00	0.00	0.21	7.28	13.09	65.07	64
Equity, Comm, & Other Contracts	0.84	0.00	0.00	0.00	0.00	0.44	4.36	11.02	64
Non-Traded	60.87	0.43	1.95	20.50	66.31	100.00	100.00	100.00	64
Interest Rate Contracts	56.32	0.29	1.12	16.25	60.58	92.53	99.93	100.00	64
Foreign Exchange Contracts	0.38	0.00	0.00	0.00	0.00	0.20	1.80	4.72	64
Equity, Comm, & Other Contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.23	3.60	64
Deriv Contr (Excl Fut & FX LE 14 Days)	84.47	43.68	56.01	74.79	88.91	96.60	99.79	100.00	64
One Year or Less	28.31	0.51	3.83	10.99	20.97	39.80	77.13	83.58	64
Over 1 Year to 5 Years	27.14	0.00	0.47	13.79	27.66	39.52	58.47	66.54	64
Over 5 Years	19.95	0.00	0.00	9.92	20.41	32.82	42.37	56.95	64
Gross Negative Fair Value (Abs Val)	1.18	0.02	0.18	0.66	1.17	1.66	2.10	2.88	64
Gross Positive Fair Value	1.01	0.11	0.20	0.47	0.94	1.28	2.01	3.02	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.12	0.00	0.00	0.00	0.03	0.07	0.71	1.39	67
Gross Positive Fair Value (X)	0.11	0.00	0.00	0.00	0.02	0.05	0.65	1.42	67
Held for Trading (X)	0.09	0.00	0.00	0.00	0.00	0.03	0.64	1.35	67
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	67
Current Credit Exposure (X)	0.05	0.00	0.00	0.00	0.01	0.05	0.30	0.42	67
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.62	0.00	0.00	0.04	0.19	0.44	2.91	4.44	67

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.07	0.19	0.73	67
Ins Under Assets(P/C)/Tot Ins Und Ast	41.95	0.00	0.00	0.00	25.07	78.59	100.00	100.00	30
Ins Under Assets(L/H)/Tot Ins Und Ast	58.04	0.00	0.00	11.70	63.43	100.00	100.00	100.00	30
Sep Acct Assets(L/H)/Total Life Ast	0.62	0.00	0.00	0.00	0.00	0.00	0.00	11.58	24
Ins Activities Revenue/Adj Oper Inc	1.56	0.00	0.02	0.25	1.06	2.34	4.64	5.55	67
Premium Inc/Ins Activities Revenue	10.02	0.00	0.00	0.00	0.00	13.27	55.80	71.64	63
Credit Rel Prem Inc/Tot Prem Inc	72.80	0.00	0.00	37.36	100.00	100.00	100.00	100.00	28
Other Prem Inc/Total Prem Inc	27.19	-13.45	0.00	0.00	0.00	38.77	98.33	100.00	28
Ins Under Net Income/Consol Net Income	0.28	0.00	0.00	0.00	0.00	0.23	1.41	3.14	67
Ins Net Inc (P/C)/Equity (P/C)	9.75	-29.57	-1.97	1.22	11.09	15.16	17.67	24.86	21
Ins Net Inc (L/H)/Equity (L/H)	5.89	1.02	1.62	2.62	3.76	7.74	14.21	17.93	24
Insur Ben, Losses, Exp/Insur Premiums	110.59	1.82	12.51	41.56	76.74	100.68	224.57	467.27	28
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.58	0.00	0.00	0.00	0.00	0.05	5.56	16.18	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.61	0.00	0.00	0.00	0.00	0.67	3.31	5.39	24
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.41	67
CSV Life Insurance/Tier 1 Cap + ALLL	12.02	0.00	0.00	0.85	11.67	20.76	27.96	30.57	66
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.04	0.00	0.00	0.00	0.00	0.18	7.47	14.57	67
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.59	0.00	0.00	0.00	0.00	4.95	10.13	14.06	54
Cost: Interest-Bearing Deposits	3.93	1.80	2.19	3.36	4.13	4.55	4.68	4.70	41
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	69.89	0.13	0.13	0.14	0.25	3.12	174.42	259.60	5
Commercial and Industrial Loans	0.44	0.03	0.03	0.03	0.05	0.42	1.35	1.46	7
Foreign Governments and Inst	-0.16	-2.76	-0.82	0.00	0.00	0.00	0.00	0.00	17
Leases	0.11	0.07	0.07	0.07	0.07	0.11	0.13	0.14	2
GROWTH RATES:									
Net Loans and Leases	203.39	-91.70	-68.98	-15.64	12.35	42.29	128.83	5041.03	46
Total Selected Assets	58.17	-89.80	-42.74	-6.52	4.44	38.72	311.74	1075.80	66
Deposits	22.68	-47.86	-33.54	-1.29	16.84	38.98	81.64	153.50	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	14.38	5.14	7.61	11.91	14.72	17.29	20.05	23.52	67
Bank Net Inc/Avg Eq Inv in Banks	14.66	4.59	7.20	10.76	14.67	17.63	21.98	25.41	58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	11.48	0.01	0.37	3.83	9.08	16.83	29.50	39.00	61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.80	-40.54	-0.00	2.09	9.85	16.64	20.75	25.49	28
Bank Net Income/Parent Net Income	75.51	0.00	0.00	68.99	97.16	104.14	111.69	115.68	67
Nonbank Net Income/Parent Net Income	5.71	0.00	0.00	0.21	1.24	7.83	26.92	34.75	66
Sub BHCs Net Inc/Parent Net Income	61.74	0.30	3.41	16.60	62.23	101.06	105.10	111.00	22
LEVERAGE:									
Total Liabilities/Equity	33.95	0.20	2.03	13.09	23.35	52.53	103.78	123.86	67
Total Debt/Equity Capital	16.47	0.00	0.00	0.00	8.22	27.90	55.03	88.15	67
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.10	0.00	0.00	10.10	18.18	35.65	69.50	97.09	67
Tot Debt+Lns Guaranteed for Affl/Equity	18.93	0.00	0.00	0.00	9.02	30.37	59.19	119.01	67
Total Debt/Eq Cap - Exc Over Fair Value	16.75	0.00	0.00	0.00	8.40	28.79	55.03	90.00	67
Long-Term Debt/Equity Capital	12.49	0.00	0.00	0.00	5.79	22.39	44.73	61.64	67
Short-Term Debt/Equity Capital	2.87	0.00	0.00	0.00	0.00	4.61	13.27	21.64	67
Current Portion of LT Debt/Equity	0.15	0.00	0.00	0.00	0.00	0.01	1.15	1.83	67
Exc Cost Over Fair Value/Equity Cap	0.44	0.00	0.00	0.00	0.00	0.23	2.69	5.82	67
Long-Term Debt/Consolidated LT Debt	14.91	0.00	0.00	0.00	6.48	24.90	57.06	66.57	67
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	109.38	87.87	94.95	99.93	109.64	115.44	125.43	135.68	67
Total Investment in Subs/Equity	120.05	98.24	99.46	106.17	111.55	129.42	160.02	182.19	67
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.37	82.19	84.63	93.02	98.56	104.86	113.70	116.72	67
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.40	84.07	91.40	96.91	102.47	115.54	141.32	156.40	67
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.76	-0.78	-0.51	-0.00	0.71	1.29	2.11	3.47	67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.80	0.32	0.56	0.83	1.35	2.62	3.61	4.99	48
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	124.37	22.15	41.78	86.08	111.97	167.34	207.02	225.15	67
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.78	10.93	34.54	90.72	117.27	168.95	215.80	234.40	67
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.54	8.12	42.25	83.81	100.74	123.96	208.10	257.52	67
Pretax Oper Inc + Int Exp/Int Expense	3429.61	-89.38	69.26	220.84	752.76	2310.13	11821.9	37676.6	49
Div + Int From Subs/Int Exp + Div	137.00	10.39	24.78	90.72	115.40	188.67	244.26	270.84	64
Fees+Other Inc From Subs/Sal + Oth Exp	15.88	0.00	0.00	0.00	0.00	26.33	77.87	96.33	66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	151.27	0.47	1.19	3.43	9.43	207.10	605.83	1006.83	25
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.38	-22.61	-11.50	-2.53	0.52	3.87	8.21	15.96	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	5.00	19
Nonaccrual	1.69	0.00	0.00	0.00	0.00	0.00	11.83	23.51	19
Total	12.13	0.00	0.00	0.00	0.00	0.00	27.54	100.00	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	67
To Nonbank Subsidiaries	0.33	0.00	0.00	0.00	0.00	0.00	0.10	8.95	67
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	67
Total	0.47	0.00	0.00	0.00	0.00	0.00	3.13	9.32	67
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.41	0.00	0.00	0.05	1.23	6.62	24.05	48.17	67
Combined Thrift Assets	0.31	0.00	0.00	0.00	0.00	0.00	1.68	7.90	67
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.02	0.92	1.60	67

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	83.14	0.00	27.10	44.43	69.58	101.39	139.33	267.48	58
Dividends Paid/Net Income	34.95	0.00	0.00	27.82	41.68	49.22	58.66	63.86	67
Net Income - Dividends/Avg Equity	8.85	2.14	4.12	6.79	8.82	10.35	13.15	16.47	67
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	109.79	0.00	0.00	10.40	107.09	202.41	250.62	284.97	59
Dividends From Nonbank Subs	3.51	0.00	0.00	0.00	0.21	4.27	18.24	29.84	59
Dividends From Subsidiary BHCs	14.50	0.00	0.00	0.00	0.00	4.57	101.68	135.97	59
Dividends From All Subsidiaries	151.15	0.05	35.13	100.00	132.90	210.16	283.38	340.81	59
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	54.12	0.00	0.00	25.63	53.75	85.24	110.01	122.27	57
Interest Income From Bank Subs	2.76	0.00	0.00	0.06	1.17	2.70	10.55	18.77	57
Mgt & Service Fees From Bank Subs	3.53	0.00	0.00	0.00	0.00	2.32	18.54	24.46	57
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.01	0.78	57
Operating Income From Bank Subs	68.92	0.00	2.15	40.97	68.03	98.70	117.91	145.34	57
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	36.41	0.00	0.00	0.00	13.57	74.82	123.24	157.46	58
Interest Income From Nonbank Subs	27.30	0.00	0.00	0.00	5.15	35.02	85.80	250.69	58
Mgt & Serv Fees From Nonbank Subs	2.67	0.00	0.00	0.00	0.00	0.23	12.51	29.55	58
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	58
Operating Inc From Nonbank Subs	80.50	0.00	0.00	5.65	62.46	122.07	224.76	328.93	58
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	37.56	0.00	0.00	1.02	40.22	57.15	89.07	93.03	22
Interest Inc From Subsidiary BHCs	3.57	0.00	0.00	0.00	0.00	2.58	19.97	23.08	22
Mgt & Serv Fees From Sub BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.38	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	44.60	0.00	0.00	11.43	47.84	67.93	90.99	93.03	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.97	0.00	0.00	0.00	65.64	92.97	98.13	99.30	67
Interest Income From Bank Subs	4.52	0.00	0.00	0.03	1.41	4.01	20.69	35.92	67
Mgt & Serv Fees From Bank Subs	3.66	0.00	0.00	0.00	0.00	1.69	24.21	32.89	67
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.36	67
Operating Income From Bank Subs	66.20	0.00	0.00	29.18	89.29	98.32	99.64	100.63	67
Dividends From Nonbank Subs	2.69	0.00	0.00	0.00	0.04	1.99	17.00	25.42	67
Interest Income From Nonbank Subs	3.08	0.00	0.00	0.00	0.08	3.45	15.82	26.42	67
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.38	1.74	67
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Inc From Nonbank Subs	8.21	0.00	0.00	0.00	1.22	11.20	40.25	65.87	67
Dividends From Subsidiary BHCs	11.29	0.00	0.00	0.00	0.00	2.30	81.54	95.06	67
Interest Inc From Subsidiary BHCs	0.30	0.00	0.00	0.00	0.00	0.00	0.51	9.43	67
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Sub BHCs	12.67	0.00	0.00	0.00	0.00	3.32	89.26	95.59	67
Loans and Adv From Subs/ST Debt	854.10	0.00	0.75	42.10	114.91	561.54	3594.51	7445.06	31
Loans and Adv From Subs/Total Debt	200.10	0.00	0.00	9.44	43.01	186.85	612.55	2856.80	47

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1379552	158,079,131	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	53,940,665	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	21,140,495	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	11,826,441	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	66,696,424	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,447,538,298	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,325,875	BANK OF HAWAII CORPORATION	HONOLULU, HI	
1033470	108,968,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1074156	116,283,730	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	16,985,840	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	89,530,186	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	1,626,551,000	CITIGROUP INC.	NEW YORK, NY	
1132449	163,581,959	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	14,486,079	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	23,016,162	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	57,874,763	COMERICA INCORPORATED	DETROIT, MI	
1117679	43,487,465	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,283,332	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	33,758,421	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	11,464,371	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	10,019,569	EAST WEST BANCORP, INC.	PASADENA, CA	Moved from Peer 2
1130780	13,805,304	FBOP CORPORATION	OAK PARK, IL	
1070345	106,110,513	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	20,197,663	FIRST BANCORP	SAN JUAN, PR	
1075612	15,526,492	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	37,471,580	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12,789,091	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,258,892	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	14,561,545	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	52,595,232	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	466,008,463	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	36,282,351	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10,649,121	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	12,383,645	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1,328,001,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	94,576,311	KEYCORP	CLEVELAND, OH	
1037003	56,507,088	M&T BANK CORPORATION	BUFFALO, NY	
1199497	54,553,646	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1072442	17,002,714	MERCANTILE BANCSHARES CORPORAT	BALTIMORE, MD	
1069125	141,497,678	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	28,740,011	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	13,673,933	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1048429	59,381,835	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	53,325,916	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	11,013,810	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1129382	48,400,000	POPULAR, INC.	SAN JUAN, PR	
1826056	20,822,556	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	86,063,917	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	15,751,366	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,079,695	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	102,586,312	STATE STREET CORPORATION	BOSTON, MA	

BHCPR Reporters for Quarter Ending 06/30/2006
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2006 and Other Notes
1131787	181,143,444	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	30,538,292	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	411,251,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	14,325,469	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	40,137,491	TD BANKNORTH INC.	PORTLAND, ME	
1119794	213,405,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	50,800,136	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	57,421,117	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,429,815	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	16,667,583	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	553,614,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	18,024,620	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	499,516,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,430,364	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	10,745,944	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	45,142,086	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.