

PEER GROUP 02

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

91

93

88

90

83

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

| | | | | | |
|-------------------------------|------|------|-------|------|------|
| Net Interest Income (TE) | 3.43 | 3.59 | 3.54 | 3.58 | 3.61 |
| + Non-interest Income | 1.17 | 1.13 | 1.18 | 1.14 | 1.26 |
| - Overhead Expense | 2.83 | 2.83 | 2.82 | 2.79 | 2.96 |
| - Provision for Losses | 0.16 | 0.13 | 0.14 | 0.15 | 0.14 |
| + Securities Gains (Losses) | 0.01 | 0.00 | -0.01 | 0.00 | 0.03 |
| + Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| = Pretax Net Oper Income (TE) | 1.61 | 1.81 | 1.73 | 1.78 | 1.82 |
| Net Operating Income | 1.02 | 1.16 | 1.13 | 1.14 | 1.15 |
| Net Income | 1.02 | 1.16 | 1.12 | 1.14 | 1.15 |
| Net Income (Sub S Adjusted) | 1.10 | 1.12 | 1.17 | N/A | N/A |

PERCENT OF AVG EARNING ASSETS:

| | | | | | |
|--------------------------|------|------|------|------|------|
| Interest Income (TE) | 7.07 | 6.54 | 6.85 | 6.00 | 5.34 |
| Interest Expense | 3.31 | 2.63 | 2.98 | 2.12 | 1.44 |
| Net Interest Income (TE) | 3.76 | 3.91 | 3.87 | 3.90 | 3.93 |

LOSSES, ALLOW, AND PAST DUE+NONACCR:

| | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|
| Net Ln&Ls Losses/Avg Loans & Leases | 0.16 | 0.11 | 0.15 | 0.18 | 0.21 |
| Earnings Coverage of Net Losses (X) | 22.24 | -2.50 | 29.95 | 24.26 | 18.23 |
| Ln&Ls Allowance/Total Loans & Leases | 1.24 | 1.28 | 1.23 | 1.28 | 1.39 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 0.57 | 0.47 | 0.49 | 0.49 | 0.58 |
| 30-89 Days Past Due Loans and Leases | 0.79 | 0.69 | 0.72 | 0.66 | 0.64 |

LIQUIDITY AND FUNDING:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Net Noncore Funding Dependence | 27.49 | 28.96 | 29.39 | 29.11 | 27.41 |
| Net ST Noncore Funding Dependence | 19.14 | 19.30 | 20.59 | 19.29 | 17.60 |
| Net Loans and Leases/Total Assets | 67.09 | 66.14 | 67.59 | 65.12 | 61.79 |

CAPITALIZATION:

| | | | | | |
|--|-------|-------|--------|-------|-------|
| Tier 1 Leverage Ratio | 8.89 | 8.83 | 8.81 | 8.66 | 8.55 |
| Equity Capital/Total Assets | 9.58 | 9.04 | 9.46 | 8.93 | 9.02 |
| Net Loans&Ls/Equity Capital (X) | 7.25 | 7.52 | 7.42 | 7.52 | 6.96 |
| Cash Dividends/Net Income | 32.75 | 27.92 | 28.55 | 28.94 | 30.52 |
| Cash Dividends/Net Income (Sub S Adjusted) | 0.00 | 0.00 | -48.02 | N/A | N/A |
| Retained Earnings/Avg Equity Cap | 6.94 | 9.00 | 8.50 | 8.92 | 8.85 |

PARENT COMPANY RATIOS:

| | | | | | |
|--|--------|--------|--------|--------|--------|
| Short-Term Debt/Equity Capital | 0.62 | 0.59 | 0.82 | 0.36 | 0.22 |
| Long-Term Debt/Equity Capital | 2.41 | 2.90 | 2.31 | 2.79 | 2.94 |
| Equity Investment in Subs/Equity Cap | 113.02 | 112.61 | 112.61 | 112.42 | 109.87 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 154.58 | 137.99 | 154.29 | 128.02 | 146.67 |

| PERCENT OF AVERAGE ASSETS | PEER GROUP 02 | | | | |
|---|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Interest Income (TE) | 6.45 | 6.01 | 6.27 | 5.53 | 4.92 |
| Less: Interest Expense | 3.03 | 2.42 | 2.73 | 1.95 | 1.32 |
| Equals: Net Interest Income (TE) | 3.43 | 3.59 | 3.54 | 3.58 | 3.61 |
| Plus: Non-Interest Income | 1.17 | 1.13 | 1.18 | 1.14 | 1.26 |
| Equals: Adj Operating Income (TE) | 4.60 | 4.74 | 4.74 | 4.76 | 4.92 |
| Less: Overhead Expense | 2.83 | 2.83 | 2.82 | 2.79 | 2.96 |
| Less: Provision for Loan and Lease Losses | 0.16 | 0.13 | 0.14 | 0.15 | 0.14 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Plus: Realized G/L on AFS Sec | 0.01 | 0.00 | -0.01 | 0.00 | 0.03 |
| Plus: Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Pretax Net Oper Inc (TE) | 1.61 | 1.81 | 1.73 | 1.78 | 1.82 |
| Less: Applicable Income Taxes (TE) | 0.58 | 0.65 | 0.60 | 0.64 | 0.65 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Operating Income | 1.02 | 1.16 | 1.13 | 1.14 | 1.15 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equals: Net Income | 1.02 | 1.16 | 1.12 | 1.14 | 1.15 |
| Memo: Net Income (Last Four Qtrs) | 1.10 | 1.15 | 1.12 | 1.14 | 1.16 |
| MARGIN ANALYSIS: | | | | | |
| Avg Earning Assets / Avg Assets | 91.81 | 92.10 | 91.67 | 92.15 | 92.19 |
| Avg Int-Bearing Funds / Avg Assets | 77.88 | 78.24 | 77.75 | 78.30 | 78.26 |
| Int Income (TE) / Avg Earning Assets | 7.07 | 6.54 | 6.85 | 6.00 | 5.34 |
| Int Expense / Avg Earning Assets | 3.31 | 2.63 | 2.98 | 2.12 | 1.44 |
| Net Int Inc (TE) / Avg Earn Assets | 3.76 | 3.91 | 3.87 | 3.90 | 3.93 |
| YIELD OR COST: | | | | | |
| Total Loans and Leases (TE) | 7.69 | 7.17 | 7.52 | 6.63 | 5.94 |
| Interest-Bearing Bank Balances | 5.47 | 5.05 | 4.46 | 3.43 | 1.78 |
| Fed Funds Sold & Reverse Repos | 5.16 | 4.36 | 4.94 | 3.11 | 1.32 |
| Trading Assets | 6.70 | 3.85 | 3.33 | 2.60 | 3.75 |
| Total Earning Assets | 6.97 | 6.43 | 6.75 | 5.89 | 5.22 |
| Investment Securities (TE) | 5.03 | 4.67 | 4.81 | 4.33 | 4.09 |
| U. S. Treasury & Agency Sec (excl MBS) | 4.55 | 3.95 | 4.23 | 3.58 | 3.15 |
| Mortgage-Backed Securities | 4.79 | 4.47 | 4.61 | 4.25 | 3.96 |
| All Other Securities | 6.54 | 6.09 | 6.59 | 6.69 | 6.59 |
| Interest-Bearing Deposits | 3.61 | 2.76 | 3.18 | 2.14 | 1.43 |
| Time Deposits of \$100K or More | 4.73 | 3.84 | 4.30 | 3.18 | 2.25 |
| Time Deposits < \$100K | 4.50 | 3.52 | 4.04 | 2.93 | 2.28 |
| Other Domestic Deposits | 2.51 | 1.81 | 2.17 | 1.31 | 0.72 |
| Foreign Deposits | 5.22 | 4.12 | 4.62 | 2.63 | 1.36 |
| Fed Funds Purchased and Repos | 4.47 | 3.86 | 4.28 | 2.91 | 1.46 |
| Other Borrowed Funds & Trading Liab | 4.74 | 4.26 | 4.52 | 3.80 | 3.12 |
| All Interest-Bearing Funds | 3.90 | 3.10 | 3.52 | 2.50 | 1.70 |

PEER GROUP 02

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
|--|------------|------------|------------|------------|------------|
| Avg Personnel Exp Per Employee (\$000) | 17 | 16 | 62 | 60 | 60 |
| Avg Assets per Employee (\$000) | 4,564 | 4,460 | 4,273 | 4,321 | 3,977 |
| ANALYSIS RATIOS | | | | | |
| Mutual Fund Fee Inc / Non-Int Income | 3.10 | 2.88 | 2.87 | 2.66 | 3.13 |
| Overhead Exp / NII + Non-Int Income | 62.54 | 60.55 | 61.25 | 60.57 | 61.74 |
| PERCENT OF AVERAGE ASSETS: | | | | | |
| Total Overhead Expense | 2.83 | 2.83 | 2.82 | 2.79 | 2.96 |
| Personnel Expense | 1.57 | 1.56 | 1.54 | 1.51 | 1.59 |
| Net Occupancy Expense | 0.40 | 0.39 | 0.39 | 0.39 | 0.41 |
| Other Operating Expenses | 0.84 | 0.85 | 0.88 | 0.89 | 0.95 |
| Overhead Less Non-Interest Income | 1.62 | 1.64 | 1.62 | 1.63 | 1.66 |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): | | | | | |
| Total Overhead Expense | 61.18 | 59.13 | 59.99 | 59.15 | 60.37 |
| Personnel Expense | 34.00 | 33.13 | 32.67 | 32.01 | 32.68 |
| Net Occupancy Expense | 8.58 | 8.24 | 8.26 | 8.27 | 8.35 |
| Other Operating Expenses | 18.33 | 17.70 | 18.63 | 18.61 | 19.00 |
| Total Non-Interest Income | 24.83 | 23.18 | 24.62 | 23.63 | 25.52 |
| Fiduciary Activities Income | 2.02 | 1.81 | 1.91 | 1.80 | 1.88 |
| Serv Charges on Deposit Accts - Domestic | 7.22 | 6.80 | 7.50 | 7.34 | 7.86 |
| Trading Revenue | 0.14 | 0.10 | 0.12 | 0.05 | 0.22 |
| Investment Banking Fees & Commissions | 1.60 | 1.39 | 1.44 | 1.22 | 1.51 |
| Venture Capital Revenue | 0.00 | 0.01 | 0.01 | 0.00 | 0.00 |
| Net Servicing Fees | 0.30 | 0.37 | 0.36 | 0.37 | 0.34 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Insurance Activities Revenue | 1.03 | 1.21 | 1.05 | 1.02 | 0.98 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.33 | 1.20 | 1.23 | 1.69 | 1.65 |
| Other Non-Interest Income | 7.79 | 7.20 | 7.72 | 6.97 | 7.00 |
| Overhead Less Non-Interest Income | 35.82 | 35.31 | 34.84 | 34.72 | 34.27 |
| TAX RATIOS: | | | | | |
| Appl Inc Taxes/Pretax NOI (TE) | 30.27 | 30.33 | 29.77 | 30.11 | 29.88 |
| Appl Inc Tax+TE/Pretax NOI+TE | 35.89 | 36.18 | 35.13 | 35.51 | 35.36 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 02 | | | | |
|--------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Real Estate Loans | 47.91 | 47.52 | 48.26 | 46.58 | 42.71 |
| Commercial and Industrial Loans | 11.72 | 11.41 | 11.80 | 11.17 | 11.37 |
| Loans to Individuals | 4.02 | 4.06 | 4.10 | 4.32 | 4.50 |
| Loans to Depository Institutions | 0.01 | 0.02 | 0.02 | 0.03 | 0.03 |
| Agricultural Loans | 0.47 | 0.43 | 0.49 | 0.38 | 0.36 |
| Other Loans and Leases | 1.79 | 1.60 | 1.82 | 1.52 | 1.63 |
| Net Loans and Leases | 67.09 | 66.14 | 67.59 | 65.12 | 61.79 |
| Debt Securities Over 1 Year | 15.59 | 18.40 | 16.32 | 19.53 | 23.18 |
| Mutual Funds and Equity Securities | 0.20 | 0.21 | 0.18 | 0.22 | 0.24 |
| Subtotal | 84.15 | 85.70 | 85.06 | 85.99 | 86.66 |
| Interest-Bearing Bank Balances | 0.21 | 0.24 | 0.19 | 0.23 | 0.32 |
| Federal Funds Sold & Reverse Repos | 1.55 | 1.04 | 0.91 | 0.87 | 1.00 |
| Debt Securities 1 Year or Less | 2.95 | 2.52 | 2.83 | 2.37 | 1.79 |
| Trading Assets | 0.10 | 0.03 | 0.03 | 0.03 | 0.03 |
| Total Earning Assets | 90.28 | 90.33 | 89.90 | 90.11 | 90.57 |
| Non-Int Cash and Due From Dep Inst | 2.10 | 2.34 | 2.48 | 2.64 | 2.28 |
| Other Real Estate Owned | 0.07 | 0.05 | 0.05 | 0.05 | 0.05 |
| All Other Assets | 7.50 | 7.22 | 7.49 | 7.11 | 6.99 |
| MEMORANDA: | | | | | |
| Short-Term Investments | 5.19 | 4.13 | 4.34 | 3.74 | 3.48 |
| U. S. Treasury Securities | 0.19 | 0.22 | 0.18 | 0.22 | 0.38 |
| U. S. Agency Securities (excl MBS) | 5.11 | 5.09 | 4.86 | 5.28 | 5.66 |
| Municipal Securities | 2.62 | 2.67 | 2.60 | 2.69 | 2.60 |
| Mortgage-Backed Securities | 9.10 | 11.06 | 9.73 | 12.06 | 14.50 |
| Asset-Backed Securities | 0.04 | 0.06 | 0.07 | 0.04 | 0.09 |
| Other Debt Securities | 0.67 | 0.64 | 0.69 | 0.64 | 0.65 |
| RE Loans Secured by 1-4 Family | 15.42 | 15.48 | 15.85 | 15.85 | 15.37 |
| Revolving | 2.72 | 2.92 | 2.81 | 3.10 | 3.45 |
| Closed-End, Sec by First Liens | 10.66 | 10.64 | 10.92 | 10.92 | 10.34 |
| Closed-End, Sec by Junior Liens | 1.49 | 1.41 | 1.55 | 1.32 | 1.19 |
| Commercial Real Estate Loans | 29.81 | 29.61 | 29.65 | 28.40 | 24.84 |
| Construction and Land Dev | 9.86 | 8.88 | 9.41 | 8.03 | 6.00 |
| Multifamily | 1.56 | 1.87 | 1.56 | 1.90 | 1.50 |
| Nonfarm Nonresidential | 16.98 | 17.33 | 17.31 | 16.89 | 16.32 |
| RE Loans Secured by Farmland | 0.70 | 0.65 | 0.71 | 0.60 | 0.57 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | |
| Real Estate Loans | 71.38 | 71.22 | 70.74 | 70.82 | 68.58 |
| RE Loans Secured by 1-4 Family | 23.41 | 23.58 | 23.42 | 24.36 | 24.31 |
| Revolving | 3.94 | 4.32 | 4.07 | 4.63 | 5.47 |
| Closed-End | 19.09 | 18.89 | 19.05 | 19.37 | 18.55 |
| Commercial Real Estate Loans | 43.40 | 43.24 | 42.79 | 41.99 | 38.52 |
| Construction and Land Dev | 14.12 | 12.87 | 13.49 | 11.79 | 9.15 |
| Multifamily | 2.26 | 2.68 | 2.26 | 2.76 | 2.35 |
| Nonfarm Nonresidential | 24.79 | 25.45 | 25.19 | 25.26 | 25.47 |
| RE Loans Secured by Farmland | 1.03 | 0.98 | 1.05 | 0.91 | 0.88 |
| Loans to Depository Institutions | 0.04 | 0.03 | 0.04 | 0.04 | 0.05 |
| Commercial and Industrial Loans | 17.38 | 17.35 | 17.74 | 17.17 | 18.45 |
| Loans to Individuals | 6.07 | 6.27 | 6.19 | 6.75 | 7.21 |
| Credit Card Loans | 0.16 | 0.13 | 0.16 | 0.16 | 0.16 |
| Agricultural Loans | 0.67 | 0.63 | 0.70 | 0.58 | 0.56 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Loans and Leases | 2.69 | 2.52 | 2.75 | 2.42 | 2.77 |

| PERCENT OF TOTAL ASSETS | PEER GROUP 02 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Short-Term Investments | 5.19 | 4.13 | 4.34 | 3.74 | 3.48 |
| Liquid Assets | 19.41 | 20.73 | 19.03 | 21.99 | 25.49 |
| Investment Securities | 19.61 | 21.83 | 19.84 | 22.91 | 26.00 |
| Net Loans and Leases | 67.09 | 66.14 | 67.59 | 65.12 | 61.79 |
| Net Lns, Ls & Stdby Ltrs of Credit | 68.74 | 67.68 | 69.15 | 66.61 | 63.32 |
| Core Deposits | 57.68 | 57.71 | 56.73 | 57.92 | 59.34 |
| Noncore Funding | 28.80 | 29.67 | 29.66 | 29.61 | 28.17 |
| Time Deposits of \$100K or More | 14.98 | 15.02 | 15.13 | 14.24 | 11.26 |
| Foreign Deposits | 0.08 | 0.17 | 0.13 | 0.19 | 0.37 |
| Fed Funds Purchased and Repos | 4.56 | 5.17 | 5.01 | 5.39 | 5.31 |
| Net Fed Funds Purchased (Sold) | 3.01 | 3.79 | 3.85 | 4.16 | 4.51 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 2.21 | 2.76 | 2.81 | 2.95 | 3.06 |
| Earning Assets Repr in 1 Year | 41.10 | 41.40 | 40.27 | 40.54 | 40.30 |
| Int-Bearing Liab Repr in 1 Year | 31.18 | 27.22 | 30.31 | 25.23 | 24.19 |
| Long-Term Debt Repr in 1 Year | 0.52 | 0.53 | 0.44 | 0.46 | 0.52 |
| Net Assets Repriceable in 1 Year | 9.20 | 13.05 | 8.98 | 14.36 | 14.72 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | |
| Net Noncore Funding Dependence | 27.49 | 28.96 | 29.39 | 29.11 | 27.41 |
| Net ST Noncore Funding Dependence | 19.14 | 19.30 | 20.59 | 19.29 | 17.60 |
| Short-Term Inv/ST Noncore Funding | 28.36 | 25.60 | 23.22 | 22.98 | 25.16 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -3.08 | -0.17 | -4.09 | 2.17 | 8.83 |
| Net Loans and Leases/Total Deposits | 90.15 | 89.04 | 91.79 | 88.21 | 85.19 |
| Net Loans and Leases/Core Deposits | 122.99 | 120.09 | 125.65 | 118.32 | 107.40 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | -0.22 | -0.55 | -0.21 | -0.43 | 0.27 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | -0.74 | -3.55 | -1.43 | -2.48 | 0.71 |
| Struct Notes Appr(Depr)/T1 Cap | -0.04 | -0.11 | -0.04 | -0.10 | -0.05 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | |
| Held-To-Maturity Securities | 11.62 | 11.11 | 11.31 | 11.61 | 10.02 |
| Available-For-Sale Securities | 88.38 | 88.89 | 88.69 | 88.39 | 89.98 |
| U.S. Treasury Securities | 1.18 | 1.14 | 1.16 | 0.93 | 1.59 |
| U.S. Agency Securities (excl MBS) | 27.86 | 25.65 | 25.93 | 24.92 | 23.47 |
| Municipal Securities | 14.47 | 12.97 | 13.61 | 12.49 | 10.52 |
| Mortgage-Backed Securities | 47.00 | 51.08 | 49.26 | 53.32 | 55.55 |
| Asset-Backed Securities | 0.24 | 0.24 | 0.45 | 0.17 | 0.34 |
| Other Debt Securities | 3.78 | 2.73 | 3.26 | 2.51 | 2.29 |
| Mutual Funds and Equity Securities | 1.03 | 1.08 | 0.99 | 1.03 | 1.06 |
| Debt Securities 1 Year or Less | 15.50 | 11.88 | 14.40 | 11.21 | 8.23 |
| Debt Securities 1 To 5 Years | 29.16 | 29.15 | 30.00 | 28.46 | 31.20 |
| Debt Securities Over 5 Years | 51.20 | 54.70 | 51.76 | 56.61 | 57.05 |
| Pledged Securities | 65.18 | 61.16 | 64.83 | 62.30 | 59.61 |
| Structured Notes, Fair Value | 0.75 | 0.94 | 0.72 | 0.74 | 0.67 |

| ANALYSIS RATIOS | PEER GROUP 02 | | | | |
|---------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Provision for Ln&Ls Losses/Avg Assets | 0.16 | 0.13 | 0.14 | 0.15 | 0.14 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.23 | 0.19 | 0.21 | 0.22 | 0.23 |
| Provision for Ln&Ls Losses/Net Losses | 136.00 | 87.54 | 162.97 | 127.55 | 110.01 |
| Ln&Ls Allowance/Total Loans & Leases | 1.24 | 1.28 | 1.23 | 1.28 | 1.39 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 14.57 | 18.33 | 14.53 | 12.07 | 9.62 |
| ALL/Nonaccrual Assets | 373.93 | 422.16 | 403.47 | 387.47 | 388.39 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 299.43 | 371.60 | 337.24 | 316.73 | 286.28 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.23 | 0.19 | 0.24 | 0.27 | 0.34 |
| Recoveries/Avg Loans and Leases | 0.07 | 0.08 | 0.08 | 0.09 | 0.12 |
| Net Losses/Avg Loans and Leases | 0.16 | 0.11 | 0.15 | 0.18 | 0.21 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Recoveries/Prior Year-End Losses | 9.43 | 9.87 | 40.16 | 35.05 | 32.98 |
| Earnings Coverage of Net Losses (X) | 22.24 | -2.50 | 29.95 | 24.26 | 18.23 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | |
| Real Estate Loans | 0.04 | 0.03 | 0.03 | 0.04 | 0.06 |
| RE Loans Secured By 1-4 Family | 0.06 | 0.04 | 0.04 | 0.04 | 0.05 |
| Revolving | 0.06 | 0.04 | 0.06 | 0.03 | 0.03 |
| Closed-End | 0.06 | 0.04 | 0.03 | 0.05 | 0.06 |
| Commercial Real Estate Loans | 0.02 | 0.01 | 0.03 | 0.04 | 0.05 |
| Construction and Land Dev | 0.03 | 0.00 | 0.02 | 0.02 | 0.03 |
| Multifamily | 0.01 | 0.01 | 0.04 | 0.02 | 0.01 |
| Nonfarm Nonresidential | 0.00 | 0.01 | 0.02 | 0.04 | 0.07 |
| RE Loans Secured by Farmland | 0.00 | 0.03 | 0.01 | 0.01 | 0.01 |
| Commercial and Industrial Loans | 0.30 | 0.17 | 0.29 | 0.29 | 0.37 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Loans to Individuals | 0.77 | 0.74 | 0.69 | 0.93 | 0.93 |
| Credit Card Loans | 1.74 | 0.10 | 1.08 | 1.81 | 3.05 |
| Agricultural Loans | 0.01 | -0.01 | 0.02 | 0.03 | 0.07 |
| Loans to Foreign Governments & Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 |
| Other Loans and Leases | 0.55 | 0.40 | 0.65 | 0.63 | 0.47 |

PERCENT OF LOANS AND LEASES

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

| | | | | | |
|---|------|------|------|------|------|
| 30-89 Days PD Loans and Leases | 0.79 | 0.69 | 0.72 | 0.66 | 0.64 |
| 90+ Days PD Loans and Leases | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 |
| Nonaccrual Loans and Leases | 0.50 | 0.42 | 0.43 | 0.44 | 0.51 |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.59 | 0.50 | 0.51 | 0.53 | 0.61 |
| 30-89 Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual Restructured | 0.00 | 0.00 | 0.00 | 0.01 | 0.01 |

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

| | | | | | |
|---------------------------------|------|------|------|------|------|
| 30-89 Days Past Due Assets | 0.79 | 0.69 | 0.73 | 0.66 | 0.64 |
| 90+ Days Past Due Assets | 0.07 | 0.07 | 0.07 | 0.08 | 0.08 |
| Nonaccrual Assets | 0.50 | 0.42 | 0.43 | 0.44 | 0.52 |
| 30+ Days PD & Nonaccrual Assets | 1.40 | 1.19 | 1.25 | 1.21 | 1.29 |

PERCENT OF TOTAL ASSETS

| | | | | | |
|-----------------------------------|------|------|------|------|------|
| 90+ Days PD and Nonaccrual Assets | 0.41 | 0.34 | 0.36 | 0.36 | 0.38 |
| 90+ PD & Nonaccrual Assets + OREO | 0.51 | 0.40 | 0.43 | 0.42 | 0.45 |

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

| | | | | | |
|-----------------------------------|-------|-------|-------|-------|-------|
| Total Assets | 0.42 | 0.34 | 0.36 | 0.35 | 0.38 |
| Allowance for Loan & Lease Losses | 51.53 | 39.94 | 44.34 | 41.33 | 45.17 |
| Equity Cap + ALLL | 4.23 | 3.58 | 3.58 | 3.69 | 3.99 |
| Tier 1 Cap + ALLL | 4.58 | 3.69 | 3.84 | 3.85 | 4.26 |
| Loans & Leases + RE Acquired | 0.60 | 0.50 | 0.52 | 0.52 | 0.63 |

| 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
|--|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD | 0.74 | 0.60 | 0.68 | 0.57 | 0.56 |
| - 90+ Days Past Due | 0.07 | 0.05 | 0.06 | 0.06 | 0.07 |
| - Nonaccrual | 0.51 | 0.38 | 0.43 | 0.40 | 0.44 |
| Coml & Indl - 30-89 Days PD | 0.77 | 0.80 | 0.64 | 0.67 | 0.70 |
| - 90+ Days Past Due | 0.09 | 0.09 | 0.06 | 0.06 | 0.07 |
| - Nonaccrual | 0.65 | 0.78 | 0.63 | 0.75 | 0.87 |
| Individuals - 30-89 Days PD | 0.96 | 0.97 | 1.11 | 1.35 | 1.22 |
| - 90+ Days Past Due | 0.07 | 0.08 | 0.08 | 0.11 | 0.12 |
| - Nonaccrual | 0.15 | 0.17 | 0.14 | 0.22 | 0.19 |
| Dep Inst Lns - 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agricultural - 30-89 Days PD | 0.41 | 0.43 | 0.32 | 0.23 | 0.22 |
| - 90+ Days Past Due | 0.02 | 0.03 | 0.00 | 0.00 | 0.01 |
| - Nonaccrual | 0.26 | 0.15 | 0.12 | 0.21 | 0.30 |
| Foreign Govts- 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Lns&Ls - 30-89 Days PD | 0.35 | 0.43 | 0.36 | 0.64 | 0.48 |
| - 90+ Days Past Due | 0.04 | 0.03 | 0.04 | 0.04 | 0.04 |
| - Nonaccrual | 0.07 | 0.13 | 0.10 | 0.11 | 0.23 |
| MEMORANDA: | | | | | |
| 1-4 Family - 30-89 Days PD | 0.74 | 0.75 | 0.76 | 0.79 | 0.76 |
| - 90+ Days Past Due | 0.09 | 0.07 | 0.08 | 0.09 | 0.09 |
| - Nonaccrual | 0.46 | 0.36 | 0.36 | 0.40 | 0.38 |
| Revolving - 30-89 Days PD | 0.53 | 0.35 | 0.44 | 0.44 | 0.35 |
| - 90+ Days Past Due | 0.04 | 0.03 | 0.05 | 0.04 | 0.04 |
| - Nonaccrual | 0.22 | 0.14 | 0.18 | 0.13 | 0.09 |
| Closed-End - 30-89 Days PD | 0.82 | 0.84 | 0.83 | 0.89 | 0.90 |
| - 90+ Days Past Due | 0.10 | 0.08 | 0.08 | 0.11 | 0.10 |
| - Nonaccrual | 0.49 | 0.42 | 0.40 | 0.43 | 0.42 |
| - Jr Lien 30-89 Days PD | 0.08 | 0.07 | 0.08 | 0.10 | 0.08 |
| - Jr Lien 90+ Days PD | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| - Jr Lien Nonaccrual | 0.07 | 0.05 | 0.06 | 0.05 | 0.06 |
| Commercial RE - 30-89 Days PD | 0.67 | 0.50 | 0.58 | 0.43 | 0.37 |
| - 90+ Days Past Due | 0.04 | 0.03 | 0.04 | 0.04 | 0.04 |
| - Nonaccrual | 0.54 | 0.38 | 0.44 | 0.42 | 0.50 |
| Const & Dev - 30-89 Days PD | 0.84 | 0.56 | 0.72 | 0.48 | 0.45 |
| - 90+ Days Past Due | 0.05 | 0.03 | 0.04 | 0.03 | 0.04 |
| - Nonaccrual | 0.56 | 0.18 | 0.39 | 0.14 | 0.21 |
| Multi family - 30-89 Days PD | 0.32 | 0.31 | 0.37 | 0.21 | 0.28 |
| - 90+ Days Past Due | 0.02 | 0.01 | 0.01 | 0.01 | 0.02 |
| - Nonaccrual | 0.33 | 0.26 | 0.25 | 0.15 | 0.20 |
| Nonfarm Nres- 30-89 Days PD | 0.49 | 0.48 | 0.51 | 0.39 | 0.33 |
| - 90+ Days Past Due | 0.02 | 0.02 | 0.03 | 0.03 | 0.04 |
| - Nonaccrual | 0.45 | 0.43 | 0.41 | 0.48 | 0.51 |
| Farmland - 30-89 Days PD | 0.53 | 0.56 | 0.32 | 0.33 | 0.39 |
| - 90+ Days Past Due | 0.02 | 0.01 | 0.01 | 0.01 | 0.03 |
| - Nonaccrual | 0.49 | 0.37 | 0.36 | 0.35 | 0.49 |
| Credit Card - 30-89 Days PD | 1.44 | 1.20 | 1.23 | 1.37 | 1.72 |
| - 90+ Days Past Due | 0.44 | 0.45 | 0.46 | 0.43 | 0.84 |
| - Nonaccrual | 0.14 | 0.06 | 0.07 | 0.06 | 0.10 |

| CAPITAL RATIOS | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
|---|------------|------------|------------|------------|------------|
| Tier 1 Leverage Ratio | 8.89 | 8.83 | 8.81 | 8.66 | 8.55 |
| Tier 1 RBC Ratio | 11.29 | 11.28 | 11.18 | 11.27 | 11.80 |
| Total Risk-Based Capital Ratio | 12.90 | 12.82 | 12.74 | 12.84 | 13.49 |
| Tangible Tier 1 Leverage Ratio | 8.80 | 8.73 | 8.72 | 8.52 | 8.40 |
| Tangible Common Eq Cap/Tan Assets | 7.04 | 6.89 | 6.95 | 6.78 | 6.92 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | |
| Loan Commitments | 19.06 | 19.70 | 19.22 | 19.47 | 17.52 |
| Standby Letters of Credit | 1.31 | 1.32 | 1.29 | 1.25 | 1.26 |
| Commercial & Similar Letters of Credit | 0.08 | 0.09 | 0.09 | 0.10 | 0.12 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | |
| Derivative Contracts | 3.73 | 4.05 | 3.91 | 4.10 | 3.67 |
| Interest Rate Contracts | 2.92 | 3.40 | 3.05 | 3.53 | 3.00 |
| Interest Rate Futures & Forward Contr | 0.21 | 0.28 | 0.23 | 0.24 | 0.19 |
| Written Options Contr (Int Rate) | 0.22 | 0.22 | 0.17 | 0.15 | 0.08 |
| Purchased Options Contr (Int Rate) | 0.42 | 0.20 | 0.27 | 0.13 | 0.03 |
| Interest Rate Swaps | 1.55 | 1.84 | 1.50 | 2.03 | 2.16 |
| Foreign Exchange Contracts | 0.03 | 0.03 | 0.04 | 0.06 | 0.10 |
| Futures & Forward Foreign Exch Contr | 0.02 | 0.02 | 0.03 | 0.03 | 0.07 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Equity, Commodity, & Other Deriv Contr | 0.06 | 0.03 | 0.03 | 0.03 | 0.03 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Purchased Options Contr (Comm & Oth) | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | |
| Loan Commitments | 28.37 | 30.04 | 30.00 | 31.73 | 30.57 |

| PERCENT OF NOTIONAL AMOUNT | PEER GROUP 02 | | | | |
|--|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Interest Rate Contracts | 92.22 | 95.26 | 93.74 | 93.92 | 89.30 |
| Foreign Exchange Contracts | 3.16 | 1.96 | 3.18 | 4.49 | 8.28 |
| Equity, Comm, & Other Contracts | 3.23 | 1.09 | 1.03 | 1.56 | 1.07 |
| Futures and Forwards | 17.77 | 20.63 | 21.09 | 19.86 | 19.44 |
| Written Options | 16.98 | 14.00 | 15.51 | 13.62 | 8.75 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Over-The-Counter | 15.86 | 13.53 | 14.96 | 13.11 | 8.38 |
| Purchased Options | 7.48 | 5.03 | 6.08 | 5.17 | 4.12 |
| Exchange-Traded | 0.01 | 0.00 | 0.02 | 0.00 | 0.00 |
| Over-The-Counter | 6.99 | 4.88 | 5.54 | 4.76 | 3.67 |
| Swaps | 44.36 | 50.32 | 44.41 | 51.93 | 56.51 |
| Held for Trading | 16.08 | 8.79 | 16.66 | 9.20 | 9.53 |
| Interest Rate Contracts | 10.64 | 5.32 | 12.22 | 5.45 | 1.96 |
| Foreign Exchange Contracts | 1.26 | 0.41 | 1.47 | 0.69 | 3.96 |
| Equity, Comm, & Other Contracts | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-Traded | 83.92 | 91.21 | 83.34 | 90.80 | 90.47 |
| Interest Rate Contracts | 71.05 | 87.26 | 71.72 | 77.87 | 77.76 |
| Foreign Exchange Contracts | 0.40 | 0.18 | 0.34 | 1.34 | 0.93 |
| Equity, Comm, & Other Contracts | 1.21 | 0.89 | 0.73 | 1.14 | 0.95 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 79.48 | 77.32 | 77.82 | 78.33 | 84.33 |
| One Year or Less | 22.11 | 25.78 | 20.22 | 24.51 | 24.79 |
| Over 1 Year to 5 Years | 25.58 | 24.85 | 25.78 | 26.71 | 26.13 |
| Over 5 Years | 13.75 | 11.63 | 13.30 | 13.12 | 17.84 |
| Gross Negative Fair Value (Abs Val) | 0.45 | 0.67 | 0.48 | 0.77 | 0.89 |
| Gross Positive Fair Value | 0.86 | 0.66 | 0.71 | 0.60 | 0.73 |
| PERCENT OF TIER 1 CAPITAL: | | | | | |
| Gross Negative Fair Value, Abs Val (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Gross Positive Fair Value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Held for Trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-Traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Current Credit Exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Credit Losses on Derivative Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PAST DUE DERIVATIVE INSTRUMENTS | | | | | |
| FAIR VALUE: | | | | | |
| 30-89 Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER RATIOS: | | | | | |
| Current Credit Exposure/Risk Wtd Asts | 0.02 | 0.02 | 0.03 | 0.02 | 0.02 |

| INSURANCE ACTIVITIES | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
|---|------------|------------|------------|------------|------------|
| ANALYSIS RATIOS: | | | | | |
| Ins Underwriting Assets/Consol Assets | 0.01 | N/A | N/A | N/A | N/A |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 35.60 | 29.14 | 33.54 | 26.47 | 29.55 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 64.40 | 70.86 | 66.46 | 73.53 | 70.45 |
| Sep Acct Assets(L/H)/Total Life Ast | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Ins Activities Revenue/Adj Oper Inc | 1.03 | 1.21 | 1.05 | 1.02 | 0.98 |
| Premium Inc/Ins Activities Revenue | 2.92 | 3.14 | 3.54 | 3.72 | 6.28 |
| Credit Rel Prem Inc/Tot Prem Inc | 68.61 | 72.57 | 73.68 | 77.78 | 71.06 |
| Other Prem Inc/Total Prem Inc | 31.39 | 27.43 | 26.32 | 22.22 | 28.94 |
| Ins Under Net Income/Consol Net Income | 0.05 | 0.07 | 0.07 | 0.08 | 0.08 |
| Ins Net Inc (P/C)/Equity (P/C) | 11.36 | 13.30 | 10.64 | 11.45 | 11.01 |
| Ins Net Inc (L/H)/Equity (L/H) | 2.50 | 10.33 | 6.44 | 9.55 | 9.00 |
| Insur Ben, Losses, Exp/Insur Premiums | 218.46 | 171.43 | 90.72 | 147.10 | 114.83 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 1.07 | 0.00 | 0.00 | 0.00 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 4.34 | 3.98 | 4.34 | 4.09 | 2.00 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 10.18 | 9.79 | 10.14 | 9.87 | 9.17 |
| BROKER-DEALER ACTIVITIES | | | | | |
| Net Assets Broker-Dealer Subs/Cons Asts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| FOREIGN ACTIVITIES | | | | | |
| Yield: Foreign Loans | 0.63 | 0.57 | 0.52 | 0.50 | 0.92 |
| Cost: Interest-Bearing Deposits | 5.22 | 4.12 | 4.62 | 2.63 | 1.36 |
| NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE: | | | | | |
| Real Estate Loans | N/A | N/A | N/A | N/A | N/A |
| Commercial and Industrial Loans | 0.46 | 0.25 | 1.62 | 3.72 | 3.11 |
| Foreign Governments and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 |
| GROWTH RATES: | | | | | |
| Net Loans and Leases | -19.32 | 80.20 | -1.36 | 31.99 | 10.96 |
| Total Selected Assets | -25.80 | 46.69 | -3.20 | 15.16 | 25.11 |
| Deposits | 19.79 | 23.00 | 14.04 | 36.12 | 44.03 |

| PROFITABILITY: | PEER GROUP 02 | | | | |
|---|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Net Income/Avg Equity Capital | 10.75 | 12.86 | 12.35 | 12.96 | 13.15 |
| Bank Net Inc/Avg Eq Inv in Banks | 11.18 | 13.09 | 12.27 | 13.10 | 13.49 |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks | 7.80 | 7.81 | 6.93 | 7.14 | 5.05 |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs | 7.54 | 9.35 | 9.56 | 5.80 | 9.54 |
| Bank Net Income/Parent Net Income | 108.27 | 103.81 | 95.28 | 94.30 | 88.17 |
| Nonbank Net Income/Parent Net Income | 2.13 | 1.91 | 2.27 | 1.82 | 1.83 |
| Sub BHCs Net Inc/Parent Net Income | 87.43 | 87.16 | 87.17 | 103.02 | 65.56 |
| LEVERAGE: | | | | | |
| Total Liabilities/Equity | 25.03 | 24.28 | 24.09 | 24.23 | 22.95 |
| Total Debt/Equity Capital | 3.75 | 4.06 | 3.76 | 3.82 | 3.60 |
| Tot Debt+NP to Subs Iss Tr Pref/Equity | 20.29 | 20.05 | 19.95 | 19.48 | 18.74 |
| Tot Debt+Lns Guaranteed for Affl/Equity | 3.75 | 4.06 | 3.77 | 3.83 | 3.66 |
| Total Debt/Eq Cap - Exc Over Fair Value | 3.94 | 4.21 | 3.88 | 3.91 | 3.66 |
| Long-Term Debt/Equity Capital | 2.41 | 2.90 | 2.31 | 2.79 | 2.94 |
| Short-Term Debt/Equity Capital | 0.62 | 0.59 | 0.82 | 0.36 | 0.22 |
| Current Portion of LT Debt/Equity | 0.03 | 0.00 | 0.00 | 0.00 | 0.03 |
| Exc Cost Over Fair Value/Equity Cap | 0.16 | 0.31 | 0.14 | 0.14 | 0.31 |
| Long-Term Debt/Consolidated LT Debt | 4.55 | 4.04 | 4.26 | 3.79 | 8.07 |
| DOUBLE LEVERAGE: | | | | | |
| Equity Investment in Subs/Equity | 113.02 | 112.61 | 112.61 | 112.42 | 109.87 |
| Total Investment in Subs/Equity | 114.90 | 114.65 | 114.62 | 114.29 | 112.60 |
| Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 97.80 | 97.05 | 97.44 | 97.17 | 95.40 |
| Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 99.23 | 98.69 | 98.97 | 98.90 | 98.29 |
| DOUBLE LEVERAGE PAYBACK: | | | | | |
| Equity Inv in Subs - Eq Cap/Net Inc (X) | 1.23 | 0.93 | 1.10 | 1.03 | 0.85 |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X) | 2.97 | 2.33 | 2.65 | 2.64 | 2.33 |
| COVERAGE ANALYSIS: | | | | | |
| Op Inc-Tax + Noncash/Oper Exp + Div | 139.39 | 121.61 | 148.88 | 128.75 | 144.40 |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div | 154.58 | 137.99 | 154.29 | 128.02 | 146.67 |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div | 132.52 | 101.50 | 106.17 | 101.74 | 104.04 |
| Pretax Oper Inc + Int Exp/Int Expense | 8599.16 | 4241.64 | 7903.77 | 8846.05 | 38174.4 |
| Div + Int From Subs/Int Exp + Div | 185.01 | 164.36 | 232.96 | 213.77 | 218.58 |
| Fees+Other Inc From Subs/Sal + Oth Exp | 12.96 | 11.95 | 10.96 | 14.57 | 14.34 |
| Net Inc/Curr Port of LT Debt+Pfd Div(X) | 1813.92 | 329.82 | 7593.49 | 4926.82 | 3661.92 |
| OTHER RATIOS: | | | | | |
| Net Assets Repr in 1 Yr/Total Assets | 1.30 | 0.73 | 0.68 | 1.27 | 2.06 |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS: | | | | | |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual | 9.76 | 8.39 | 9.37 | 8.33 | 0.00 |
| Total | 9.76 | 8.39 | 9.37 | 8.33 | 0.00 |
| GUARANTEED LOANS AS % OF EQUITY CAP: | | | | | |
| To Bank Subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To Nonbank Subsidiaries | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| To Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| AS A % OF CONSOLIDATED BHC ASSETS: | | | | | |
| Nonbank Assets of Nonbank Subsidiaries | 1.14 | 0.90 | 1.03 | 0.88 | 1.16 |
| Combined Thrift Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Combined Foreign Nonbank Sub Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| PAYOUT RATIOS - PARENT | PEER GROUP 02 | | | | |
|------------------------------------|---------------|------------|------------|------------|------------|
| | 03/31/2007 | 03/31/2006 | 12/31/2006 | 12/31/2005 | 12/31/2004 |
| Div Paid/Inc Before Undist Inc | 60.72 | 73.56 | 66.85 | 67.14 | 63.75 |
| Dividends Paid/Net Income | 32.76 | 27.88 | 28.55 | 28.95 | 30.52 |
| Net Income - Dividends/Avg Equity | 6.94 | 9.01 | 8.50 | 8.91 | 8.85 |
| PERCENT OF DIVIDENDS PAID: | | | | | |
| Dividends From Bank Subs | 145.22 | 120.08 | 171.40 | 139.78 | 143.39 |
| Dividends From Nonbank Subs | 2.50 | 2.42 | 3.29 | 3.75 | 2.42 |
| Dividends From Subsidiary BHCs | 2.81 | 5.98 | 2.74 | 7.38 | 11.14 |
| Dividends From All Subsidiaries | 167.46 | 148.19 | 215.66 | 187.54 | 207.75 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | |
| Dividends From Bank Subs | 51.20 | 42.22 | 53.14 | 46.15 | 53.21 |
| Interest Income From Bank Subs | 0.96 | 0.99 | 0.85 | 0.77 | 0.74 |
| Mgt & Service Fees From Bank Subs | 4.14 | 3.86 | 3.84 | 4.12 | 5.66 |
| Other Income From Bank Subs | 0.05 | 0.02 | 0.02 | 0.05 | 0.04 |
| Operating Income From Bank Subs | 59.38 | 53.25 | 65.83 | 56.56 | 66.73 |
| PERCENT OF NONBANK NET INCOME: | | | | | |
| Dividends From Nonbank Subs | 46.26 | 52.19 | 64.94 | 76.08 | 43.01 |
| Interest Income From Nonbank Subs | 1.16 | 5.78 | 11.74 | 6.43 | 4.82 |
| Mgt & Serv Fees From Nonbank Subs | 1.22 | 1.23 | 1.80 | 2.00 | 1.80 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.55 | 2.31 | 0.00 |
| Operating Inc From Nonbank Subs | 57.28 | 68.24 | 86.18 | 101.60 | 61.28 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | |
| Dividends From Subsidiary BHCs | 53.07 | 38.96 | 51.07 | 52.89 | 39.60 |
| Interest Inc From Subsidiary BHCs | 0.57 | 0.47 | 0.45 | 0.20 | 0.03 |
| Mgt & Serv Fees From Sub BHCs | 1.49 | 3.71 | 1.66 | 3.77 | 2.35 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Income From Sub BHCs | 55.13 | 43.13 | 53.17 | 56.85 | 51.31 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | |
| Dividends From Bank Subsidiaries | 55.00 | 51.36 | 67.38 | 60.75 | 62.55 |
| Interest Income From Bank Subs | 3.45 | 2.90 | 1.34 | 1.42 | 0.84 |
| Mgt & Serv Fees From Bank Subs | 4.64 | 4.25 | 3.79 | 4.90 | 5.39 |
| Other Income From Bank Subs | 0.12 | 0.05 | 0.06 | 0.06 | 0.01 |
| Operating Income From Bank Subs | 72.07 | 68.84 | 86.71 | 74.53 | 76.85 |
| Dividends From Nonbank Subs | 1.97 | 0.97 | 1.39 | 1.87 | 0.85 |
| Interest Income From Nonbank Subs | 0.17 | 0.19 | 0.29 | 0.15 | 0.17 |
| Mgt & Serv Fees From Nonbank Subs | 0.03 | 0.03 | 0.04 | 0.04 | 0.03 |
| Other Income From Nonbank Subs | 0.02 | 0.01 | 0.01 | 0.01 | 0.00 |
| Operating Inc From Nonbank Subs | 3.49 | 1.96 | 2.47 | 2.69 | 1.48 |
| Dividends From Subsidiary BHCs | 2.38 | 2.61 | 1.27 | 4.10 | 4.97 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Operating Income From Sub BHCs | 2.62 | 3.52 | 1.40 | 4.55 | 5.67 |
| Loans and Adv From Subs/ST Debt | 2667.19 | 1524.39 | 797.93 | 31657.6 | 2182.18 |
| Loans and Adv From Subs/Total Debt | 664.77 | 430.55 | 884.65 | 379.61 | 635.17 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|---------|--------|-------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group | | | | | | | | | 91 |
| EARNINGS AND PROFITABILITY | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | |
| Net Interest Income (TE) | 3.43 | 2.00 | 2.63 | 3.04 | 3.34 | 3.81 | 4.35 | 4.70 | 91 |
| + Non-interest Income | 1.16 | 0.20 | 0.47 | 0.75 | 1.08 | 1.59 | 1.89 | 2.64 | 91 |
| - Overhead Expense | 2.82 | 1.42 | 1.85 | 2.28 | 2.81 | 3.25 | 3.89 | 4.81 | 91 |
| - Provision for Losses | 0.15 | -0.00 | 0.00 | 0.04 | 0.11 | 0.20 | 0.41 | 0.77 | 91 |
| + Securities Gains (Losses) | 0.00 | -0.01 | -0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.07 | 91 |
| + Other Tax Equiv Adjustments | 0.00 | -0.02 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 91 |
| = Pretax Net Oper Income (TE) | 1.60 | 0.67 | 0.85 | 1.20 | 1.61 | 1.92 | 2.38 | 3.22 | 91 |
| Net Operating Income | 1.02 | 0.45 | 0.52 | 0.75 | 1.00 | 1.21 | 1.48 | 2.02 | 91 |
| Net Income | 1.02 | 0.45 | 0.52 | 0.75 | 1.00 | 1.21 | 1.48 | 2.02 | 91 |
| Net Income (Sub S Adjusted) | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1.09 | 1 |
| PERCENT OF AVG EARNING ASSETS: | | | | | | | | | |
| Interest Income (TE) | 7.07 | 5.82 | 6.01 | 6.56 | 7.06 | 7.58 | 8.10 | 8.32 | 91 |
| Interest Expense | 3.31 | 2.45 | 2.66 | 2.90 | 3.28 | 3.60 | 4.08 | 4.27 | 91 |
| Net Interest Income (TE) | 3.76 | 2.08 | 2.79 | 3.33 | 3.74 | 4.26 | 4.69 | 5.02 | 91 |
| LOSSES, ALLOW, AND PAST DUE+NONACCR: | | | | | | | | | |
| Net Ln&Ls Losses/Avg Loans & Leases | 0.15 | -0.04 | -0.00 | 0.02 | 0.09 | 0.24 | 0.43 | 0.73 | 91 |
| Earnings Coverage of Net Losses (X) | 22.23 | -222.94 | -31.69 | 5.06 | 15.59 | 33.96 | 96.40 | 156.93 | 90 |
| Ln&Ls Allowance/Total Loans & Leases | 1.23 | 0.67 | 0.89 | 1.03 | 1.21 | 1.38 | 1.63 | 1.87 | 91 |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq | 0.56 | 0.04 | 0.14 | 0.26 | 0.49 | 0.75 | 1.27 | 1.75 | 91 |
| 30-89 Days Past Due Loans and Leases | 0.79 | 0.10 | 0.16 | 0.35 | 0.63 | 1.02 | 1.65 | 2.71 | 91 |
| LIQUIDITY AND FUNDING: | | | | | | | | | |
| Net Noncore Funding Dependence | 27.49 | -3.74 | 9.31 | 16.82 | 26.55 | 35.70 | 51.83 | 60.37 | 91 |
| Net ST Noncore Funding Dependence | 19.13 | -6.76 | 2.36 | 11.65 | 18.45 | 26.39 | 37.67 | 45.55 | 91 |
| Net Loans and Leases/Total Assets | 67.08 | 38.68 | 50.16 | 61.08 | 69.28 | 74.42 | 77.02 | 83.94 | 91 |
| CAPITALIZATION: | | | | | | | | | |
| Tier 1 Leverage Ratio | 8.89 | 6.49 | 6.96 | 7.71 | 8.79 | 9.83 | 11.20 | 11.88 | 91 |
| Equity Capital/Total Assets | 9.58 | 6.03 | 6.54 | 7.75 | 9.30 | 10.75 | 13.47 | 17.28 | 91 |
| Net Loans&Ls/Equity Capital (X) | 7.24 | 3.06 | 4.45 | 5.68 | 7.01 | 8.54 | 10.63 | 11.85 | 91 |
| Cash Dividends/Net Income | 32.75 | 0.00 | 0.00 | 10.01 | 36.65 | 51.61 | 67.94 | 103.75 | 90 |
| Cash Dividends/Net Income (Sub S Adjusted) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1 |
| Retained Earnings/Avg Equity Cap | 6.93 | -1.67 | 1.41 | 4.16 | 6.57 | 9.83 | 12.15 | 14.93 | 91 |
| PARENT COMPANY RATIOS: | | | | | | | | | |
| Short-Term Debt/Equity Capital | 0.61 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5.13 | 6.77 | 91 |
| Long-Term Debt/Equity Capital | 2.40 | 0.00 | 0.00 | 0.00 | 0.00 | 2.24 | 15.52 | 21.43 | 91 |
| Equity Investment in Subs/Equity Cap | 113.01 | 85.20 | 92.70 | 99.97 | 111.57 | 121.62 | 135.31 | 152.88 | 91 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 154.58 | -18.80 | 21.21 | 70.52 | 109.72 | 205.68 | 388.07 | 576.80 | 88 |

| PERCENT OF AVERAGE ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Interest Income (TE) | 6.45 | 5.27 | 5.62 | 5.95 | 6.36 | 6.90 | 7.49 | 7.64 | 91 |
| Less: Interest Expense | 3.02 | 2.24 | 2.32 | 2.62 | 2.99 | 3.30 | 3.76 | 4.04 | 91 |
| Equals: Net Interest Income (TE) | 3.43 | 2.00 | 2.63 | 3.04 | 3.34 | 3.81 | 4.35 | 4.70 | 91 |
| Plus: Non-Interest Income | 1.16 | 0.20 | 0.47 | 0.75 | 1.08 | 1.59 | 1.89 | 2.64 | 91 |
| Equals: Adj Operating Income (TE) | 4.60 | 2.89 | 3.24 | 4.12 | 4.57 | 5.11 | 5.91 | 6.50 | 91 |
| Less: Overhead Expense | 2.82 | 1.42 | 1.85 | 2.28 | 2.81 | 3.25 | 3.89 | 4.81 | 91 |
| Less: Provision for Loan and Lease Losses | 0.15 | -0.00 | 0.00 | 0.04 | 0.11 | 0.20 | 0.41 | 0.77 | 91 |
| Plus: Realized G/L on HTM Sec | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Plus: Realized G/L on AFS Sec | 0.00 | -0.01 | -0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.07 | 91 |
| Plus: Other Tax Equiv Adjustments | 0.00 | -0.02 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 91 |
| Equals: Pretax Net Oper Inc (TE) | 1.60 | 0.67 | 0.85 | 1.20 | 1.61 | 1.92 | 2.38 | 3.22 | 91 |
| Less: Applicable Income Taxes (TE) | 0.57 | 0.17 | 0.26 | 0.43 | 0.56 | 0.68 | 0.89 | 1.21 | 91 |
| Less: Minority Interest | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 91 |
| Equals: Net Operating Income | 1.02 | 0.45 | 0.52 | 0.75 | 1.00 | 1.21 | 1.48 | 2.02 | 91 |
| Plus: Net Extraordinary Items | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Equals: Net Income | 1.02 | 0.45 | 0.52 | 0.75 | 1.00 | 1.21 | 1.48 | 2.02 | 91 |
| Memo: Net Income (Last Four Qtrs) | 1.09 | 0.28 | 0.54 | 0.87 | 1.09 | 1.30 | 1.64 | 1.78 | 90 |
| MARGIN ANALYSIS: | | | | | | | | | |
| Avg Earning Assets / Avg Assets | 91.80 | 82.09 | 86.85 | 89.57 | 91.94 | 94.03 | 95.84 | 97.89 | 91 |
| Avg Int-Bearing Funds / Avg Assets | 77.87 | 63.46 | 67.31 | 73.78 | 78.37 | 82.10 | 86.26 | 87.90 | 91 |
| Int Income (TE) / Avg Earning Assets | 7.07 | 5.82 | 6.01 | 6.56 | 7.06 | 7.58 | 8.10 | 8.32 | 91 |
| Int Expense / Avg Earning Assets | 3.31 | 2.45 | 2.66 | 2.90 | 3.28 | 3.60 | 4.08 | 4.27 | 91 |
| Net Int Inc (TE) / Avg Earn Assets | 3.76 | 2.08 | 2.79 | 3.33 | 3.74 | 4.26 | 4.69 | 5.02 | 91 |
| YIELD OR COST: | | | | | | | | | |
| Total Loans and Leases (TE) | 7.68 | 6.24 | 6.70 | 7.19 | 7.71 | 8.07 | 8.75 | 9.24 | 91 |
| Interest-Bearing Bank Balances | 5.46 | 0.00 | 0.79 | 3.12 | 4.77 | 6.36 | 9.77 | 27.39 | 80 |
| Fed Funds Sold & Reverse Repos | 5.15 | 3.27 | 4.41 | 5.03 | 5.21 | 5.30 | 5.60 | 6.46 | 84 |
| Trading Assets | 6.70 | 0.00 | 0.00 | 0.00 | 2.85 | 10.21 | 16.45 | 41.64 | 28 |
| Total Earning Assets | 6.97 | 5.61 | 5.89 | 6.43 | 6.97 | 7.44 | 8.06 | 8.32 | 91 |
| Investment Securities (TE) | 5.03 | 4.28 | 4.52 | 4.63 | 4.96 | 5.31 | 5.77 | 6.17 | 91 |
| U.S. Treasury & Agency Sec (excl MBS) | 4.55 | 2.86 | 3.34 | 4.04 | 4.54 | 5.10 | 5.40 | 5.74 | 87 |
| Mortgage-Backed Securities | 4.79 | 4.04 | 4.22 | 4.48 | 4.69 | 5.09 | 5.43 | 5.61 | 89 |
| All Other Securities | 6.53 | 4.13 | 4.72 | 5.19 | 6.23 | 7.08 | 8.66 | 14.60 | 90 |
| Interest-Bearing Deposits | 3.60 | 2.64 | 2.79 | 3.16 | 3.54 | 4.03 | 4.53 | 4.73 | 91 |
| Time Deposits of \$100K or More | 4.73 | 3.71 | 4.15 | 4.51 | 4.75 | 4.99 | 5.27 | 5.58 | 91 |
| Time Deposits < \$100K | 4.50 | 3.19 | 3.58 | 4.26 | 4.49 | 4.82 | 5.12 | 5.56 | 91 |
| Other Domestic Deposits | 2.50 | 1.06 | 1.46 | 1.89 | 2.44 | 3.06 | 3.52 | 3.92 | 91 |
| Foreign Deposits | 5.22 | 3.74 | 3.74 | 4.76 | 5.13 | 5.36 | 5.79 | 6.24 | 7 |
| Fed Funds Purchased and Repos | 4.47 | 2.73 | 3.16 | 4.06 | 4.51 | 4.89 | 5.34 | 5.57 | 90 |
| Other Borrowed Funds & Trading Liab | 4.73 | 3.10 | 3.46 | 4.07 | 4.84 | 5.26 | 5.72 | 6.60 | 88 |
| All Interest-Bearing Funds | 3.89 | 3.01 | 3.18 | 3.52 | 3.88 | 4.22 | 4.62 | 4.83 | 91 |

| | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 16.59 | 10.99 | 11.86 | 13.35 | 15.29 | 18.91 | 23.64 | 29.57 | 91 |
| Avg Assets per Employee (\$000) | 4563.78 | 2424.33 | 2825.47 | 3272.47 | 3967.17 | 5280.35 | 8585.61 | 11500.2 | 91 |

ANALYSIS RATIOS

| | | | | | | | | | |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|----|
| Mutual Fund Fee Inc / Non-Int Income | 3.09 | 0.00 | 0.00 | 0.14 | 2.64 | 5.61 | 8.57 | 11.47 | 91 |
| Overhead Exp / NII + Non-Int Income | 62.53 | 40.02 | 46.07 | 56.48 | 62.45 | 69.43 | 75.25 | 79.20 | 91 |

PERCENT OF AVERAGE ASSETS:

| | | | | | | | | | |
|-----------------------------------|------|------|------|------|------|------|------|------|----|
| Total Overhead Expense | 2.82 | 1.42 | 1.85 | 2.28 | 2.81 | 3.25 | 3.89 | 4.81 | 91 |
| Personnel Expense | 1.56 | 0.77 | 0.94 | 1.26 | 1.56 | 1.80 | 2.17 | 2.56 | 91 |
| Net Occupancy Expense | 0.39 | 0.19 | 0.25 | 0.31 | 0.37 | 0.47 | 0.57 | 0.64 | 91 |
| Other Operating Expenses | 0.84 | 0.45 | 0.53 | 0.64 | 0.76 | 1.02 | 1.18 | 1.47 | 91 |
| Overhead Less Non-Interest Income | 1.61 | 0.61 | 1.02 | 1.30 | 1.60 | 1.91 | 2.21 | 2.55 | 91 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

| | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|----|
| Total Overhead Expense | 61.17 | 39.81 | 44.22 | 55.45 | 61.75 | 67.91 | 74.33 | 77.47 | 91 |
| Personnel Expense | 34.00 | 20.42 | 24.23 | 29.87 | 34.62 | 38.47 | 41.91 | 46.14 | 91 |
| Net Occupancy Expense | 8.58 | 5.21 | 5.73 | 7.32 | 8.59 | 10.03 | 10.86 | 11.89 | 91 |
| Other Operating Expenses | 18.33 | 11.66 | 12.92 | 15.10 | 18.03 | 21.11 | 24.09 | 25.84 | 91 |
| Total Non-Interest Income | 24.82 | 6.80 | 10.81 | 18.11 | 24.24 | 30.50 | 37.74 | 43.07 | 91 |
| Fiduciary Activities Income | 2.02 | 0.00 | 0.00 | 0.02 | 1.36 | 3.73 | 6.15 | 7.75 | 91 |
| Serv Charges on Deposit Accts - Domestic | 7.22 | 1.13 | 1.48 | 3.43 | 6.77 | 10.49 | 13.06 | 14.13 | 91 |
| Trading Revenue | 0.13 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.58 | 3.26 | 91 |
| Investment Banking Fees & Commissions | 1.59 | 0.00 | 0.00 | 0.29 | 1.17 | 2.40 | 5.25 | 7.53 | 91 |
| Venture Capital Revenue | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 91 |
| Net Servicing Fees | 0.29 | -0.10 | 0.00 | 0.00 | 0.10 | 0.38 | 1.01 | 2.47 | 91 |
| Net Securitization Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Insurance Activities Revenue | 1.02 | 0.00 | 0.00 | 0.00 | 0.18 | 1.34 | 5.06 | 7.02 | 91 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.33 | -0.11 | 0.00 | 0.09 | 0.90 | 1.91 | 4.18 | 5.72 | 91 |
| Other Non-Interest Income | 7.78 | 2.41 | 3.35 | 5.09 | 7.34 | 10.06 | 13.42 | 17.52 | 91 |
| Overhead Less Non-Interest Income | 35.81 | 12.60 | 22.98 | 29.01 | 34.30 | 42.91 | 48.82 | 51.05 | 91 |

TAX RATIOS:

| | | | | | | | | | |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|----|
| Appl Inc Taxes/Pretax NOI (TE) | 30.27 | 6.05 | 19.39 | 27.09 | 31.42 | 34.78 | 38.31 | 40.12 | 90 |
| Appl Inc Tax+TE/Pretax NOI+TE | 35.88 | 26.96 | 29.96 | 33.69 | 36.28 | 37.99 | 40.44 | 41.17 | 90 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--------------------------------------|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans | 47.90 | 11.55 | 23.06 | 39.50 | 49.23 | 57.20 | 65.21 | 69.67 | 91 |
| Commercial and Industrial Loans | 11.72 | 1.59 | 3.28 | 7.20 | 11.02 | 14.88 | 22.08 | 30.39 | 91 |
| Loans to Individuals | 4.02 | 0.12 | 0.41 | 1.06 | 2.51 | 6.60 | 10.94 | 12.80 | 91 |
| Loans to Depository Institutions | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.31 | 91 |
| Agricultural Loans | 0.46 | 0.00 | 0.00 | 0.00 | 0.08 | 0.73 | 2.24 | 4.00 | 91 |
| Other Loans and Leases | 1.79 | 0.03 | 0.13 | 0.50 | 1.09 | 3.17 | 4.70 | 5.75 | 91 |
| Net Loans and Leases | 67.08 | 38.68 | 50.16 | 61.08 | 69.28 | 74.42 | 77.02 | 83.94 | 91 |
| Debt Securities Over 1 Year | 15.58 | 0.85 | 3.79 | 10.20 | 14.81 | 21.71 | 27.36 | 32.09 | 91 |
| Mutual Funds and Equity Securities | 0.19 | 0.00 | 0.00 | 0.00 | 0.10 | 0.36 | 0.66 | 1.01 | 91 |
| Subtotal | 84.14 | 68.85 | 73.66 | 80.86 | 84.94 | 87.65 | 90.46 | 92.51 | 91 |
| Interest-Bearing Bank Balances | 0.21 | 0.00 | 0.00 | 0.00 | 0.04 | 0.28 | 1.01 | 1.58 | 91 |
| Federal Funds Sold & Reverse Repos | 1.54 | 0.00 | 0.00 | 0.00 | 1.00 | 2.90 | 5.31 | 7.19 | 91 |
| Debt Securities 1 Year or Less | 2.94 | 0.06 | 0.18 | 0.71 | 2.38 | 4.54 | 8.04 | 9.96 | 91 |
| Trading Assets | 0.10 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.41 | 2.28 | 91 |
| Total Earning Assets | 90.28 | 82.77 | 85.99 | 88.15 | 90.14 | 92.54 | 94.04 | 95.47 | 91 |
| Non-Int Cash and Due From Dep Inst | 2.10 | 0.60 | 1.16 | 1.59 | 2.01 | 2.60 | 3.04 | 3.74 | 91 |
| Other Real Estate Owned | 0.06 | 0.00 | 0.00 | 0.00 | 0.03 | 0.09 | 0.21 | 0.41 | 91 |
| All Other Assets | 7.49 | 3.36 | 4.01 | 5.22 | 6.89 | 9.47 | 11.98 | 13.68 | 91 |
| MEMORANDA: | | | | | | | | | |
| Short-Term Investments | 5.19 | 0.44 | 0.70 | 1.86 | 4.44 | 7.13 | 12.38 | 18.16 | 91 |
| U.S. Treasury Securities | 0.18 | 0.00 | 0.00 | 0.00 | 0.03 | 0.23 | 0.70 | 1.88 | 91 |
| U.S. Agency Securities (excl MBS) | 5.11 | 0.00 | 0.18 | 1.45 | 4.03 | 7.34 | 11.33 | 14.79 | 91 |
| Municipal Securities | 2.62 | 0.00 | 0.01 | 0.51 | 1.94 | 3.94 | 7.23 | 9.83 | 91 |
| Mortgage-Backed Securities | 9.09 | 0.15 | 0.47 | 4.15 | 8.88 | 12.54 | 19.50 | 23.55 | 91 |
| Asset-Backed Securities | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.23 | 0.56 | 91 |
| Other Debt Securities | 0.66 | 0.00 | 0.00 | 0.00 | 0.17 | 0.92 | 2.80 | 4.87 | 91 |
| RE Loans Secured by 1-4 Family | 15.41 | 1.77 | 4.14 | 8.66 | 14.36 | 21.83 | 27.76 | 31.56 | 91 |
| Revolving | 2.71 | 0.00 | 0.02 | 1.10 | 2.26 | 3.67 | 6.95 | 7.55 | 91 |
| Closed-End, Sec by First Liens | 10.65 | 1.01 | 2.43 | 4.96 | 9.43 | 15.70 | 22.29 | 26.61 | 91 |
| Closed-End, Sec by Junior Liens | 1.48 | 0.00 | 0.05 | 0.29 | 1.25 | 2.42 | 3.77 | 4.62 | 91 |
| Commercial Real Estate Loans | 29.80 | 4.62 | 10.02 | 19.03 | 27.73 | 40.20 | 51.72 | 54.60 | 91 |
| Construction and Land Dev | 9.86 | 0.84 | 1.60 | 4.29 | 8.01 | 15.09 | 23.97 | 28.93 | 91 |
| Multifamily | 1.56 | 0.04 | 0.22 | 0.69 | 1.20 | 2.16 | 3.85 | 4.39 | 91 |
| Nonfarm Nonresidential | 16.98 | 1.75 | 5.30 | 11.47 | 17.21 | 20.26 | 28.63 | 33.65 | 91 |
| RE Loans Secured by Farmland | 0.70 | 0.00 | 0.00 | 0.04 | 0.38 | 1.11 | 2.27 | 3.45 | 91 |
| LOAN MIX, % OF GROSS LOANS & LEASES: | | | | | | | | | |
| Real Estate Loans | 71.38 | 25.17 | 46.49 | 63.64 | 72.46 | 79.87 | 90.03 | 93.90 | 91 |
| RE Loans Secured by 1-4 Family | 23.41 | 2.51 | 6.32 | 12.08 | 21.23 | 32.96 | 42.88 | 57.97 | 91 |
| Revolving | 3.93 | 0.00 | 0.07 | 1.69 | 3.41 | 5.53 | 8.57 | 10.66 | 91 |
| Closed-End | 19.09 | 1.78 | 4.39 | 8.95 | 17.54 | 26.62 | 37.16 | 51.48 | 91 |
| Commercial Real Estate Loans | 43.39 | 9.11 | 18.32 | 31.50 | 40.54 | 58.66 | 67.05 | 73.46 | 91 |
| Construction and Land Dev | 14.11 | 1.94 | 2.71 | 6.56 | 11.59 | 20.72 | 29.54 | 38.60 | 91 |
| Multifamily | 2.26 | 0.06 | 0.31 | 1.04 | 1.97 | 2.97 | 5.07 | 6.02 | 91 |
| Nonfarm Nonresidential | 24.78 | 4.17 | 13.08 | 18.65 | 24.34 | 29.86 | 41.36 | 47.62 | 91 |
| RE Loans Secured by Farmland | 1.03 | 0.00 | 0.00 | 0.06 | 0.54 | 1.77 | 3.61 | 4.83 | 91 |
| Loans to Depository Institutions | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 1.16 | 91 |
| Commercial and Industrial Loans | 17.37 | 2.55 | 5.25 | 10.99 | 15.80 | 21.79 | 31.61 | 52.72 | 91 |
| Loans to Individuals | 6.06 | 0.14 | 0.74 | 1.61 | 4.05 | 9.94 | 17.63 | 19.75 | 91 |
| Credit Card Loans | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.16 | 0.92 | 1.59 | 91 |
| Agricultural Loans | 0.67 | 0.00 | 0.00 | 0.00 | 0.13 | 1.05 | 3.09 | 4.98 | 91 |
| Loans to Foreign Govts and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Other Loans and Leases | 2.68 | 0.12 | 0.20 | 0.73 | 1.63 | 4.33 | 7.56 | 9.27 | 91 |

| PERCENT OF TOTAL ASSETS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|---------------|--------|--------|--------|--------|--------|--------|--------|--------------|
| Short-Term Investments | 5.19 | 0.44 | 0.70 | 1.86 | 4.44 | 7.13 | 12.38 | 18.16 | 91 |
| Liquid Assets | 19.40 | 7.44 | 9.63 | 13.14 | 17.13 | 26.08 | 31.89 | 45.71 | 91 |
| Investment Securities | 19.61 | 1.45 | 8.86 | 13.10 | 17.80 | 25.91 | 34.41 | 43.64 | 91 |
| Net Loans and Leases | 67.08 | 38.68 | 50.16 | 61.08 | 69.28 | 74.42 | 77.02 | 83.94 | 91 |
| Net Lns, Ls & Stdbly Ltrs of Credit | 68.74 | 40.81 | 51.05 | 62.05 | 71.40 | 75.89 | 80.03 | 86.00 | 91 |
| Core Deposits | 57.68 | 20.01 | 35.57 | 52.17 | 59.59 | 65.21 | 71.06 | 73.00 | 91 |
| Noncore Funding | 28.79 | 12.72 | 14.84 | 20.06 | 26.90 | 33.91 | 49.57 | 62.41 | 91 |
| Time Deposits of \$100K or More | 14.98 | 5.75 | 7.10 | 9.01 | 12.21 | 19.47 | 29.72 | 36.71 | 91 |
| Foreign Deposits | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.08 | 91 |
| Fed Funds Purchased and Repos | 4.56 | 0.00 | 0.00 | 1.31 | 3.71 | 7.79 | 12.20 | 15.21 | 91 |
| Net Fed Funds Purchased (Sold) | 3.00 | -4.94 | -2.30 | -0.11 | 2.21 | 6.48 | 9.32 | 11.28 | 91 |
| Commercial Paper | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 2.20 | 0.00 | 0.00 | 0.36 | 1.55 | 3.40 | 5.38 | 7.98 | 91 |
| Earning Assets Repr in 1 Year | 41.09 | 12.47 | 17.95 | 32.34 | 43.23 | 51.87 | 59.39 | 64.34 | 91 |
| Int-Bearing Liab Repr in 1 Year | 31.17 | 11.54 | 14.43 | 21.05 | 26.26 | 43.38 | 55.63 | 59.24 | 91 |
| Long-Term Debt Repr in 1 Year | 0.52 | 0.00 | 0.00 | 0.00 | 0.00 | 0.86 | 2.01 | 4.57 | 91 |
| Net Assets Repriceable in 1 Year | 9.19 | -21.02 | -12.22 | -3.33 | 9.37 | 19.82 | 31.32 | 35.12 | 91 |
| OTHER LIQUIDITY AND FUNDING RATIOS: | | | | | | | | | |
| Net Noncore Funding Dependence | 27.49 | -3.74 | 9.31 | 16.82 | 26.55 | 35.70 | 51.83 | 60.37 | 91 |
| Net ST Noncore Funding Dependence | 19.13 | -6.76 | 2.36 | 11.65 | 18.45 | 26.39 | 37.67 | 45.55 | 91 |
| Short-Term Inv/ST Noncore Funding | 28.36 | 1.45 | 2.80 | 9.33 | 17.82 | 38.66 | 65.62 | 134.10 | 91 |
| Liq Asts-ST Noncore Fndg/Nonliq Asts | -3.07 | -31.85 | -27.00 | -11.63 | -3.45 | 6.49 | 18.08 | 26.11 | 91 |
| Net Loans and Leases/Total Deposits | 90.15 | 47.98 | 66.25 | 84.24 | 90.88 | 98.73 | 105.90 | 122.92 | 91 |
| Net Loans and Leases/Core Deposits | 122.99 | 76.17 | 84.12 | 101.33 | 114.69 | 136.45 | 182.40 | 250.04 | 91 |
| Held-To-Mat Sec Appr(Depr)/T1 Cap | -0.22 | -4.64 | -1.65 | -0.36 | 0.00 | 0.05 | 0.30 | 0.46 | 64 |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap | -0.73 | -3.85 | -3.23 | -1.96 | -0.93 | 0.39 | 2.13 | 3.18 | 89 |
| Struct Notes Appr(Depr)/T1 Cap | -0.04 | -0.76 | -0.22 | -0.03 | -0.00 | 0.00 | 0.00 | 0.03 | 37 |
| PERCENT OF INVESTMENT SECURITIES: | | | | | | | | | |
| Held-To-Maturity Securities | 11.62 | 0.00 | 0.00 | 0.00 | 3.98 | 15.54 | 59.13 | 71.26 | 91 |
| Available-For-Sale Securities | 88.37 | 21.94 | 39.56 | 82.50 | 95.76 | 100.00 | 100.00 | 100.00 | 91 |
| U.S. Treasury Securities | 1.18 | 0.00 | 0.00 | 0.00 | 0.17 | 1.34 | 4.85 | 12.94 | 91 |
| U.S. Agency Securities (excl MBS) | 27.85 | 0.00 | 1.15 | 9.71 | 22.55 | 44.69 | 56.44 | 73.16 | 91 |
| Municipal Securities | 14.47 | 0.00 | 0.08 | 3.81 | 11.13 | 21.21 | 39.86 | 45.70 | 91 |
| Mortgage-Backed Securities | 46.99 | 2.50 | 6.31 | 31.37 | 49.89 | 62.14 | 72.44 | 81.81 | 91 |
| Asset-Backed Securities | 0.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.66 | 5.05 | 91 |
| Other Debt Securities | 3.77 | 0.00 | 0.00 | 0.00 | 0.96 | 6.25 | 16.55 | 23.68 | 91 |
| Mutual Funds and Equity Securities | 1.03 | 0.00 | 0.00 | 0.02 | 0.65 | 1.51 | 4.09 | 5.69 | 91 |
| Debt Securities 1 Year or Less | 15.50 | 0.70 | 1.51 | 5.61 | 13.66 | 20.95 | 34.02 | 57.58 | 91 |
| Debt Securities 1 To 5 Years | 29.15 | 3.76 | 7.79 | 14.24 | 25.65 | 41.37 | 61.36 | 71.75 | 91 |
| Debt Securities Over 5 Years | 51.20 | 3.11 | 9.18 | 29.10 | 51.44 | 73.25 | 84.82 | 91.75 | 91 |
| Pledged Securities | 65.17 | 19.72 | 28.61 | 46.97 | 67.22 | 83.18 | 92.30 | 96.20 | 91 |
| Structured Notes, Fair Value | 0.75 | 0.00 | 0.00 | 0.00 | 0.00 | 0.89 | 3.55 | 9.35 | 91 |

| ANALYSIS RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---------------------------------------|---------------|---------|--------|--------|--------|--------|---------|---------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.15 | -0.00 | 0.00 | 0.04 | 0.11 | 0.20 | 0.41 | 0.77 | 91 |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.23 | -0.01 | 0.00 | 0.08 | 0.17 | 0.32 | 0.62 | 1.10 | 91 |
| Provision for Ln&Ls Losses/Net Losses | 136.00 | -458.60 | -25.12 | 54.21 | 104.16 | 196.25 | 423.72 | 538.89 | 90 |
| Ln&Ls Allowance/Total Loans & Leases | 1.23 | 0.67 | 0.89 | 1.03 | 1.21 | 1.38 | 1.63 | 1.87 | 91 |
| Ln&Ls Allowance/Net Ln&Ls Losses (X) | 14.57 | 1.62 | 1.97 | 4.73 | 9.00 | 18.85 | 49.32 | 67.49 | 79 |
| ALLL/Nonaccrual Assets | 373.93 | 72.72 | 102.82 | 178.55 | 267.86 | 471.83 | 1011.05 | 1781.19 | 90 |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 299.43 | 62.00 | 94.59 | 152.42 | 213.28 | 381.88 | 741.65 | 1165.43 | 90 |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.23 | 0.00 | 0.03 | 0.07 | 0.18 | 0.35 | 0.53 | 0.82 | 91 |
| Recoveries/Avg Loans and Leases | 0.07 | 0.00 | 0.01 | 0.03 | 0.05 | 0.08 | 0.19 | 0.26 | 91 |
| Net Losses/Avg Loans and Leases | 0.15 | -0.04 | -0.00 | 0.02 | 0.09 | 0.24 | 0.43 | 0.73 | 91 |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Recoveries/Prior Year-End Losses | 9.43 | 1.28 | 2.20 | 4.15 | 7.38 | 11.92 | 20.75 | 34.79 | 89 |
| Earnings Coverage of Net Losses (X) | 22.23 | -222.94 | -31.69 | 5.06 | 15.59 | 33.96 | 96.40 | 156.93 | 90 |
| NET LOAN AND LEASE LOSSES BY TYPE | | | | | | | | | |
| Real Estate Loans | 0.03 | -0.03 | -0.01 | 0.00 | 0.01 | 0.05 | 0.15 | 0.23 | 91 |
| RE Loans Secured By 1-4 Family | 0.06 | -0.01 | -0.00 | 0.00 | 0.02 | 0.09 | 0.23 | 0.35 | 91 |
| Revolving | 0.05 | -0.08 | -0.01 | 0.00 | 0.00 | 0.11 | 0.28 | 0.45 | 85 |
| Closed-End | 0.05 | -0.01 | -0.00 | 0.00 | 0.01 | 0.08 | 0.27 | 0.35 | 91 |
| Commercial Real Estate Loans | 0.01 | -0.07 | -0.03 | -0.00 | 0.00 | 0.03 | 0.07 | 0.18 | 91 |
| Construction and Land Dev | 0.02 | -0.01 | -0.00 | 0.00 | 0.00 | 0.02 | 0.15 | 0.32 | 90 |
| Multifamily | 0.00 | -0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.23 | 87 |
| Nonfarm Nonresidential | 0.00 | -0.16 | -0.07 | -0.00 | 0.00 | 0.01 | 0.03 | 0.08 | 90 |
| RE Loans Secured by Farmland | 0.00 | -0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 75 |
| Commercial and Industrial Loans | 0.30 | -0.13 | -0.02 | 0.00 | 0.11 | 0.46 | 1.11 | 1.81 | 89 |
| Loans to Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| Loans to Individuals | 0.76 | 0.11 | 0.17 | 0.34 | 0.56 | 0.94 | 1.60 | 2.90 | 78 |
| Credit Card Loans | 1.74 | -1.63 | -0.02 | 0.00 | 1.22 | 2.78 | 4.45 | 7.85 | 47 |
| Agricultural Loans | 0.01 | -0.57 | -0.03 | 0.00 | 0.00 | 0.00 | 0.06 | 0.45 | 66 |
| Loans to Foreign Governments & Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other Loans and Leases | 0.54 | -0.04 | -0.03 | 0.00 | 0.01 | 0.64 | 2.52 | 4.32 | 89 |

| PERCENT OF LOANS AND LEASES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|---|---------------|------|-------|-------|-------|-------|--------|--------|--------------|
| ----- | | | | | | | | | |
| 30-89 Days PD Loans and Leases | 0.79 | 0.10 | 0.16 | 0.35 | 0.63 | 1.02 | 1.65 | 2.71 | 91 |
| 90+ Days PD Loans and Leases | 0.07 | 0.00 | 0.00 | 0.00 | 0.03 | 0.14 | 0.22 | 0.29 | 91 |
| Nonaccrual Loans and Leases | 0.49 | 0.03 | 0.13 | 0.25 | 0.42 | 0.65 | 1.02 | 1.41 | 91 |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.59 | 0.06 | 0.17 | 0.31 | 0.51 | 0.77 | 1.25 | 1.68 | 91 |
| 30-89 Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| 90+ Days PD Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Nonaccrual Restructured | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 91 |
| PERCENT OF LNS&LS + OTHER ASSETS | | | | | | | | | |
| 30+ DAYS PAST DUE AND NONACCRUAL | | | | | | | | | |
| ----- | | | | | | | | | |
| 30-89 Days Past Due Assets | 0.79 | 0.10 | 0.16 | 0.35 | 0.63 | 1.02 | 1.65 | 2.73 | 91 |
| 90+ Days Past Due Assets | 0.07 | 0.00 | 0.00 | 0.00 | 0.03 | 0.14 | 0.22 | 0.29 | 91 |
| Nonaccrual Assets | 0.49 | 0.03 | 0.13 | 0.25 | 0.42 | 0.65 | 1.02 | 1.41 | 91 |
| 30+ Days PD & Nonaccrual Assets | 1.40 | 0.31 | 0.48 | 0.73 | 1.18 | 1.93 | 2.74 | 3.83 | 91 |
| PERCENT OF TOTAL ASSETS | | | | | | | | | |
| ----- | | | | | | | | | |
| 90+ Days PD and Nonaccrual Assets | 0.41 | 0.03 | 0.10 | 0.21 | 0.36 | 0.51 | 0.86 | 1.20 | 91 |
| 90+ PD & Nonaccrual Assets + OREO | 0.50 | 0.06 | 0.12 | 0.23 | 0.43 | 0.66 | 1.09 | 1.48 | 91 |
| RESTRUCTURED & NONACCRUAL LNS&LS | | | | | | | | | |
| + REAL ESTATE ACQUIRED AS PERCENT OF: | | | | | | | | | |
| ----- | | | | | | | | | |
| Total Assets | 0.41 | 0.02 | 0.09 | 0.19 | 0.35 | 0.53 | 1.02 | 1.37 | 91 |
| Allowance for Loan & Lease Losses | 51.53 | 5.22 | 11.20 | 23.17 | 44.57 | 64.84 | 120.35 | 166.34 | 91 |
| Equity Cap + ALLL | 4.22 | 0.24 | 0.85 | 1.89 | 3.11 | 5.47 | 9.28 | 17.31 | 91 |
| Tier 1 Cap + ALLL | 4.57 | 0.25 | 0.99 | 2.00 | 3.73 | 5.57 | 10.58 | 17.82 | 91 |
| Loans & Leases + RE Acquired | 0.60 | 0.05 | 0.14 | 0.28 | 0.50 | 0.78 | 1.36 | 1.77 | 91 |

| 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 | 0.73 | 0.05 | 0.13 | 0.30 | 0.57 | 1.02 | 1.75 | 2.64 | 91 |
| - 90+ Days Past Due | 0.06 | 0.00 | 0.00 | 0.00 | 0.02 | 0.10 | 0.25 | 0.33 | 91 |
| - Nonaccrual | 0.50 | 0.00 | 0.03 | 0.25 | 0.39 | 0.66 | 1.16 | 1.58 | 91 |
| Coml & Indl - 30-89 Days PD | 0.76 | 0.06 | 0.09 | 0.31 | 0.65 | 1.17 | 1.60 | 2.08 | 89 |
| - 90+ Days Past Due | 0.08 | 0.00 | 0.00 | 0.00 | 0.01 | 0.15 | 0.36 | 0.45 | 89 |
| - Nonaccrual | 0.65 | 0.00 | 0.06 | 0.22 | 0.53 | 0.90 | 1.56 | 2.14 | 89 |
| Individuals - 30-89 Days PD | 0.96 | 0.00 | 0.13 | 0.47 | 0.84 | 1.16 | 1.95 | 3.82 | 91 |
| - 90+ Days Past Due | 0.07 | 0.00 | 0.00 | 0.00 | 0.04 | 0.13 | 0.25 | 0.35 | 91 |
| - Nonaccrual | 0.15 | 0.00 | 0.00 | 0.00 | 0.10 | 0.20 | 0.58 | 0.78 | 91 |
| Dep Inst Lns - 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22 |
| Agricultural - 30-89 Days PD | 0.41 | 0.00 | 0.00 | 0.00 | 0.00 | 0.77 | 2.10 | 2.81 | 66 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.46 | 66 |
| - Nonaccrual | 0.25 | 0.00 | 0.00 | 0.00 | 0.00 | 0.28 | 1.35 | 2.45 | 66 |
| Foreign Govts- 30-89 Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| - 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| - Nonaccrual | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| Other Lns&Ls - 30-89 Days PD | 0.35 | 0.00 | 0.00 | 0.00 | 0.05 | 0.62 | 1.49 | 2.37 | 89 |
| - 90+ Days Past Due | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.23 | 0.57 | 89 |
| - Nonaccrual | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.41 | 0.69 | 89 |
| MEMORANDA: | | | | | | | | | |
| 1-4 Family - 30-89 Days PD | 0.73 | 0.01 | 0.07 | 0.28 | 0.62 | 1.10 | 1.64 | 2.14 | 91 |
| - 90+ Days Past Due | 0.09 | 0.00 | 0.00 | 0.00 | 0.02 | 0.15 | 0.32 | 0.68 | 91 |
| - Nonaccrual | 0.46 | 0.00 | 0.00 | 0.12 | 0.31 | 0.59 | 1.23 | 1.51 | 91 |
| Revolving - 30-89 Days PD | 0.53 | 0.00 | 0.01 | 0.16 | 0.36 | 0.80 | 1.54 | 2.32 | 85 |
| - 90+ Days Past Due | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.19 | 0.39 | 85 |
| - Nonaccrual | 0.21 | 0.00 | 0.00 | 0.00 | 0.10 | 0.34 | 0.75 | 1.87 | 85 |
| Closed-End - 30-89 Days PD | 0.81 | 0.00 | 0.07 | 0.29 | 0.61 | 1.27 | 1.91 | 2.47 | 91 |
| - 90+ Days Past Due | 0.09 | 0.00 | 0.00 | 0.00 | 0.01 | 0.16 | 0.36 | 0.76 | 91 |
| - Nonaccrual | 0.49 | 0.00 | 0.00 | 0.14 | 0.33 | 0.66 | 1.28 | 1.51 | 91 |
| - Jr Lien 30-89 Days PD | 0.08 | 0.00 | 0.00 | 0.00 | 0.05 | 0.13 | 0.26 | 0.39 | 91 |
| - Jr Lien 90+ Days PD | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.05 | 0.08 | 91 |
| - Jr Lien Nonaccrual | 0.07 | 0.00 | 0.00 | 0.00 | 0.02 | 0.08 | 0.20 | 0.68 | 91 |
| Commercial RE - 30-89 Days PD | 0.66 | 0.00 | 0.06 | 0.23 | 0.52 | 0.88 | 1.54 | 2.72 | 91 |
| - 90+ Days Past Due | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.17 | 0.32 | 91 |
| - Nonaccrual | 0.53 | 0.00 | 0.00 | 0.20 | 0.47 | 0.75 | 1.63 | 2.07 | 91 |
| Const & Dev - 30-89 Days PD | 0.83 | 0.00 | 0.00 | 0.18 | 0.63 | 1.24 | 2.71 | 3.83 | 90 |
| - 90+ Days Past Due | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.28 | 0.34 | 90 |
| - Nonaccrual | 0.55 | 0.00 | 0.00 | 0.04 | 0.28 | 0.93 | 1.89 | 3.21 | 90 |
| Multifamily - 30-89 Days PD | 0.31 | 0.00 | 0.00 | 0.00 | 0.00 | 0.42 | 1.29 | 3.79 | 87 |
| - 90+ Days Past Due | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.09 | 0.41 | 87 |
| - Nonaccrual | 0.32 | 0.00 | 0.00 | 0.00 | 0.00 | 0.51 | 1.62 | 2.81 | 87 |
| Nonfarm Nres- 30-89 Days PD | 0.49 | 0.00 | 0.00 | 0.15 | 0.36 | 0.78 | 1.30 | 1.89 | 90 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.10 | 0.16 | 90 |
| - Nonaccrual | 0.45 | 0.00 | 0.00 | 0.16 | 0.42 | 0.76 | 1.05 | 1.21 | 90 |
| Farmland - 30-89 Days PD | 0.52 | 0.00 | 0.00 | 0.00 | 0.19 | 0.84 | 2.17 | 2.57 | 75 |
| - 90+ Days Past Due | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.28 | 75 |
| - Nonaccrual | 0.49 | 0.00 | 0.00 | 0.00 | 0.00 | 0.49 | 2.52 | 4.22 | 75 |
| Credit Card - 30-89 Days PD | 1.43 | 0.00 | 0.00 | 0.17 | 1.36 | 2.31 | 3.52 | 4.97 | 47 |
| - 90+ Days Past Due | 0.43 | 0.00 | 0.00 | 0.00 | 0.17 | 0.82 | 1.62 | 2.63 | 47 |
| - Nonaccrual | 0.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.61 | 2.34 | 47 |

| CAPITAL RATIOS | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Tier 1 Leverage Ratio | 8.89 | 6.49 | 6.96 | 7.71 | 8.79 | 9.83 | 11.20 | 11.88 | 91 |
| Tier 1 RBC Ratio | 11.29 | 8.32 | 9.02 | 9.62 | 10.96 | 12.34 | 15.32 | 16.63 | 91 |
| Total Risk-Based Capital Ratio | 12.89 | 10.70 | 10.82 | 11.48 | 12.33 | 13.83 | 16.88 | 17.66 | 91 |
| Tangible Tier 1 Leverage Ratio | 8.79 | 6.25 | 6.69 | 7.60 | 8.74 | 9.78 | 10.90 | 11.62 | 91 |
| Tangible Common Eq Cap/Tan Assets | 7.04 | 4.50 | 4.75 | 5.79 | 6.93 | 7.94 | 9.65 | 10.80 | 91 |
| DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS | | | | | | | | | |
| PERCENT OF TOTAL ASSETS: | | | | | | | | | |
| Loan Commitments | 19.05 | 5.79 | 9.79 | 14.16 | 19.08 | 23.18 | 28.82 | 30.37 | 91 |
| Standby Letters of Credit | 1.31 | 0.00 | 0.21 | 0.47 | 1.07 | 1.84 | 3.44 | 4.33 | 91 |
| Commercial & Similar Letters of Credit | 0.07 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.33 | 1.02 | 91 |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| TYPE OF DERIVATIVE INSTRUMENT: | | | | | | | | | |
| Derivative Contracts | 3.73 | 0.00 | 0.00 | 0.00 | 0.85 | 4.80 | 16.31 | 29.14 | 91 |
| Interest Rate Contracts | 2.92 | 0.00 | 0.00 | 0.00 | 0.78 | 4.06 | 14.36 | 17.64 | 91 |
| Interest Rate Futures & Forward Contr | 0.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.27 | 0.95 | 2.10 | 91 |
| Written Options Contr (Int Rate) | 0.21 | 0.00 | 0.00 | 0.00 | 0.00 | 0.26 | 1.16 | 1.84 | 91 |
| Purchased Options Contr (Int Rate) | 0.41 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.01 | 7.58 | 91 |
| Interest Rate Swaps | 1.54 | 0.00 | 0.00 | 0.00 | 0.00 | 2.54 | 7.58 | 13.72 | 91 |
| Foreign Exchange Contracts | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.07 | 1.04 | 91 |
| Futures & Forward Foreign Exch Contr | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.79 | 91 |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Purchased Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Equity, Commodity, & Other Deriv Contr | 0.06 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.16 | 2.18 | 91 |
| Commodity & Other Fut & Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| Written Options Contr (Comm & Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.18 | 91 |
| Purchased Options Contr (Comm & Oth) | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.37 | 91 |
| Commodity & Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 91 |
| PERCENT OF AVERAGE LOANS AND LEASES: | | | | | | | | | |
| Loan Commitments | 28.37 | 10.76 | 13.99 | 21.68 | 28.38 | 34.18 | 42.83 | 54.67 | 91 |

| PERCENT OF NOTIONAL AMOUNT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|------|-------|-------|--------|--------|--------|--------|-----------|
| Interest Rate Contracts | 92.21 | 0.00 | 21.64 | 92.82 | 100.00 | 100.00 | 100.00 | 100.00 | 69 |
| Foreign Exchange Contracts | 3.15 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15.43 | 54.66 | 69 |
| Equity, Comm, & Other Contracts | 3.23 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 16.13 | 59.27 | 69 |
| Futures and Forwards | 17.76 | 0.00 | 0.00 | 0.00 | 7.24 | 41.39 | 71.22 | 100.00 | 69 |
| Written Options | 16.98 | 0.00 | 0.00 | 0.00 | 2.93 | 34.62 | 65.29 | 88.29 | 69 |
| Exchange-Traded | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 69 |
| Over-The-Counter | 15.85 | 0.00 | 0.00 | 0.00 | 2.01 | 29.28 | 61.94 | 88.29 | 69 |
| Purchased Options | 7.47 | 0.00 | 0.00 | 0.00 | 0.00 | 9.57 | 33.08 | 67.51 | 69 |
| Exchange-Traded | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.52 | 69 |
| Over-The-Counter | 6.99 | 0.00 | 0.00 | 0.00 | 0.00 | 7.59 | 32.59 | 67.51 | 69 |
| Swaps | 44.35 | 0.00 | 0.00 | 0.00 | 32.08 | 92.82 | 100.00 | 100.00 | 69 |
| Held for Trading | 16.07 | 0.00 | 0.00 | 0.00 | 0.00 | 43.02 | 90.58 | 100.00 | 69 |
| Interest Rate Contracts | 10.63 | 0.00 | 0.00 | 0.00 | 0.00 | 1.59 | 65.25 | 87.38 | 69 |
| Foreign Exchange Contracts | 1.26 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 40.86 | 69 |
| Equity, Comm, & Other Contracts | 0.09 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.06 | 69 |
| Non-Traded | 83.92 | 0.00 | 7.22 | 51.71 | 100.00 | 100.00 | 100.00 | 100.00 | 69 |
| Interest Rate Contracts | 71.05 | 0.00 | 0.00 | 26.47 | 99.95 | 100.00 | 100.00 | 100.00 | 69 |
| Foreign Exchange Contracts | 0.39 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.30 | 7.16 | 69 |
| Equity, Comm, & Other Contracts | 1.20 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.04 | 30.00 | 69 |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 79.48 | 0.00 | 21.07 | 49.74 | 92.92 | 100.00 | 100.00 | 100.00 | 69 |
| One Year or Less | 22.10 | 0.00 | 0.00 | 0.00 | 16.08 | 45.45 | 70.84 | 99.36 | 69 |
| Over 1 Year to 5 Years | 25.57 | 0.00 | 0.00 | 0.00 | 17.34 | 51.79 | 88.25 | 100.00 | 69 |
| Over 5 Years | 13.75 | 0.00 | 0.00 | 0.00 | 0.00 | 23.18 | 65.85 | 83.58 | 69 |
| Gross Negative Fair Value (Abs Val) | 0.45 | 0.00 | 0.00 | 0.00 | 0.19 | 0.83 | 1.64 | 2.44 | 69 |
| Gross Positive Fair Value | 0.85 | 0.00 | 0.00 | 0.09 | 0.34 | 0.95 | 2.64 | 9.99 | 69 |
| PERCENT OF TIER 1 CAPITAL: | | | | | | | | | |
| Gross Negative Fair Value, Abs Val (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 91 |
| Gross Positive Fair Value (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.04 | 91 |
| Held for Trading (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 91 |
| Non-Traded (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 91 |
| Current Credit Exposure (X) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 91 |
| Credit Losses on Derivative Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| 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 | 91 |
| 90+ Days Past Due | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| OTHER RATIOS: | | | | | | | | | |
| Current Credit Exposure/Risk Wtd Asts | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.10 | 0.23 | 91 |

| INSURANCE ACTIVITIES | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|--|------------|---------|---------|--------|--------|--------|--------|--------|-----------|
| ----- | | | | | | | | | |
| ANALYSIS RATIOS: | | | | | | | | | |
| Ins Underwriting Assets/Consol Assets | 0.01 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.25 | 91 |
| Ins Under Assets(P/C)/Tot Ins Und Ast | 35.59 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 17 |
| Ins Under Assets(L/H)/Tot Ins Und Ast | 64.40 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 100.00 | 17 |
| Sep Acct Assets(L/H)/Total Life Ast | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11 |
| Ins Activities Revenue/Adj Oper Inc | 1.02 | 0.00 | 0.00 | 0.00 | 0.18 | 1.34 | 5.06 | 7.02 | 91 |
| Premium Inc/Ins Activities Revenue | 2.91 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 16.10 | 35.96 | 69 |
| Credit Rel Prem Inc/Tot Prem Inc | 68.60 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 100.00 | 16 |
| Other Prem Inc/Total Prem Inc | 31.39 | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 | 100.00 | 16 |
| Ins Under Net Income/Consol Net Income | 0.05 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.32 | 0.89 | 91 |
| Ins Net Inc (P/C)/Equity (P/C) | 11.36 | 2.25 | 2.25 | 3.03 | 7.51 | 13.83 | 21.33 | 24.12 | 6 |
| Ins Net Inc (L/H)/Equity (L/H) | 2.50 | -19.68 | -19.68 | -2.69 | 2.50 | 4.12 | 15.71 | 16.66 | 9 |
| Insur Ben, Losses, Exp/Insur Premiums | 218.45 | 0.00 | 0.00 | 1.26 | 72.07 | 148.69 | 330.04 | 731.02 | 16 |
| Reinsurance Recov(P/C)/Tot Assets(P/C) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7 |
| Reinsurance Recov(L/H)/Tot Assets(L/H) | 4.33 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 12.55 | 22.62 | 11 |
| Net Assets Ins Under Subs/Cons Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 91 |
| CSV Life Insurance/Tier 1 Cap + ALLL | 10.17 | 0.00 | 0.00 | 1.14 | 10.18 | 18.97 | 23.10 | 27.95 | 91 |
| ----- | | | | | | | | | |
| BROKER-DEALER ACTIVITIES | | | | | | | | | |
| Net Assets Broker-Dealer Subs/Cons Asts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 91 |
| ----- | | | | | | | | | |
| FOREIGN ACTIVITIES | | | | | | | | | |
| Yield: Foreign Loans | 0.62 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.54 | 7.39 | 37 |
| Cost: Interest-Bearing Deposits | 5.22 | 3.74 | 3.74 | 4.76 | 5.13 | 5.36 | 5.79 | 6.24 | 7 |
| ----- | | | | | | | | | |
| NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE: | | | | | | | | | |
| Real Estate Loans | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0 |
| Commercial and Industrial Loans | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 0.45 | 1 |
| Foreign Governments and Inst | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2 |
| ----- | | | | | | | | | |
| GROWTH RATES: | | | | | | | | | |
| Net Loans and Leases | -19.31 | -100.00 | -100.00 | -71.84 | -26.62 | 11.19 | 60.49 | 131.94 | 38 |
| Total Selected Assets | -25.79 | -100.00 | -94.94 | -61.38 | -25.31 | 0.75 | 49.06 | 105.39 | 47 |
| Deposits | 19.78 | -64.56 | -64.56 | -43.10 | 19.35 | 47.69 | 72.39 | 81.29 | 6 |

| PAYOUT RATIOS - PARENT | PEER RATIO | 5% | 10% | 25% | 50% | 75% | 90% | 95% | BHC COUNT |
|------------------------------------|---------------|-------|-------|--------|--------|--------|---------|---------|--------------|
| Div Paid/Inc Before Undist Inc | 60.72 | 0.00 | 0.00 | 20.01 | 44.94 | 93.15 | 165.07 | 199.41 | 68 |
| Dividends Paid/Net Income | 32.76 | 0.00 | 0.00 | 10.01 | 36.65 | 51.61 | 67.94 | 103.75 | 90 |
| Net Income - Dividends/Avg Equity | 6.93 | -1.67 | 1.41 | 4.16 | 6.60 | 9.83 | 12.15 | 14.93 | 91 |
| PERCENT OF DIVIDENDS PAID: | | | | | | | | | |
| Dividends From Bank Subs | 145.22 | 0.00 | 0.00 | 0.00 | 125.08 | 262.73 | 338.17 | 557.59 | 72 |
| Dividends From Nonbank Subs | 2.49 | 0.00 | 0.00 | 0.00 | 0.00 | 1.91 | 13.66 | 24.48 | 72 |
| Dividends From Subsidiary BHCs | 2.81 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 96.43 | 72 |
| Dividends From All Subsidiaries | 167.45 | 0.00 | 0.15 | 93.90 | 130.92 | 270.81 | 365.74 | 625.62 | 72 |
| PAYOUT RATIOS - SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF BANK NET INCOME: | | | | | | | | | |
| Dividends From Bank Subs | 51.19 | 0.00 | 0.00 | 0.00 | 47.30 | 91.20 | 134.65 | 173.52 | 82 |
| Interest Income From Bank Subs | 0.96 | 0.00 | 0.00 | 0.00 | 0.01 | 1.31 | 5.63 | 7.53 | 82 |
| Mgt & Service Fees From Bank Subs | 4.14 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 27.53 | 56.63 | 82 |
| Other Income From Bank Subs | 0.04 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 1.55 | 82 |
| Operating Income From Bank Subs | 59.37 | 0.00 | 0.00 | 6.72 | 51.19 | 103.30 | 155.13 | 188.02 | 82 |
| PERCENT OF NONBANK NET INCOME: | | | | | | | | | |
| Dividends From Nonbank Subs | 46.26 | 0.00 | 0.00 | 0.00 | 20.29 | 100.00 | 142.37 | 212.80 | 61 |
| Interest Income From Nonbank Subs | 1.16 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6.44 | 24.66 | 61 |
| Mgt & Serv Fees From Nonbank Subs | 1.22 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 7.27 | 21.91 | 61 |
| Other Income From Nonbank Subs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 61 |
| Operating Inc From Nonbank Subs | 57.27 | 0.00 | 0.00 | 0.00 | 43.49 | 100.00 | 161.02 | 215.04 | 61 |
| PERCENT OF SUB BHCs' NET INCOME: | | | | | | | | | |
| Dividends From Subsidiary BHCs | 53.06 | 0.00 | 0.00 | 0.00 | 21.01 | 91.66 | 138.71 | 144.89 | 11 |
| Interest Inc From Subsidiary BHCs | 0.57 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2.84 | 11 |
| Mgt & Serv Fees From Sub BHCs | 1.48 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3.96 | 7.80 | 11 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 11 |
| Operating Income From Sub BHCs | 55.12 | 0.00 | 0.00 | 0.00 | 21.01 | 97.95 | 139.91 | 144.89 | 11 |
| DEPENDENCE ON SUBSIDIARIES: | | | | | | | | | |
| PERCENT OF TOTAL OPERATING INCOME: | | | | | | | | | |
| Dividends From Bank Subsidiaries | 54.99 | 0.00 | 0.00 | 0.00 | 74.61 | 97.44 | 99.70 | 99.85 | 87 |
| Interest Income From Bank Subs | 3.45 | 0.00 | 0.00 | 0.00 | 0.01 | 3.18 | 17.84 | 46.54 | 87 |
| Mgt & Serv Fees From Bank Subs | 4.63 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 33.25 | 55.00 | 87 |
| Other Income From Bank Subs | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 4.35 | 87 |
| Operating Income From Bank Subs | 72.06 | 0.00 | 0.00 | 59.05 | 95.29 | 99.22 | 99.82 | 100.00 | 87 |
| Dividends From Nonbank Subs | 1.96 | 0.00 | 0.00 | 0.00 | 0.00 | 0.84 | 11.39 | 28.03 | 87 |
| Interest Income From Nonbank Subs | 0.17 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.62 | 5.79 | 87 |
| Mgt & Serv Fees From Nonbank Subs | 0.03 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.91 | 87 |
| Other Income From Nonbank Subs | 0.02 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.90 | 87 |
| Operating Inc From Nonbank Subs | 3.48 | 0.00 | 0.00 | 0.00 | 0.25 | 3.97 | 17.03 | 41.84 | 87 |
| Dividends From Subsidiary BHCs | 2.37 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 89.67 | 87 |
| Interest Inc From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 87 |
| Mgt & Serv Fees From Sub BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 87 |
| Other Income From Subsidiary BHCs | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 87 |
| Operating Income From Sub BHCs | 2.62 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 98.91 | 87 |
| Loans and Adv From Subs/ST Debt | 2667.18 | 0.00 | 52.47 | 133.31 | 331.49 | 865.96 | 2138.88 | 39182.5 | 20 |
| Loans and Adv From Subs/Total Debt | 664.76 | 0.00 | 34.67 | 61.76 | 200.18 | 535.23 | 1902.19 | 10223.5 | 40 |

BHCPR Reporters for Quarter Ending 03/31/2007
Peer Group 2 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2006 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1141786 | 7, 836, 408 | ALABAMA NATIONAL BANCORPORATIO | BIRMINGHAM, AL | |
| 1208661 | 5, 270, 712 | AMCORE FINANCIAL, INC. | ROCKFORD, IL | |
| 3446412 | 7, 965, 060 | APPLE FINANCIAL HOLDINGS, INC. | NEW YORK, NY | New Y-9C/BHCPR reporter |
| 1095674 | 9, 204, 186 | ARVEST BANK GROUP, INC. | BENTONVILLE, AR | |
| 1133286 | 3, 521, 686 | BANCFIRST CORPORATION | OKLAHOMA CITY, OK | |
| 1245620 | 5, 908, 228 | BANK LEUMI LE-ISRAEL CORPORATI | NEW YORK, NY | |
| 2126977 | 3, 569, 775 | BANNER CORPORATION | WALLA WALLA, WA | |
| 1105162 | 4, 493, 158 | BBVA USA BANCSHARES, INC. | LAREDO, TX | |
| 2947435 | 6, 393, 271 | BBVAPR HOLDING CORPORATION | SAN JUAN, PR | |
| 1020180 | 6, 833, 306 | BREMER FINANCIAL CORPORATION | SAINT PAUL, MN | |
| 1247334 | 4, 253, 788 | CAPITOL BANCORP LTD. | LANSING, MI | |
| 1843080 | 8, 693, 425 | CATHAY GENERAL BANCORP | LOS ANGELES, CA | |
| 1094314 | 7, 317, 211 | CENTRAL BANCOMPANY | JEFFERSON CITY, MO | |
| 1022764 | 5, 508, 840 | CENTRAL PACIFIC FINANCIAL CORP | HONOLULU, HI | |
| 1201934 | 3, 817, 493 | CHEMICAL FINANCIAL CORPORATION | MIDLAND, MI | |
| 1114605 | 6, 610, 171 | CHITTENDEN CORPORATION | BURLINGTON, VT | |
| 1135972 | 5, 153, 932 | COMMERCEBANK HOLDING CORPORATI | CORAL GABLES, FL | |
| 1048867 | 4, 558, 963 | COMMUNITY BANK SYSTEM, INC. | DEWITT, NY | |
| 1117709 | 3, 629, 386 | COMMUNITY BANKS, INC. | HARRISBURG, PA | |
| 1070644 | 3, 098, 786 | COMMUNITY TRUST BANCORP, INC. | PIKEVILLE, KY | Moved from Peer 3 |
| 1200393 | 9, 805, 898 | CORUS BANKSHARES, INC. | CHICAGO, IL | Moved from Peer 1 |
| 1029222 | 5, 993, 428 | CVB FINANCIAL CORP. | ONTARIO, CA | |
| 2107707 | 4, 768, 536 | DICKINSON FINANCIAL CORPORATIO | KANSAS CITY, MO | |
| 2894230 | 8, 611, 441 | DISCOUNT BANCORP, INC. | NEW YORK, NY | |
| 1427239 | 6, 543, 977 | EASTERN BANK CORPORATION | BOSTON, MA | |
| 3005332 | 6, 015, 804 | F. N. B. CORPORATION | HERMITAGE, PA | |
| 1076132 | 4, 884, 498 | FIRST CHARTER CORPORATION | CHARLOTTE, NC | |
| 1075911 | 6, 106, 361 | FIRST CITIZENS BANCORPORATION, | COLUMBIA, SC | |
| 1071306 | 5, 861, 871 | FIRST COMMONWEALTH FINANCIAL | INDIANA, PA | |
| 2875332 | 5, 339, 849 | FIRST COMMUNITY BANCORP | SAN DIEGO, CA | |
| 1071276 | 3, 327, 988 | FIRST FINANCIAL BANCORP | HAMILTON, OH | |
| 1123670 | 4, 956, 435 | FIRST INTERSTATE BANCSYSTEM | BILLINGS, MT | |
| 1208559 | 3, 554, 814 | FIRST MERCHANTS CORPORATION | MUNCIE, IN | |
| 1208184 | 8, 236, 886 | FIRST MIDWEST BANCORP, INC. | ITASCA, IL | |
| 1106516 | 3, 933, 069 | FIRST NATIONAL BANK GROUP, INC | EDINBURG, TX | |
| 2641201 | 4, 287, 934 | FIRST NATIONAL BANK HOLDING CO | SCOTTSDALE, AZ | |
| 1364071 | 3, 289, 353 | FIRST STATE BANCORPORATION | ALBUQUERQUE, NM | Moved from Peer 3 |
| 1060627 | 8, 181, 216 | FIRSTBANK HOLDING COMPANY | LAKEWOOD, CO | |
| 1031346 | 3, 323, 078 | FRONTIER FINANCIAL CORPORATION | EVERETT, WA | |
| 2003975 | 4, 459, 465 | GLACIER BANCORP, INC. | KALISPELL, MT | |
| 1201233 | 3, 162, 736 | GREAT WESTERN BANCORPORATION, | OMAHA, NE | |
| 1136531 | 7, 386, 990 | GREATER BAY BANCORP | EAST PALO ALTO, CA | |
| 1086533 | 5, 870, 018 | HANCOCK HOLDING COMPANY | GULFPORT, MS | |
| 2900261 | 3, 777, 530 | HANMI FINANCIAL CORPORATION | LOS ANGELES, CA | |
| 1117192 | 3, 324, 967 | HARLEYSVILLE NATIONAL CORPORAT | HARLEYSVILLE, PA | |
| 1206546 | 3, 136, 360 | HEARTLAND FINANCIAL USA, INC. | DUBUQUE, IA | |
| 2291914 | 4, 581, 826 | IBERIABANK CORPORATION | LAFAYETTE, LA | |
| 1201925 | 3, 358, 665 | INDEPENDENT BANK CORPORATION | IONIA, MI | |
| 1064278 | 3, 411, 727 | INTRUST FINANCIAL CORPORATION | WICHITA, KS | |
| 2477754 | 5, 491, 320 | INVESTORS BANCORP, MHC | SHORT HILLS, NJ | |
| 1199732 | 6, 026, 490 | IRWIN FINANCIAL CORPORATION | COLUMBUS, IN | |

BHCPR Reporters for Quarter Ending 03/31/2007
Peer Group 2 by BHC Name

| ID_RSSD | Consolidated Assets(\$000) | BHC Name | Home Office Location | Change From 12/31/2006 and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| ----- | | | | |
| 3114654 | 3, 470, 213 | ITLA CAPITAL CORPORATION | LA JOLLA, CA | |
| 1490701 | 4, 354, 282 | JOHNSON FINANCIAL GROUP, INC. | RACINE, WI | |
| 1090987 | 7, 887, 787 | MB FINANCIAL, INC | CHICAGO, IL | |
| 1117026 | 5, 520, 051 | NATIONAL PENN BANCSHARES, INC. | BOYERTOWN, PA | |
| 1139279 | 5, 100, 781 | NBT BANCORP INC. | NORWICH, NY | |
| 3214095 | 7, 987, 796 | NEWALLIANCE BANCSHARES, INC. | NEW HAVEN, CT | |
| 1136661 | 5, 951, 605 | OCEAN BANKSHARES, INC. | MIAMI, FL | |
| 1098303 | 8, 331, 907 | OLD NATIONAL BANCORP | EVANSVILLE, IN | |
| 2490575 | 5, 292, 053 | ORIENTAL FINANCIAL GROUP INC. | SAN JUAN, PR | |
| 1029884 | 7, 432, 681 | PACIFIC CAPITAL BANCORP | SANTA BARBARA, CA | |
| 1142336 | 6, 308, 055 | PARK NATIONAL CORPORATION | NEWARK, OH | |
| 1053272 | 4, 347, 654 | PINNACLE BANCORP, INC. | CENTRAL CITY, NE | |
| 1839319 | 4, 343, 871 | PRIVATEBANCORP, INC. | CHICAGO, IL | |
| 1109599 | 6, 333, 858 | PROSPERITY BANCSHARES, INC. | HOUSTON, TX | |
| 1247633 | 6, 235, 207 | PROVIDENT BANKSHARES CORPORATI | BALTIMORE, MD | |
| 3133637 | 5, 696, 033 | PROVIDENT FINANCIAL SERVICES, | JERSEY CITY, NJ | |
| 1097025 | 3, 021, 837 | REPUBLIC BANCORP, INC. | LOUISVILLE, KY | |
| 1136670 | 4, 373, 873 | RIVERSIDE BANKING COMPANY | FORT PIERCE, FL | |
| 1071397 | 3, 362, 265 | S & T BANCORP, INC. | INDIANA, PA | |
| 2847115 | 9, 182, 606 | SANTANDER BANCORP | SAN JUAN, PR | |
| 2368106 | 3, 997, 890 | SNBNY HOLDINGS LIMITED | GIBRALTAR, ZZ | |
| 1105425 | 4, 339, 547 | STERLING BANCSHARES, INC. | HOUSTON, TX | |
| 1143829 | 3, 277, 838 | STERLING FINANCIAL CORPORATION | LANCASTER, PA | |
| 1139242 | 3, 326, 681 | SUN BANCORP, INC | VINELAND, NJ | |
| 1117156 | 8, 159, 181 | SUSQUEHANNA BANCSHARES, INC. | LITITZ, PA | |
| 1031449 | 5, 625, 847 | SVB FINANCIAL GROUP | SANTA CLARA, CA | |
| 2495039 | 3, 253, 160 | TAYLOR CAPITAL GROUP, INC. | ROSEMONT, IL | |
| 2706735 | 3, 821, 124 | TEXAS CAPITAL BANCSHARES, INC. | DALLAS, TX | |
| 1109656 | 8, 658, 151 | TEXAS REGIONAL BANCSHARES, INC | MCALLEN, TX | |
| 1079562 | 8, 893, 337 | TRUSTMARK CORPORATION | JACKSON, MS | |
| 1049828 | 8, 000, 034 | UMB FINANCIAL CORPORATION | KANSAS CITY, MO | |
| 2747644 | 7, 345, 073 | UMPQUA HOLDINGS CORPORATION | PORTLAND, OR | |
| 1076217 | 6, 571, 761 | UNITED BANKSHARES, INC. | CHARLESTON, WV | |
| 1249347 | 7, 186, 602 | UNITED COMMUNITY BANKS, INC. | BLAIRSVILLE, GA | |
| 1029464 | 3, 501, 789 | W. T. B. FINANCIAL CORPORATION | SPOKANE, WA | |
| 1070448 | 4, 060, 554 | WESBANCO, INC. | WHEELING, WV | |
| 1025541 | 4, 748, 215 | WESTAMERICA BANCORPORATION | SAN RAFAEL, CA | |
| 2349815 | 4, 727, 644 | WESTERN ALLIANCE BANCORPORATIO | LAS VEGAS, NV | |
| 2260406 | 9, 414, 604 | WINTRUST FINANCIAL CORPORATION | LAKE FOREST, IL | |
| 1199602 | 3, 802, 845 | 1ST SOURCE CORPORATION | SOUTH BEND, IN | |

Note: Peer Group 2 has 91 bank holding companies.