

PEER GROUP 01

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

66

69

69

66

69

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.06	3.08	3.08	3.16	3.18
+ Non-interest Income	1.97	2.07	2.04	2.13	2.30
- Overhead Expense	2.99	3.06	3.06	3.24	3.29
- Provision for Losses	0.14	0.15	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)	1.86	1.96	1.93	1.94	1.97
Net Operating Income	1.21	1.26	1.25	1.26	1.26
Net Income	1.24	1.26	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)	6.48	5.52	5.65	5.01	5.17
Interest Expense	3.05	2.09	2.21	1.48	1.58
Net Interest Income (TE)	3.41	3.43	3.44	3.54	3.55

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.21	0.25	0.28	0.35	0.53
Earnings Coverage of Net Losses (X)	20.57	25.23	22.76	18.87	10.06
Ln&Ls Allowance/Total Loans & Leases	1.10	1.20	1.14	1.28	1.45
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.50	0.48	0.58	0.77
30-89 Days Past Due Loans and Leases	0.73	0.64	0.69	0.64	0.79

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	38.41	38.04	37.80	35.51	35.42
Net ST Noncore Funding Dependence	24.32	22.97	23.48	19.41	19.82
Net Loans and Leases/Total Assets	62.75	59.88	60.09	59.70	58.53

CAPITALIZATION:

Tier 1 Leverage Ratio	7.62	7.42	7.44	7.57	7.55
Equity Capital/Total Assets	9.22	8.85	8.88	9.05	8.60
Net Loans&Ls/Equity Capital (X)	6.92	6.87	6.90	6.80	6.98
Cash Dividends/Net Income	36.82	35.47	39.47	33.11	32.28
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.59	8.78	8.47	9.27	9.60

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.06	2.53	2.55	3.47	4.00
Long-Term Debt/Equity Capital	12.77	12.78	12.45	12.04	15.42
Equity Investment in Subs/Equity Cap	109.49	109.63	108.78	109.21	110.51
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	129.00	141.04	147.51	136.30	149.23

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Income (TE)	5.83	4.96	5.07	4.46	4.62
Less: Interest Expense	2.74	1.88	1.98	1.32	1.42
Equals: Net Interest Income (TE)	3.06	3.08	3.08	3.16	3.18
Plus: Non-Interest Income	1.97	2.07	2.04	2.13	2.30
Equals: Adj Operating Income (TE)	5.01	5.16	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	0.14	0.15	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)	1.86	1.96	1.93	1.94	1.97
Less: Applicable Income Taxes (TE)	0.64	0.68	0.67	0.67	0.69
Less: Minority Interest	0.01	0.01	0.01	0.01	0.02
Equals: Net Operating Income	1.21	1.26	1.25	1.26	1.26
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.24	1.26	1.26	1.28	1.26
Memo: Net Income (Last Four Qtrs)	1.23	1.26	1.26	1.30	1.28
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.90	89.90	89.84	89.69	89.80
Avg Int-Bearing Funds / Avg Assets	75.18	74.58	74.48	73.85	74.79
Int Income (TE) / Avg Earning Assets	6.48	5.52	5.65	5.01	5.17
Int Expense / Avg Earning Assets	3.05	2.09	2.21	1.48	1.58
Net Int Inc (TE) / Avg Earn Assets	3.41	3.43	3.44	3.54	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	7.12	6.14	6.27	5.48	5.77
Interest-Bearing Bank Balances	4.44	2.99	3.49	2.01	2.04
Fed Funds Sold & Reverse Repos	4.97	2.99	3.24	1.49	1.36
Trading Assets	2.91	2.24	2.47	3.33	2.60
Total Earning Assets	6.40	5.45	5.58	4.94	5.10
Investment Securities (TE)	4.89	4.37	4.42	4.19	4.33
U. S. Treasury & Agency Sec (excl MBS)	4.45	3.52	3.64	3.24	3.42
Mortgage-Backed Securities	4.68	4.31	4.31	4.17	4.20
All Other Securities	8.16	7.34	7.48	7.01	7.88
Interest-Bearing Deposits	3.07	1.99	2.13	1.33	1.49
Time Deposits of \$100K or More	4.29	2.90	3.09	2.16	2.26
Time Deposits < \$100K	3.80	2.83	2.90	2.42	2.66
Other Domestic Deposits	2.17	1.30	1.41	0.79	0.87
Foreign Deposits	4.16	2.59	2.79	1.39	1.35
Fed Funds Purchased and Repos	4.46	2.88	3.10	1.47	1.39
Other Borrowed Funds & Trading Liab	4.38	3.38	3.51	2.91	3.12
All Interest-Bearing Funds	3.65	2.51	2.64	1.82	1.90

PEER GROUP 01

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

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Avg Personnel Exp Per Employee (\$000)	56	55	73	68	66
Avg Assets per Employee (\$000)	5,032	4,768	4,727	4,581	4,348
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.68	4.27	4.02	4.37	4.17
Overhead Exp / NII + Non-Int Income	60.59	60.31	60.57	61.78	60.31
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.06	3.06	3.24	3.29
Personnel Expense	1.63	1.65	1.65	1.65	1.68
Net Occupancy Expense	0.41	0.42	0.42	0.43	0.45
Other Operating Expenses	0.94	0.98	0.98	1.10	1.13
Overhead Less Non-Interest Income	1.00	0.93	0.95	1.01	0.94
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.83	59.59	59.86	61.19	59.69
Personnel Expense	32.15	31.78	31.93	31.43	30.63
Net Occupancy Expense	8.05	7.98	8.03	8.10	8.17
Other Operating Expenses	19.22	19.46	19.59	20.55	20.27
Total Non-Interest Income	37.30	39.43	38.17	39.49	40.63
Fiduciary Activities Income	5.14	4.80	5.19	3.61	3.50
Serv Charges on Deposit Accts - Domestic	7.19	7.38	7.26	7.62	7.97
Trading Revenue	1.17	1.15	1.03	1.05	1.40
Investment Banking Fees & Commissions	3.03	3.77	3.71	4.06	4.61
Venture Capital Revenue	0.19	0.21	0.18	0.18	0.02
Net Servicing Fees	0.89	1.07	1.12	0.99	0.58
Net Securitization Income	0.37	0.28	0.24	0.29	0.49
Insurance Activities Revenue	1.49	1.55	1.49	1.84	1.17
Net Gain (Loss) - Sales Loans, OREO, Oth	1.29	1.55	1.60	1.52	2.89
Other Non-Interest Income	10.70	10.94	10.85	11.04	10.87
Overhead Less Non-Interest Income	21.77	19.71	21.25	21.04	18.47
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.99	31.86	31.63	31.18	31.44
Appl Inc Tax+TE/Pretax NOI+TE	34.29	34.78	34.65	34.68	34.73

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate Loans	39.33	36.73	37.09	36.78	34.78
Commercial and Industrial Loans	11.85	10.98	11.37	10.79	11.27
Loans to Individuals	5.60	5.99	5.62	5.97	6.16
Loans to Depository Institutions	0.10	0.11	0.11	0.16	0.11
Agricultural Loans	0.22	0.20	0.20	0.20	0.21
Other Loans and Leases	3.34	3.50	3.44	3.31	4.33
Net Loans and Leases	62.75	59.88	60.09	59.70	58.53
Debt Securities Over 1 Year	14.79	17.79	17.25	18.70	19.67
Mutual Funds and Equity Securities	0.27	0.24	0.24	0.31	0.36
Subtotal	78.79	79.97	79.55	80.29	79.72
Interest-Bearing Bank Balances	0.55	0.86	0.69	0.79	0.70
Federal Funds Sold & Reverse Repos	2.52	2.55	2.18	2.13	1.88
Debt Securities 1 Year or Less	2.43	1.70	1.70	1.54	1.98
Trading Assets	1.12	1.55	1.51	1.50	1.66
Total Earning Assets	88.19	88.23	87.91	88.42	88.18
Non-Int Cash and Due From Dep Inst	2.20	2.53	2.74	2.24	2.85
Other Real Estate Owned	0.06	0.04	0.04	0.05	0.06
All Other Assets	9.43	9.16	9.24	9.23	8.90
MEMORANDA:					
Short-Term Investments	7.04	5.96	5.78	5.43	5.38
U.S. Treasury Securities	0.34	0.47	0.46	0.58	0.77
U.S. Agency Securities (excl MBS)	3.39	3.31	3.19	3.56	4.15
Municipal Securities	0.94	0.86	0.89	0.83	0.75
Mortgage-Backed Securities	10.46	11.94	11.62	12.02	12.92
Asset-Backed Securities	0.20	0.26	0.25	0.32	0.41
Other Debt Securities	0.71	0.72	0.74	0.82	0.85
RE Loans Secured by 1-4 Family	17.34	17.92	17.66	18.10	17.23
Revolving	4.11	4.64	4.51	4.65	4.16
Closed-End, Sec by First Liens	11.29	11.70	11.56	11.74	11.43
Closed-End, Sec by Junior Liens	1.59	1.25	1.38	1.16	1.16
Commercial Real Estate Loans	19.56	16.54	17.19	15.68	14.47
Construction and Land Dev	6.79	4.71	5.51	4.30	3.82
Multifamily	1.31	1.29	1.21	1.33	1.25
Nonfarm Nonresidential	10.61	9.64	9.84	9.46	8.83
RE Loans Secured by Farmland	0.22	0.21	0.21	0.21	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.20	59.58	59.91	60.42	57.28
RE Loans Secured by 1-4 Family	27.89	28.84	28.66	28.88	28.42
Revolving	6.30	7.27	7.07	7.36	6.71
Closed-End	21.04	21.10	21.20	20.82	21.14
Commercial Real Estate Loans	29.89	26.33	27.07	26.07	23.42
Construction and Land Dev	10.22	7.37	8.61	7.02	6.14
Multifamily	2.07	2.14	2.00	2.28	2.02
Nonfarm Nonresidential	16.27	15.31	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	0.21	0.22	0.21	0.39	0.25
Commercial and Industrial Loans	18.81	18.18	18.76	17.76	19.20
Loans to Individuals	9.13	10.41	9.73	10.26	10.34
Credit Card Loans	1.17	1.31	1.36	1.48	1.12
Agricultural Loans	0.34	0.32	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	6.50	7.38	7.23	6.29	8.86

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Short-Term Investments	7.04	5.96	5.78	5.43	5.38
Liquid Assets	22.19	24.32	23.88	24.17	26.56
Investment Securities	18.19	20.11	20.03	21.17	22.79
Net Loans and Leases	62.75	59.88	60.09	59.70	58.53
Net Lns, Ls & Stdby Ltrs of Credit	66.15	63.18	63.42	62.92	61.71
Core Deposits	47.80	48.66	49.27	48.79	50.31
Noncore Funding	36.26	35.28	34.95	33.37	33.17
Time Deposits of \$100K or More	11.17	9.17	9.23	7.71	7.17
Foreign Deposits	2.57	2.51	2.55	2.72	3.03
Fed Funds Purchased and Repos	8.18	8.60	8.72	8.39	8.62
Net Fed Funds Purchased (Sold)	5.44	5.43	5.92	5.47	6.13
Commercial Paper	0.42	0.40	0.32	0.39	0.45
Oth Borrowings W/Rem Mat 1 Yr or Less	3.73	3.73	3.61	3.64	3.53
Earning Assets Repr in 1 Year	42.62	43.30	43.89	41.75	40.94
Int-Bearing Liab Repr in 1 Year	20.53	16.64	17.46	14.06	14.99
Long-Term Debt Repr in 1 Year	2.34	2.19	2.13	2.30	2.02
Net Assets Repriceable in 1 Year	18.44	22.55	22.38	23.95	22.46
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	38.41	38.04	37.80	35.51	35.42
Net ST Noncore Funding Dependence	24.32	22.97	23.48	19.41	19.82
Short-Term Inv/ST Noncore Funding	25.37	26.13	23.86	28.10	25.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.85	2.92	1.73	5.74	7.35
Net Loans and Leases/Total Deposits	98.74	98.07	97.40	103.28	94.34
Net Loans and Leases/Core Deposits	154.35	148.80	146.05	154.08	130.23
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.68	-0.44	-0.69	0.01	0.18
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.37	-2.02	-3.10	0.54	1.62
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.12	-0.14	-0.05	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.08	7.89	8.21	7.38	6.48
Available-For-Sale Securities	91.92	92.11	91.79	92.62	93.52
U.S. Treasury Securities	2.19	2.99	2.93	3.33	3.55
U.S. Agency Securities (excl MBS)	17.57	15.70	15.52	16.80	16.80
Municipal Securities	4.93	4.07	4.29	3.91	3.50
Mortgage-Backed Securities	60.80	60.92	60.53	59.40	58.54
Asset-Backed Securities	1.27	1.74	1.64	1.71	2.21
Other Debt Securities	4.61	4.68	4.62	5.01	5.21
Mutual Funds and Equity Securities	1.83	1.58	1.59	1.81	1.75
Debt Securities 1 Year or Less	14.36	9.33	10.45	7.66	9.01
Debt Securities 1 To 5 Years	21.70	23.91	23.18	23.40	21.80
Debt Securities Over 5 Years	59.03	62.69	62.01	64.40	64.88
Pledged Securities	61.99	57.83	59.46	57.43	53.80
Structured Notes, Fair Value	0.20	0.25	0.27	0.38	0.23

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Provision for Ln&Ls Losses/Avg Assets	0.14	0.15	0.15	0.18	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.28	0.26	0.32	0.51
Provision for Ln&Ls Losses/Net Losses	104.73	104.43	94.06	97.31	100.73
Ln&Ls Allowance/Total Loans & Leases	1.10	1.20	1.14	1.28	1.45
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.25	9.04	8.01	6.86	3.95
ALL/Nonaccrual Assets	354.30	334.37	349.71	282.98	271.15
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	256.89	251.81	249.50	227.94	197.77
Gross Ln&Ls Losses/Avg Loans & Leases	0.31	0.37	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	0.21	0.25	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	22.72	22.22	30.96	25.00	17.75
Earnings Coverage of Net Losses (X)	20.57	25.23	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	0.09	0.08	0.08	0.08	0.12
Revolving	0.12	0.07	0.07	0.08	0.11
Closed-End	0.07	0.08	0.07	0.08	0.13
Commercial Real Estate Loans	0.03	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	0.05	0.04	0.06	0.09
RE Loans Secured by Farmland	0.02	0.01	0.01	0.06	0.09
Commercial and Industrial Loans	0.24	0.22	0.26	0.39	0.95
Loans to Depository Institutions	0.00	0.00	0.00	-0.02	0.04
Loans to Individuals	0.94	1.18	1.26	1.44	1.67
Credit Card Loans	2.52	2.87	3.03	22.98	3.60
Agricultural Loans	0.02	0.05	0.06	0.25	0.23
Loans to Foreign Governments & Inst	-0.24	-0.53	0.00	0.00	0.21
Other Loans and Leases	0.21	0.36	0.41	0.26	0.47

PERCENT OF LOANS AND LEASES

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

 30-89 Days PD Loans and Leases
 90+ Days PD Loans and Leases
 Nonaccrual Loans and Leases

0.73
 0.15
 0.45

0.64
 0.15
 0.43

0.69
 0.16
 0.42

0.64
 0.15
 0.50

0.79
 0.17
 0.68

90+ Days PD and Nonaccrual Loans and Leases

0.62

0.61

0.61

0.67

0.87

30-89 Days PD Restructured
 90+ Days PD Restructured
 Nonaccrual Restructured

0.00
 0.00
 0.00

0.00
 0.00
 0.01

0.00
 0.00
 0.00

0.00
 0.00
 0.01

0.00
 0.00
 0.01

 PERCENT OF LNS&LS + OTHER ASSETS
 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
 90+ Days Past Due Assets
 Nonaccrual Assets

0.73
 0.15
 0.45

0.64
 0.15
 0.43

0.69
 0.16
 0.43

0.65
 0.15
 0.52

0.80
 0.18
 0.69

30+ Days PD & Nonaccrual Assets

1.40

1.27

1.32

1.34

1.71

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
 90+ PD & Nonaccrual Assets + OREO

0.38
 0.45

0.36
 0.42

0.36
 0.42

0.40
 0.46

0.52
 0.60

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

Total Assets
 Allowance for Loan & Lease Losses
 Equity Cap + ALLL
 Tier 1 Cap + ALLL
 Loans & Leases + RE Acquired

0.32
 46.74
 3.62
 4.01
 0.53

0.29
 41.26
 3.36
 3.80
 0.50

0.29
 42.14
 3.34
 3.84
 0.49

0.34
 48.07
 3.83
 4.22
 0.59

0.46
 52.66
 5.07
 5.62
 0.79

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Real Estate - 30-89 Days PD	0.68	0.57	0.66	0.57	0.71
- 90+ Days Past Due	0.12	0.12	0.13	0.11	0.14
- Nonaccrual	0.47	0.41	0.43	0.44	0.52
Coml & Indl - 30-89 Days PD	0.51	0.55	0.58	0.55	0.66
- 90+ Days Past Due	0.06	0.07	0.07	0.07	0.10
- Nonaccrual	0.60	0.65	0.61	0.85	1.39
Individuals - 30-89 Days PD	1.33	1.31	1.41	1.36	1.61
- 90+ Days Past Due	0.27	0.28	0.29	0.32	0.36
- Nonaccrual	0.16	0.14	0.16	0.20	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.01	0.00	0.02	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.04	0.03	0.05	0.22
Agricultural - 30-89 Days PD	0.28	0.47	0.28	0.27	0.50
- 90+ Days Past Due	0.01	0.02	0.01	0.03	0.05
- Nonaccrual	0.45	0.45	0.35	0.60	1.07
Foreign Govts- 30-89 Days PD	0.02	0.01	0.35	0.03	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.43	0.70
Other Lns&Ls - 30-89 Days PD	0.42	0.47	0.43	0.56	0.71
- 90+ Days Past Due	0.03	0.03	0.02	0.04	0.04
- Nonaccrual	0.20	0.22	0.23	0.32	0.40
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.83	0.74	0.84	0.71	0.89
- 90+ Days Past Due	0.19	0.18	0.20	0.15	0.21
- Nonaccrual	0.46	0.40	0.42	0.39	0.41
Revolving - 30-89 Days PD	0.52	0.35	0.39	0.31	0.41
- 90+ Days Past Due	0.06	0.04	0.05	0.04	0.06
- Nonaccrual	0.21	0.14	0.14	0.13	0.13
Closed-End - 30-89 Days PD	0.97	0.92	1.02	0.91	1.13
- 90+ Days Past Due	0.24	0.24	0.28	0.19	0.29
- Nonaccrual	0.54	0.50	0.51	0.50	0.54
- Jr Lien 30-89 Days PD	0.08	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	0.51	0.41	0.54	0.43	0.52
- 90+ Days Past Due	0.05	0.04	0.04	0.04	0.04
- Nonaccrual	0.44	0.41	0.42	0.45	0.57
Const & Dev - 30-89 Days PD	0.73	0.44	0.63	0.63	0.76
- 90+ Days Past Due	0.03	0.05	0.05	0.03	0.04
- Nonaccrual	0.32	0.24	0.24	0.27	0.39
Multi family - 30-89 Days PD	0.41	0.31	0.50	0.26	0.32
- 90+ Days Past Due	0.01	0.03	0.03	0.01	0.02
- Nonaccrual	0.40	0.32	0.29	0.27	0.31
Nonfarm Nres- 30-89 Days PD	0.38	0.41	0.45	0.37	0.45
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.04
- Nonaccrual	0.48	0.50	0.53	0.55	0.70
Farmland - 30-89 Days PD	0.42	0.31	0.39	0.37	0.66
- 90+ Days Past Due	0.03	0.03	0.02	0.06	0.08
- Nonaccrual	0.72	0.91	0.89	1.14	1.31
Credit Card - 30-89 Days PD	1.54	1.55	1.52	1.56	1.99
- 90+ Days Past Due	0.87	0.87	0.82	0.83	1.06
- Nonaccrual	0.12	0.07	0.08	0.05	0.12

CAPITAL RATIOS	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Tier 1 Leverage Ratio	7.62	7.42	7.44	7.57	7.55
Tier 1 RBC Ratio	9.56	9.62	9.62	9.98	10.05
Total Risk-Based Capital Ratio	12.20	12.43	12.38	12.75	13.11
Tangible Tier 1 Leverage Ratio	7.27	7.11	7.11	7.26	7.25
Tangible Common Eq Cap/Tan Assets	5.98	5.71	5.67	5.90	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	31.67	29.69	30.69	29.68	28.38
Standby Letters of Credit	3.31	3.16	3.22	3.22	3.21
Commercial & Similar Letters of Credit	0.13	0.11	0.11	0.13	0.14
Securities Lent	3.05	6.68	6.42	4.99	3.92
Credit Derivatives (BHC as Guarantor)	1.16	0.83	0.90	0.56	0.29
Credit Derivatives (BHC as Beneficiary)	1.33	1.07	1.23	0.75	0.64
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	80.73	76.30	74.31	73.17	82.39
Interest Rate Contracts	64.64	56.14	55.38	54.87	64.76
Interest Rate Futures & Forward Contr	9.75	9.60	8.98	8.57	10.53
Written Options Contr (Int Rate)	7.21	6.65	5.83	7.01	8.86
Purchased Options Contr (Int Rate)	8.34	5.64	5.32	6.07	7.46
Interest Rate Swaps	30.84	30.58	28.75	30.23	32.54
Foreign Exchange Contracts	10.27	12.36	11.30	10.76	12.41
Futures & Forward Foreign Exch Contr	6.81	8.11	7.71	7.03	7.58
Written Options Contr (Foreign Exch)	0.55	0.74	0.73	0.73	0.82
Purchased Options Contr (Foreign Exch)	0.68	0.80	0.78	0.78	0.86
Foreign Exchange Rate Swaps	0.73	1.00	1.03	1.21	2.14
Equity, Commodity, & Other Deriv Contr	2.22	1.86	1.86	1.61	1.50
Commodity & Other Fut & Forward Contr	0.13	0.09	0.10	0.10	0.08
Written Options Contr (Comm & Other)	0.67	0.44	0.47	0.47	0.42
Purchased Options Contr (Comm & Oth)	0.83	0.60	0.60	0.45	0.43
Commodity & Other Swaps	0.38	0.34	0.41	0.35	0.37
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	61.31	69.17	71.27	67.31	55.70

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Interest Rate Contracts	88.49	91.13	89.89	92.92	91.02
Foreign Exchange Contracts	6.81	6.53	7.67	4.46	5.81
Equity, Comm, & Other Contracts	1.88	1.15	1.10	0.91	0.77
Futures and Forwards	19.77	21.64	19.75	19.51	18.00
Written Options	7.16	6.97	7.54	6.30	7.88
Exchange-Traded	0.41	0.19	0.13	0.49	0.40
Over-The-Counter	6.28	6.35	6.94	4.85	6.98
Purchased Options	7.16	4.78	6.15	5.02	5.22
Exchange-Traded	0.48	0.28	0.18	0.72	0.80
Over-The-Counter	6.14	3.93	5.37	3.93	3.66
Swaps	59.37	59.86	60.01	64.59	65.18
Held for Trading	40.69	38.35	40.30	37.55	39.67
Interest Rate Contracts	29.37	28.30	29.38	27.35	28.80
Foreign Exchange Contracts	4.29	4.36	5.61	3.57	4.24
Equity, Comm, & Other Contracts	0.99	0.69	0.72	0.55	0.61
Non-Traded	59.31	61.65	59.70	62.45	60.33
Interest Rate Contracts	54.53	58.92	57.21	61.17	58.08
Foreign Exchange Contracts	0.36	0.50	0.37	0.41	0.23
Equity, Comm, & Other Contracts	0.10	0.02	0.02	0.01	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	86.64	84.69	83.37	85.72	83.96
One Year or Less	27.12	27.98	24.77	24.18	24.17
Over 1 Year to 5 Years	30.94	25.78	27.47	29.84	30.25
Over 5 Years	20.56	21.28	20.69	25.50	24.23
Gross Negative Fair Value (Abs Val)	0.84	0.95	0.94	0.99	1.40
Gross Positive Fair Value	0.78	0.85	0.79	1.06	1.48
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.10	0.12	0.11	0.13	0.19
Gross Positive Fair Value (X)	0.09	0.13	0.10	0.14	0.19
Held for Trading (X)	0.07	0.10	0.09	0.11	0.16
Non-Traded (X)	0.01	0.01	0.01	0.02	0.03
Current Credit Exposure (X)	0.05	0.07	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	0.54	0.70	0.56	0.71	1.11

INSURANCE ACTIVITIES

09/30/2006

09/30/2005

12/31/2005

12/31/2004

12/31/2003

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.06	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	42.71	39.27	39.72	34.12	31.84
Ins Under Assets(L/H)/Tot Ins Und Ast	57.29	60.73	60.28	65.88	68.16
Sep Acct Assets(L/H)/Total Life Ast	0.68	0.44	0.48	1.83	0.94
Ins Activities Revenue/Adj Oper Inc	1.49	1.55	1.49	1.84	1.17
Premium Inc/Ins Activities Revenue	10.20	11.53	11.36	13.71	15.69
Credit Rel Prem Inc/Tot Prem Inc	75.82	74.64	73.61	70.68	75.78
Other Prem Inc/Total Prem Inc	24.18	25.36	26.39	29.32	24.22
Ins Under Net Income/Consol Net Income	0.29	0.33	0.33	0.66	0.44
Ins Net Inc (P/C)/Equity (P/C)	8.64	12.86	10.09	13.36	16.19
Ins Net Inc (L/H)/Equity (L/H)	7.88	6.77	12.57	6.40	8.26
Insur Ben, Losses, Exp/Insur Premiums	112.62	99.85	107.42	111.73	113.20
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.23	1.16	1.48	1.26	2.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.32	0.68	0.66	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	12.22	9.61	10.03	9.25	8.16

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	1.06	1.28	1.23	1.15	1.39
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FOREIGN ACTIVITIES

Yield: Foreign Loans	2.68	2.52	2.35	2.52	2.42
Cost: Interest-Bearing Deposits	4.16	2.59	2.79	1.39	1.35

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:

Real Estate Loans	50.89	4.67	28.10	8.46	25.34
Commercial and Industrial Loans	0.26	0.64	10.52	1.85	6.59
Foreign Governments and Inst	-0.24	-0.53	0.00	0.00	0.21
Leases	0.06	0.09	0.64	0.21	0.40

GROWTH RATES:

Net Loans and Leases	36.84	25.20	16.66	19.96	21.36
Total Selected Assets	37.30	17.16	16.64	16.57	28.81
Deposits	33.99	25.63	18.44	47.84	18.30

PROFITABILITY:	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Net Income/Avg Equity Capital	14.19	14.66	14.36	14.66	15.26
Bank Net Inc/Avg Eq Inv in Banks	14.69	14.12	14.14	14.53	14.67
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.49	9.39	8.80	7.90	6.17
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.18	11.57	10.94	11.50	12.69
Bank Net Income/Parent Net Income	76.48	72.06	71.56	69.69	74.53
Nonbank Net Income/Parent Net Income	5.24	5.87	5.57	6.15	5.20
Sub BHCs Net Inc/Parent Net Income	61.60	64.83	65.03	60.50	56.45
LEVERAGE:					
Total Liabilities/Equity	34.70	33.79	33.49	34.75	40.96
Total Debt/Equity Capital	16.64	15.95	15.82	15.86	20.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.27	24.64	24.23	24.63	29.59
Tot Debt+Lns Guaranteed for Affl/Equity	18.47	20.35	20.12	19.67	26.59
Total Debt/Eq Cap - Exc Over Fair Value	16.98	16.43	16.27	17.12	23.55
Long-Term Debt/Equity Capital	12.77	12.78	12.45	12.04	15.42
Short-Term Debt/Equity Capital	3.06	2.53	2.55	3.47	4.00
Current Portion of LT Debt/Equity	0.23	0.32	0.12	0.24	0.33
Exc Cost Over Fair Value/Equity Cap	0.53	0.92	1.06	1.52	2.48
Long-Term Debt/Consolidated LT Debt	15.56	15.35	15.07	15.90	18.99
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.49	109.63	108.78	109.21	110.51
Total Investment in Subs/Equity	120.64	119.88	119.79	120.81	123.73
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.53	99.52	99.18	99.20	99.46
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.93	108.41	108.67	108.30	110.96
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.79	0.79	0.71	0.77	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.94	1.81	1.90	1.79	1.75
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.06	130.72	145.11	134.06	145.33
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	129.00	141.04	147.51	136.30	149.23
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	111.26	93.73	98.70	117.81	116.41
Pretax Oper Inc + Int Exp/Int Expense	3632.92	3074.95	3255.79	3475.33	3059.64
Div + Int From Subs/Int Exp + Div	134.77	165.68	176.18	157.38	169.14
Fees+Other Inc From Subs/Sal + Oth Exp	15.30	16.48	19.65	20.14	18.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	128.02	342.22	813.95	209.81	305.93
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.53	0.43	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	1.15	0.68	0.62	0.62	0.21
Total	11.09	0.68	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	0.30	1.25	1.22	0.65	1.22
To Subsidiary BHCs	0.00	0.00	0.01	0.00	0.00
Total	0.48	1.90	1.76	1.21	1.89
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.18	7.26	6.98	9.38	6.96
Combined Thrift Assets	0.34	0.34	0.35	0.42	0.06
Combined Foreign Nonbank Sub Assets	0.10	0.11	0.14	0.15	0.18

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	09/30/2006	09/30/2005	12/31/2005	12/31/2004	12/31/2003
Div Paid/Inc Before Undist Inc	78.31	76.18	68.89	77.37	64.76
Dividends Paid/Net Income	36.82	35.47	39.47	33.11	32.28
Net Income - Dividends/Avg Equity	8.60	8.78	8.47	9.27	9.60
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	105.37	114.44	138.97	111.04	127.99
Dividends From Nonbank Subs	4.69	7.34	11.16	6.40	5.61
Dividends From Subsidiary BHCs	16.05	20.14	21.35	21.50	19.80
Dividends From All Subsidiaries	151.15	166.31	197.28	159.89	181.64
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	53.03	49.86	59.78	57.09	53.79
Interest Income From Bank Subs	2.96	1.86	2.56	1.57	1.75
Mgt & Service Fees From Bank Subs	3.37	3.29	3.56	4.69	3.11
Other Income From Bank Subs	0.03	0.04	0.27	0.14	0.02
Operating Income From Bank Subs	65.87	59.95	68.32	63.56	66.65
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	38.56	47.56	47.31	64.19	63.69
Interest Income From Nonbank Subs	27.42	15.95	24.40	19.71	16.13
Mgt & Serv Fees From Nonbank Subs	2.33	3.61	2.75	3.41	3.41
Other Income From Nonbank Subs	0.02	0.01	0.01	0.08	0.03
Operating Inc From Nonbank Subs	79.18	76.44	101.72	103.99	102.94
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	45.16	39.96	48.92	39.35	52.08
Interest Inc From Subsidiary BHCs	3.63	4.38	4.48	4.05	1.27
Mgt & Serv Fees From Sub BHCs	0.03	3.33	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	51.39	56.30	60.70	59.22	57.20
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.70	53.03	55.37	55.17	56.77
Interest Income From Bank Subs	3.20	3.77	2.40	2.57	2.48
Mgt & Serv Fees From Bank Subs	3.22	2.74	2.62	3.05	2.77
Other Income From Bank Subs	0.00	0.02	0.02	0.02	0.01
Operating Income From Bank Subs	65.54	64.83	64.11	71.35	65.73
Dividends From Nonbank Subs	2.68	4.36	4.35	3.40	2.56
Interest Income From Nonbank Subs	2.52	1.40	1.51	0.95	1.00
Mgt & Serv Fees From Nonbank Subs	0.10	0.13	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	7.10	6.77	7.27	5.39	4.59
Dividends From Subsidiary BHCs	11.72	11.62	12.67	12.19	12.18
Interest Inc From Subsidiary BHCs	0.35	0.43	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	13.15	13.67	14.69	13.84	13.50
Loans and Adv From Subs/ST Debt	705.63	1602.53	487.31	262.37	299.85
Loans and Adv From Subs/Total Debt	117.40	125.35	138.66	170.26	77.25

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									66
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.06	1.12	1.58	2.62	3.14	3.56	4.03	4.19	66
+ Non-interest Income	1.97	0.27	0.49	1.17	1.80	2.62	3.94	4.86	66
- Overhead Expense	2.98	1.18	1.62	2.43	2.94	3.33	4.36	4.69	66
- Provision for Losses	0.13	0.00	0.00	0.05	0.09	0.21	0.34	0.43	66
+ Securities Gains (Losses)	-0.00	-0.21	-0.05	-0.00	0.00	0.01	0.03	0.04	66
+ Other Tax Equiv Adjustments	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.00	66
= Pretax Net Oper Income (TE)	1.85	0.58	0.88	1.48	1.92	2.24	2.63	2.82	66
Net Operating Income	1.20	0.41	0.60	0.86	1.28	1.45	1.68	1.78	66
Net Income	1.23	0.40	0.63	0.97	1.31	1.45	1.68	1.78	66
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)	6.47	4.82	5.59	6.10	6.50	6.85	7.20	7.57	66
Interest Expense	3.04	1.70	2.22	2.66	3.06	3.34	3.65	4.17	66
Net Interest Income (TE)	3.41	1.27	1.81	2.97	3.49	3.93	4.44	4.73	66
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.21	-0.00	0.00	0.06	0.14	0.31	0.59	0.65	66
Earnings Coverage of Net Losses (X)	20.56	-144.16	2.51	7.20	14.11	27.05	47.33	187.00	64
Ln&Ls Allowance/Total Loans & Leases	1.09	0.41	0.54	0.94	1.09	1.28	1.38	1.53	66
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.08	0.13	0.23	0.41	0.63	1.24	1.94	66
30-89 Days Past Due Loans and Leases	0.73	0.11	0.19	0.40	0.67	0.82	1.48	2.71	66
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	38.41	5.41	10.64	26.39	35.28	51.29	67.76	88.70	66
Net ST Noncore Funding Dependence	24.31	-17.12	6.12	17.90	23.41	30.09	42.67	48.32	66
Net Loans and Leases/Total Assets	62.74	16.19	36.77	54.47	66.87	71.23	73.97	77.13	66
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.62	3.45	6.04	6.82	7.41	8.41	9.69	9.96	66
Equity Capital/Total Assets	9.22	4.12	6.26	7.73	9.14	10.14	12.74	15.28	66
Net Loans&Ls/Equity Capital (X)	6.92	3.28	3.99	5.77	6.90	8.17	8.92	9.90	66
Cash Dividends/Net Income	36.81	0.00	0.71	28.75	43.48	48.31	59.29	73.43	66
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	8.59	0.96	3.42	6.48	8.55	10.50	12.81	15.21	66
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.05	0.00	0.00	0.00	0.00	4.32	14.96	22.70	66
Long-Term Debt/Equity Capital	12.77	0.00	0.00	0.00	6.32	21.53	45.07	60.74	66
Equity Investment in Subs/Equity Cap	109.48	88.53	93.68	101.03	109.49	115.10	125.19	135.13	66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	129.00	21.83	36.55	101.21	123.20	155.12	197.52	248.11	66

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.82	4.26	4.96	5.38	5.81	6.18	6.67	6.89	66
Less: Interest Expense	2.73	1.56	1.90	2.40	2.76	2.98	3.36	3.97	66
Equals: Net Interest Income (TE)	3.06	1.12	1.58	2.62	3.14	3.56	4.03	4.19	66
Plus: Non-Interest Income	1.97	0.27	0.49	1.17	1.80	2.62	3.94	4.86	66
Equals: Adj Operating Income (TE)	5.01	2.45	2.91	4.20	5.07	5.79	6.57	7.30	66
Less: Overhead Expense	2.98	1.18	1.62	2.43	2.94	3.33	4.36	4.69	66
Less: Provision for Loan and Lease Losses	0.13	0.00	0.00	0.05	0.09	0.21	0.34	0.43	66
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Plus: Realized G/L on AFS Sec	-0.00	-0.19	-0.06	-0.00	0.00	0.01	0.03	0.04	66
Plus: Other Tax Equiv Adjustments	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.00	66
Equals: Pretax Net Oper Inc (TE)	1.85	0.58	0.88	1.48	1.92	2.24	2.63	2.82	66
Less: Applicable Income Taxes (TE)	0.63	0.14	0.28	0.48	0.63	0.79	0.92	1.06	66
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.03	0.04	66
Equals: Net Operating Income	1.20	0.41	0.60	0.86	1.28	1.45	1.68	1.78	66
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.05	66
Equals: Net Income	1.23	0.40	0.63	0.97	1.31	1.45	1.68	1.78	66
Memo: Net Income (Last Four Qtrs)	1.23	0.44	0.61	0.93	1.30	1.46	1.68	1.81	66
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.90	84.83	86.25	87.98	89.71	91.55	93.38	94.67	66
Avg Int-Bearing Funds / Avg Assets	75.17	58.35	62.02	71.16	74.96	80.33	85.03	86.74	66
Int Income (TE) / Avg Earning Assets	6.47	4.82	5.59	6.10	6.50	6.85	7.20	7.57	66
Int Expense / Avg Earning Assets	3.04	1.70	2.22	2.66	3.06	3.34	3.65	4.17	66
Net Int Inc (TE) / Avg Earn Assets	3.41	1.27	1.81	2.97	3.49	3.93	4.44	4.73	66
YIELD OR COST:									
Total Loans and Leases (TE)	7.12	5.51	6.14	6.64	7.17	7.47	8.13	8.49	66
Interest-Bearing Bank Balances	4.44	0.51	1.40	2.92	4.34	5.40	8.04	9.66	65
Fed Funds Sold & Reverse Repos	4.97	3.39	4.34	4.72	4.93	5.16	5.55	6.56	66
Trading Assets	2.90	0.00	0.00	0.37	2.84	4.31	7.19	7.38	49
Total Earning Assets	6.40	4.71	5.52	6.06	6.41	6.75	7.14	7.55	66
Investment Securities (TE)	4.89	4.15	4.22	4.53	4.80	5.24	5.55	5.82	66
U.S. Treasury & Agency Sec (excl MBS)	4.44	3.12	3.49	3.86	4.18	4.82	6.06	6.42	65
Mortgage-Backed Securities	4.68	3.35	4.05	4.30	4.64	5.00	5.35	5.79	66
All Other Securities	8.15	4.00	4.70	5.84	7.00	8.98	13.49	24.17	66
Interest-Bearing Deposits	3.06	1.84	2.40	2.62	2.99	3.36	3.85	4.17	66
Time Deposits of \$100K or More	4.28	2.31	3.49	3.90	4.37	4.58	5.01	5.45	66
Time Deposits < \$100K	3.79	2.29	2.87	3.52	3.81	4.04	4.44	4.76	66
Other Domestic Deposits	2.16	0.88	1.29	1.60	2.15	2.59	3.06	3.31	66
Foreign Deposits	4.15	2.01	2.86	3.56	4.31	4.76	4.87	4.93	41
Fed Funds Purchased and Repos	4.46	3.46	3.72	4.18	4.51	4.80	4.99	5.43	66
Other Borrowed Funds & Trading Liab	4.38	2.48	2.90	3.79	4.43	4.90	5.48	6.19	66
All Interest-Bearing Funds	3.65	2.40	2.88	3.33	3.59	3.93	4.47	4.85	66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	56.46	33.95	39.53	45.31	53.06	66.04	80.55	85.82	66
Avg Assets per Employee (\$000)	5032.43	2371.15	3058.77	3681.06	4443.39	5540.09	8247.07	11416.8	66

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income 3.68 0.00 0.00 1.58 3.20 5.99 7.65 9.06 66

Overhead Exp / NII + Non-Int Income 60.58 45.15 48.73 55.03 60.32 66.10 72.06 76.30 66

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense 2.98 1.18 1.62 2.43 2.94 3.33 4.36 4.69 66

Personnel Expense 1.63 0.51 0.89 1.27 1.58 1.98 2.35 2.62 66

Net Occupancy Expense 0.40 0.13 0.23 0.31 0.39 0.47 0.56 0.78 66

Other Operating Expenses 0.93 0.42 0.54 0.71 0.90 1.10 1.30 1.70 66

Overhead Less Non-Interest Income 0.99 -0.60 -0.27 0.56 1.12 1.44 1.72 1.83 66

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense 59.83 44.18 48.36 54.70 58.90 64.23 71.36 75.68 66

Personnel Expense 32.15 18.16 24.20 29.40 32.67 35.13 38.39 40.36 66

Net Occupancy Expense 8.05 4.23 5.27 6.66 7.77 9.11 11.13 12.53 66

Other Operating Expenses 19.21 12.70 14.23 16.24 18.95 21.02 26.90 29.49 66

Total Non-Interest Income 37.29 8.54 15.51 26.56 35.51 46.10 60.57 77.05 66

Fiduciary Activities Income 5.13 0.00 0.02 0.51 2.80 5.77 11.36 48.14 66

Serv Charges on Deposit Accts - Domestic 7.18 0.62 1.37 3.64 7.56 10.46 13.10 15.31 66

Trading Revenue 1.17 -0.47 -0.03 0.00 0.41 1.28 5.59 8.65 66

Investment Banking Fees & Commissions 3.03 0.08 0.26 0.94 2.11 4.34 8.81 12.92 66

Venture Capital Revenue 0.18 -0.00 0.00 0.00 0.00 0.12 0.99 1.78 66

Net Servicing Fees 0.89 0.00 0.00 0.07 0.35 1.21 3.10 6.65 66

Net Securitization Income 0.37 0.00 0.00 0.00 0.00 0.00 1.61 6.49 66

Insurance Activities Revenue 1.49 0.00 0.01 0.23 1.03 2.25 4.38 5.45 66

Net Gain (Loss) - Sales Loans, OREO, Oth 1.29 -0.16 -0.01 0.18 0.82 2.08 3.53 5.73 66

Other Non-Interest Income 10.70 2.67 3.43 5.82 9.36 14.36 21.38 23.53 66

Overhead Less Non-Interest Income 21.77 -9.92 -4.26 14.75 21.11 32.50 41.37 46.09 66

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE) 30.98 17.23 23.98 28.57 31.57 33.88 36.06 38.29 66

Appl Inc Tax+TE/Pretax NOI+TE 34.29 21.48 29.07 32.55 34.13 36.33 39.42 40.92 66

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	39.33	4.91	11.89	30.71	41.28	49.00	56.40	64.69	66
Commercial and Industrial Loans	11.84	1.13	4.30	7.68	11.43	15.33	21.44	23.47	66
Loans to Individuals	5.59	0.05	0.17	1.18	4.32	9.09	14.00	15.38	66
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.01	0.11	0.54	0.99	66
Agricultural Loans	0.21	0.00	0.00	0.01	0.07	0.38	0.75	1.38	66
Other Loans and Leases	3.34	0.16	0.61	1.55	2.65	4.52	7.46	9.22	66
Net Loans and Leases	62.74	16.19	36.77	54.47	66.87	71.23	73.97	77.13	66
Debt Securities Over 1 Year	14.78	4.84	5.65	9.45	13.99	19.05	24.04	29.62	66
Mutual Funds and Equity Securities	0.26	0.00	0.00	0.03	0.15	0.34	0.90	1.37	66
Subtotal	78.78	37.23	54.15	72.00	84.13	86.22	89.02	90.05	66
Interest-Bearing Bank Balances	0.55	0.00	0.00	0.02	0.07	0.51	1.98	7.39	66
Federal Funds Sold & Reverse Repos	2.51	0.00	0.00	0.15	0.76	3.43	12.73	15.39	66
Debt Securities 1 Year or Less	2.42	0.02	0.08	0.37	1.06	3.94	7.50	12.40	66
Trading Assets	1.12	0.00	0.00	0.00	0.13	1.02	5.83	12.06	66
Total Earning Assets	88.19	81.06	83.76	86.17	88.08	90.21	91.42	94.27	66
Non-Int Cash and Due From Dep Inst	2.20	0.39	0.74	1.60	2.17	2.78	3.38	4.26	66
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.09	0.15	0.18	66
All Other Assets	9.42	3.85	5.87	7.27	8.69	11.37	13.43	15.50	66
MEMORANDA:									
Short-Term Investments	7.03	0.25	0.47	1.12	4.70	9.26	20.27	39.82	66
U.S. Treasury Securities	0.33	0.00	0.00	0.03	0.12	0.31	1.32	2.51	66
U.S. Agency Securities (excl MBS)	3.39	0.00	0.02	0.21	1.58	4.92	11.18	15.74	66
Municipal Securities	0.93	0.00	0.00	0.13	0.50	1.64	2.67	3.58	66
Mortgage-Backed Securities	10.46	0.42	2.35	5.02	10.20	14.33	19.66	25.08	66
Asset-Backed Securities	0.19	0.00	0.00	0.00	0.00	0.16	0.89	2.30	66
Other Debt Securities	0.71	0.00	0.00	0.04	0.23	0.79	3.20	4.74	66
RE Loans Secured by 1-4 Family	17.33	0.55	4.46	10.73	17.37	22.97	30.33	32.59	66
Revolving	4.10	0.00	0.09	1.41	3.63	7.05	8.72	11.56	66
Closed-End, Sec by First Liens	11.28	0.38	2.92	5.96	10.67	15.37	21.36	26.11	66
Closed-End, Sec by Junior Liens	1.59	0.00	0.03	0.54	1.52	2.07	4.38	4.80	66
Commercial Real Estate Loans	19.55	1.26	1.90	10.49	18.99	28.29	36.10	47.25	66
Construction and Land Dev	6.78	0.04	0.51	2.52	5.33	10.99	14.82	18.07	66
Multifamily	1.30	0.00	0.13	0.41	0.80	1.71	3.65	7.60	66
Nonfarm Nonresidential	10.61	0.55	1.38	5.27	10.40	14.13	21.32	22.87	66
RE Loans Secured by Farmland	0.21	0.00	0.00	0.00	0.08	0.33	0.81	1.27	66
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.19	14.39	39.17	49.63	63.29	72.43	78.65	84.85	66
RE Loans Secured by 1-4 Family	27.88	1.23	8.28	16.41	28.22	37.18	46.47	49.17	66
Revolving	6.30	0.01	0.14	2.26	5.34	10.48	12.64	15.73	66
Closed-End	21.04	0.86	6.80	11.61	20.47	29.05	34.94	44.58	66
Commercial Real Estate Loans	29.89	2.86	4.93	17.10	28.98	40.51	55.70	62.23	66
Construction and Land Dev	10.21	0.16	1.19	4.54	7.79	16.58	21.89	25.74	66
Multifamily	2.07	0.00	0.29	0.88	1.38	2.46	5.08	11.89	66
Nonfarm Nonresidential	16.26	1.18	3.25	8.42	15.63	23.97	29.28	34.77	66
RE Loans Secured by Farmland	0.32	0.00	0.00	0.01	0.14	0.46	1.25	1.78	66
Loans to Depository Institutions	0.21	0.00	0.00	0.00	0.03	0.16	1.40	2.15	66
Commercial and Industrial Loans	18.81	3.64	8.69	12.74	17.43	23.04	32.43	36.27	66
Loans to Individuals	9.12	0.18	0.43	2.56	6.78	15.66	21.80	25.47	66
Credit Card Loans	1.17	0.00	0.00	0.00	0.12	1.12	5.71	11.57	66
Agricultural Loans	0.33	0.00	0.00	0.02	0.12	0.55	1.21	2.43	66
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.15	66
Other Loans and Leases	6.50	0.25	0.90	2.12	4.48	9.23	14.25	34.93	66

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.03	0.25	0.47	1.12	4.70	9.26	20.27	39.82	66
Liquid Assets	22.19	8.81	10.62	13.85	18.98	28.50	42.87	50.99	66
Investment Securities	18.19	6.30	7.35	12.77	17.99	21.86	28.59	41.53	66
Net Loans and Leases	62.74	16.19	36.77	54.47	66.87	71.23	73.97	77.13	66
Net Lns, Ls & Stdbdy Ltrs of Credit	66.15	19.08	43.40	58.87	68.13	75.13	78.67	83.41	66
Core Deposits	47.79	4.31	14.17	37.96	52.03	58.94	66.79	68.18	66
Noncore Funding	36.26	13.39	19.32	25.66	32.46	44.91	66.17	75.93	66
Time Deposits of \$100K or More	11.17	2.22	4.20	6.95	10.72	13.55	20.22	28.40	66
Foreign Deposits	2.57	0.00	0.00	0.00	1.01	4.07	8.43	21.94	66
Fed Funds Purchased and Repos	8.17	0.26	1.19	4.31	6.33	12.11	17.69	24.00	66
Net Fed Funds Purchased (Sold)	5.43	-5.20	-2.69	1.83	5.26	8.44	13.63	15.19	66
Commercial Paper	0.41	0.00	0.00	0.00	0.00	0.68	2.18	3.52	66
Oth Borrowings W/Rem Mat 1 Yr or Less	3.72	0.04	0.09	0.92	2.88	5.32	9.60	12.04	66
Earning Assets Repr in 1 Year	42.62	19.45	21.74	33.18	43.05	51.13	59.34	64.77	66
Int-Bearing Liab Repr in 1 Year	20.52	1.13	10.19	15.14	19.74	26.23	32.29	42.17	66
Long-Term Debt Repr in 1 Year	2.33	0.00	0.00	0.00	0.46	4.91	7.86	9.07	66
Net Assets Repriceable in 1 Year	18.43	-7.20	-1.26	7.73	20.09	25.52	35.74	49.59	66
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	38.41	5.41	10.64	26.39	35.28	51.29	67.76	88.70	66
Net ST Noncore Funding Dependence	24.31	-17.12	6.12	17.90	23.41	30.09	42.67	48.32	66
Short-Term Inv/ST Noncore Funding	25.37	0.92	2.20	5.39	18.58	39.55	69.09	79.04	66
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.85	-30.31	-20.36	-12.62	-6.22	3.04	12.65	43.71	66
Net Loans and Leases/Total Deposits	98.74	41.88	65.79	84.65	100.28	106.87	124.70	139.20	66
Net Loans and Leases/Core Deposits	154.35	62.88	97.82	114.75	132.49	166.10	272.65	473.52	66
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.68	-9.67	-4.38	-1.03	-0.00	0.00	0.16	0.35	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.36	-6.93	-6.46	-4.41	-2.19	-0.27	0.72	2.43	65
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.61	-0.45	-0.07	-0.00	-0.00	0.00	0.00	17
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.07	0.00	0.00	0.00	0.38	9.07	50.83	59.15	66
Available-For-Sale Securities	91.92	33.21	43.88	90.42	99.55	100.00	100.00	100.00	66
U.S. Treasury Securities	2.18	0.00	0.01	0.16	0.70	2.39	10.35	13.44	66
U.S. Agency Securities (excl MBS)	17.57	0.00	0.17	2.24	7.73	27.04	58.39	71.94	66
Municipal Securities	4.92	0.00	0.07	0.72	3.11	7.81	14.34	16.30	66
Mortgage-Backed Securities	60.80	2.01	13.71	38.14	62.88	84.32	92.07	92.98	66
Asset-Backed Securities	1.27	0.00	0.00	0.00	0.00	1.84	5.76	11.31	66
Other Debt Securities	4.61	0.00	0.03	0.18	1.70	4.42	19.51	31.93	66
Mutual Funds and Equity Securities	1.82	0.00	0.03	0.17	0.97	2.05	6.08	9.07	66
Debt Securities 1 Year or Less	14.35	0.13	0.48	2.34	6.53	22.21	47.92	58.51	66
Debt Securities 1 To 5 Years	21.69	0.29	1.33	5.51	17.25	35.75	52.58	58.20	66
Debt Securities Over 5 Years	59.02	8.20	16.71	33.10	62.14	85.15	93.03	96.49	66
Pledged Securities	61.98	5.63	29.50	47.22	64.73	76.78	89.49	92.58	66
Structured Notes, Fair Value	0.20	0.00	0.00	0.00	0.00	0.00	1.50	3.34	66

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	0.05	0.09	0.21	0.34	0.43	66
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.00	0.00	0.09	0.16	0.30	0.62	0.73	66
Provision for Ln&Ls Losses/Net Losses	104.73	-39.66	3.02	79.90	102.67	124.83	175.52	281.99	64
Ln&Ls Allowance/Total Loans & Leases	1.09	0.41	0.54	0.94	1.09	1.28	1.38	1.53	66
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.25	1.47	2.01	3.03	6.13	10.48	21.89	53.83	59
ALLL/Nonaccrual Assets	354.29	63.59	121.33	195.17	288.38	429.04	708.54	1225.12	65
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	256.89	53.73	80.84	142.14	232.63	336.03	480.38	817.68	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.30	0.00	0.01	0.12	0.25	0.42	0.80	0.91	66
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.04	0.08	0.13	0.22	0.27	66
Net Losses/Avg Loans and Leases	0.21	-0.00	0.00	0.06	0.14	0.31	0.59	0.65	66
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
Recoveries/Prior Year-End Losses	22.71	2.63	11.01	16.31	20.76	27.11	39.78	49.58	64
Earnings Coverage of Net Losses (X)	20.56	-144.16	2.51	7.20	14.11	27.05	47.33	187.00	64
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.00	-0.00	0.01	0.04	0.11	0.20	0.30	64
RE Loans Secured By 1-4 Family	0.08	-0.00	-0.00	0.00	0.06	0.11	0.24	0.38	64
Revolving	0.11	-0.00	-0.00	0.00	0.09	0.20	0.35	0.42	63
Closed-End	0.06	-0.00	-0.00	0.00	0.04	0.09	0.22	0.36	64
Commercial Real Estate Loans	0.03	-0.02	-0.00	0.00	0.00	0.04	0.14	0.19	64
Construction and Land Dev	0.01	-0.01	-0.00	-0.00	0.00	0.04	0.08	0.13	64
Multifamily	0.00	-0.43	-0.03	0.00	0.00	0.00	0.07	0.24	63
Nonfarm Nonresidential	0.03	-0.05	-0.02	-0.00	0.00	0.08	0.16	0.17	64
RE Loans Secured by Farmland	0.02	-0.22	-0.06	0.00	0.00	0.00	0.11	0.46	53
Commercial and Industrial Loans	0.23	-0.12	-0.03	0.03	0.21	0.39	0.59	0.97	66
Loans to Depository Institutions	0.00	-0.14	0.00	0.00	0.00	0.00	0.00	0.00	40
Loans to Individuals	0.94	0.09	0.16	0.40	0.81	1.28	2.19	2.74	61
Credit Card Loans	2.51	-0.15	0.00	1.29	2.58	3.36	4.77	5.19	44
Agricultural Loans	0.02	-0.74	-0.26	0.00	0.00	0.08	0.21	0.31	57
Loans to Foreign Governments & Inst	-0.23	-4.03	-1.21	0.00	0.00	0.00	0.00	0.00	17
Other Loans and Leases	0.20	-0.25	-0.10	0.00	0.06	0.30	0.96	1.44	66

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

30-89 Days PD Loans and Leases	0.73	0.11	0.19	0.40	0.67	0.82	1.48	2.71	66
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.03	0.09	0.22	0.40	0.61	66
Nonaccrual Loans and Leases	0.44	0.07	0.12	0.19	0.33	0.52	0.97	1.82	66
90+ Days PD and Nonaccrual Loans and Leases	0.62	0.11	0.14	0.29	0.47	0.85	1.42	2.08	66
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	66
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.73	0.11	0.19	0.40	0.67	0.83	1.48	2.71	66
90+ Days Past Due Assets	0.14	0.00	0.00	0.03	0.09	0.22	0.40	0.61	66
Nonaccrual Assets	0.44	0.07	0.12	0.19	0.35	0.52	0.97	1.82	66
30+ Days PD & Nonaccrual Assets	1.39	0.29	0.48	0.72	1.13	1.82	2.84	4.43	66
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.37	0.06	0.09	0.20	0.30	0.52	0.82	1.10	66
90+ PD & Nonaccrual Assets + OREO	0.44	0.07	0.09	0.24	0.37	0.62	0.99	1.24	66
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.32	0.04	0.06	0.13	0.27	0.40	0.74	0.91	66
Allowance for Loan & Lease Losses	46.73	5.13	13.49	23.38	38.80	65.05	100.08	146.18	66
Equity Cap + ALLL	3.62	0.50	0.70	1.34	2.86	4.77	8.79	16.35	66
Tier 1 Cap + ALLL	4.00	0.17	0.84	1.59	3.44	5.62	8.68	12.42	66
Loans & Leases + RE Acquired	0.53	0.08	0.13	0.23	0.42	0.63	1.24	2.04	66

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	0.67	0.16	0.17	0.37	0.60	0.82	1.32	2.32	64
- 90+ Days Past Due	0.12	0.00	0.00	0.01	0.07	0.20	0.34	0.73	64
- Nonaccrual	0.46	0.06	0.10	0.19	0.31	0.62	1.07	2.23	64
Coml & Indl - 30-89 Days PD	0.51	0.00	0.09	0.29	0.40	0.70	1.06	1.34	66
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.05	0.08	0.17	0.27	66
- Nonaccrual	0.60	0.01	0.05	0.25	0.52	0.89	1.34	1.70	66
Individuals - 30-89 Days PD	1.33	0.00	0.23	0.75	1.18	1.77	2.59	3.47	66
- 90+ Days Past Due	0.26	0.00	0.00	0.03	0.14	0.42	0.97	1.27	66
- Nonaccrual	0.15	0.00	0.00	0.01	0.09	0.22	0.58	0.85	66
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	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	0.04	40
Agricultural - 30-89 Days PD	0.27	0.00	0.00	0.00	0.12	0.53	0.87	1.19	57
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.14	57
- Nonaccrual	0.45	0.00	0.00	0.00	0.00	0.50	1.43	4.26	57
Foreign Govts- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.10	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	0.41	0.00	0.00	0.07	0.31	0.64	1.35	1.68	66
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.22	66
- Nonaccrual	0.19	0.00	0.00	0.00	0.12	0.34	0.61	0.80	66
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.83	0.10	0.18	0.42	0.71	0.97	1.87	2.46	64
- 90+ Days Past Due	0.19	0.00	0.00	0.02	0.11	0.29	0.59	1.24	64
- Nonaccrual	0.46	0.00	0.03	0.12	0.28	0.67	1.18	2.93	64
Revolving - 30-89 Days PD	0.51	0.02	0.05	0.30	0.47	0.63	1.10	1.95	63
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.11	0.25	0.29	63
- Nonaccrual	0.20	0.00	0.00	0.00	0.16	0.25	0.74	1.42	63
Closed-End - 30-89 Days PD	0.96	0.10	0.15	0.37	0.80	1.31	2.38	2.82	64
- 90+ Days Past Due	0.24	0.00	0.00	0.02	0.13	0.39	0.76	1.89	64
- Nonaccrual	0.54	0.00	0.04	0.14	0.32	0.79	1.50	2.94	64
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.02	0.07	0.11	0.21	0.24	64
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	64
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.06	0.12	0.19	64
Commercial RE - 30-89 Days PD	0.50	0.10	0.11	0.18	0.44	0.76	0.97	1.39	64
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.20	0.28	64
- Nonaccrual	0.43	0.01	0.09	0.22	0.31	0.65	1.00	1.22	64
Const & Dev - 30-89 Days PD	0.72	0.00	0.00	0.16	0.48	1.12	1.55	3.47	64
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.14	0.42	64
- Nonaccrual	0.31	0.00	0.00	0.03	0.21	0.58	0.93	1.29	64
Multifamily - 30-89 Days PD	0.41	0.00	0.00	0.03	0.22	0.58	1.55	2.36	63
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.21	63
- Nonaccrual	0.40	0.00	0.00	0.05	0.19	0.58	1.30	2.49	63
Nonfarm Nres- 30-89 Days PD	0.38	0.01	0.07	0.16	0.33	0.53	0.78	1.00	64
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.06	0.16	0.25	64
- Nonaccrual	0.48	0.00	0.02	0.21	0.42	0.68	1.08	1.47	64
Farmland - 30-89 Days PD	0.41	0.00	0.00	0.00	0.16	0.68	1.30	2.13	53
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.31	53
- Nonaccrual	0.72	0.00	0.00	0.04	0.30	0.96	2.27	4.63	53
Credit Card - 30-89 Days PD	1.54	0.00	0.00	0.76	1.58	2.38	3.01	4.32	44
- 90+ Days Past Due	0.86	0.00	0.00	0.08	0.61	1.54	2.21	2.83	44
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.09	0.74	1.01	44

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.62	3.45	6.04	6.82	7.41	8.41	9.69	9.96	66
Tier 1 RBC Ratio	9.56	4.84	7.62	8.24	9.18	11.08	12.18	12.53	66
Total Risk-Based Capital Ratio	12.19	7.30	10.60	11.23	12.13	12.95	14.26	15.12	66
Tangible Tier 1 Leverage Ratio	7.27	3.18	4.39	6.43	7.34	8.25	9.61	9.88	66
Tangible Common Eq Cap/Tan Assets	5.97	0.62	3.55	4.79	6.04	7.04	8.10	8.88	66
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	31.66	5.29	10.36	21.43	28.83	41.07	54.11	78.53	66
Standby Letters of Credit	3.30	0.16	0.39	1.23	2.85	4.89	7.61	9.15	66
Commercial & Similar Letters of Credit	0.13	0.00	0.00	0.01	0.07	0.19	0.43	0.48	66
Securities Lent	3.05	0.00	0.00	0.00	0.00	0.00	17.07	61.50	66
Credit Derivatives (BHC as Guarantor)	1.16	0.00	0.00	0.00	0.00	0.02	0.74	36.62	66
Credit Derivatives (BHC as Beneficiary)	1.32	0.00	0.00	0.00	0.00	0.09	3.65	35.03	66
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	80.72	0.02	0.19	5.01	19.09	69.07	305.54	866.65	66
Interest Rate Contracts	64.64	0.00	0.10	4.83	17.03	35.39	173.21	802.70	66
Interest Rate Futures & Forward Contr	9.75	0.00	0.00	0.00	0.58	6.22	64.78	109.47	66
Written Options Contr (Int Rate)	7.21	0.00	0.00	0.03	0.59	2.19	20.86	143.36	66
Purchased Options Contr (Int Rate)	8.34	0.00	0.00	0.00	0.34	4.75	35.19	140.59	66
Interest Rate Swaps	30.83	0.00	0.00	2.58	11.93	24.70	71.22	416.25	66
Foreign Exchange Contracts	10.27	0.00	0.00	0.00	0.09	2.18	75.72	153.38	66
Futures & Forward Foreign Exch Contr	6.80	0.00	0.00	0.00	0.07	1.75	59.78	100.19	66
Written Options Contr (Foreign Exch)	0.54	0.00	0.00	0.00	0.00	0.03	1.03	11.54	66
Purchased Options Contr (Foreign Exch)	0.67	0.00	0.00	0.00	0.00	0.03	1.11	15.45	66
Foreign Exchange Rate Swaps	0.72	0.00	0.00	0.00	0.00	0.01	2.36	19.62	66
Equity, Commodity, & Other Deriv Contr	2.22	0.00	0.00	0.00	0.00	0.74	14.02	32.63	66
Commodity & Other Fut & Forward Contr	0.12	0.00	0.00	0.00	0.00	0.00	0.84	2.03	66
Written Options Contr (Comm & Other)	0.66	0.00	0.00	0.00	0.00	0.31	3.39	10.24	66
Purchased Options Contr (Comm & Oth)	0.83	0.00	0.00	0.00	0.00	0.16	4.25	15.97	66
Commodity & Other Swaps	0.38	0.00	0.00	0.00	0.00	0.15	2.68	4.88	66
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	61.31	13.45	24.33	35.34	45.35	64.32	138.17	279.23	66

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.49	2.32	35.96	83.35	94.98	99.60	100.00	100.00	63
Foreign Exchange Contracts	6.81	0.00	0.00	0.00	1.21	8.98	26.20	79.95	63
Equity, Comm, & Other Contracts	1.88	0.00	0.00	0.00	0.00	2.41	8.97	21.25	63
Futures and Forwards	19.76	0.00	0.16	4.16	12.34	29.04	73.10	92.17	63
Written Options	7.15	0.00	0.00	1.53	5.72	12.45	20.65	32.60	63
Exchange-Traded	0.41	0.00	0.00	0.00	0.00	0.00	2.78	5.95	63
Over-The-Counter	6.27	0.00	0.00	0.51	5.26	8.92	16.95	32.60	63
Purchased Options	7.15	0.00	0.00	0.24	3.76	13.54	21.96	30.29	63
Exchange-Traded	0.47	0.00	0.00	0.00	0.00	0.00	3.37	6.13	63
Over-The-Counter	6.13	0.00	0.00	0.09	3.43	10.37	21.59	30.29	63
Swaps	59.36	0.15	3.29	32.65	65.06	81.27	93.57	98.80	63
Held for Trading	40.68	0.00	0.00	1.16	35.24	78.27	97.72	99.13	63
Interest Rate Contracts	29.36	0.00	0.00	0.00	23.95	62.63	80.55	87.22	63
Foreign Exchange Contracts	4.28	0.00	0.00	0.00	0.31	5.91	13.90	61.59	63
Equity, Comm, & Other Contracts	0.99	0.00	0.00	0.00	0.00	0.83	5.13	12.31	63
Non-Traded	59.31	0.44	1.44	20.68	62.77	98.27	100.00	100.00	63
Interest Rate Contracts	54.53	0.25	1.04	16.21	54.15	88.78	99.63	100.00	63
Foreign Exchange Contracts	0.35	0.00	0.00	0.00	0.00	0.23	2.58	3.65	63
Equity, Comm, & Other Contracts	0.10	0.00	0.00	0.00	0.00	0.00	0.34	3.36	63
Deriv Contr (Excl Fut & FX LE 14 Days)	86.63	50.86	60.01	76.10	90.30	96.42	99.81	100.00	63
One Year or Less	27.11	0.18	1.42	9.19	21.27	37.01	75.84	84.89	63
Over 1 Year to 5 Years	30.94	0.00	1.23	16.93	28.62	40.93	56.42	69.53	63
Over 5 Years	20.56	0.00	0.00	10.17	18.76	29.81	46.83	66.95	63
Gross Negative Fair Value (Abs Val)	0.84	0.02	0.22	0.47	0.79	1.04	1.65	2.72	63
Gross Positive Fair Value	0.77	0.11	0.21	0.39	0.73	1.03	1.46	1.74	63
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.09	0.00	0.00	0.00	0.02	0.05	0.56	1.09	66
Gross Positive Fair Value (X)	0.09	0.00	0.00	0.00	0.01	0.05	0.49	1.07	66
Held for Trading (X)	0.07	0.00	0.00	0.00	0.00	0.02	0.48	1.01	66
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	66
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.01	0.04	0.25	0.32	66
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
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	66
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.53	0.00	0.00	0.03	0.17	0.44	2.48	3.57	66

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	0.08	0.23	0.72	66
Ins Under Assets(P/C)/Tot Ins Und Ast	42.71	0.00	0.00	0.00	21.53	84.15	100.00	100.00	30
Ins Under Assets(L/H)/Tot Ins Und Ast	57.28	0.00	0.00	11.02	61.85	100.00	100.00	100.00	30
Sep Acct Assets(L/H)/Total Life Ast	0.67	0.00	0.00	0.00	0.00	0.00	0.00	12.43	24
Ins Activities Revenue/Adj Oper Inc	1.49	0.00	0.01	0.23	1.03	2.25	4.38	5.45	66
Premium Inc/Ins Activities Revenue	10.20	0.00	0.00	0.00	0.00	15.30	52.27	74.01	62
Credit Rel Prem Inc/Tot Prem Inc	75.81	0.00	0.00	61.86	100.00	100.00	100.00	100.00	28
Other Prem Inc/Total Prem Inc	24.18	0.00	0.00	0.00	0.00	34.15	98.12	100.00	28
Ins Under Net Income/Consol Net Income	0.29	0.00	0.00	0.00	0.00	0.22	1.36	3.18	66
Ins Net Inc (P/C)/Equity (P/C)	8.64	-38.54	-1.10	0.78	10.04	13.82	17.57	18.35	21
Ins Net Inc (L/H)/Equity (L/H)	7.87	0.01	1.77	2.72	4.29	6.38	26.98	39.24	24
Insur Ben, Losses, Exp/Insur Premiums	112.61	1.70	12.29	32.63	80.57	110.47	224.28	512.22	28
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.22	0.00	0.00	0.00	0.00	2.35	8.36	19.45	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.32	0.00	0.00	0.00	0.00	0.20	1.05	3.38	24
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.09	66
CSV Life Insurance/Tier 1 Cap + ALLL	12.21	0.00	0.00	1.82	12.37	22.94	27.81	31.16	65
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.06	0.00	0.00	0.00	0.00	0.24	7.71	14.42	66
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.68	0.00	0.00	0.00	0.00	5.37	10.06	14.55	53
Cost: Interest-Bearing Deposits	4.15	2.01	2.86	3.56	4.31	4.76	4.87	4.93	41
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	50.88	0.13	0.13	0.14	0.19	1.95	126.95	189.16	5
Commercial and Industrial Loans	0.25	0.01	0.01	0.02	0.04	0.08	0.82	1.02	9
Foreign Governments and Inst	-0.23	-4.03	-1.21	0.00	0.00	0.00	0.00	0.00	17
Leases	0.06	0.05	0.05	0.05	0.05	0.06	0.06	0.06	2
GROWTH RATES:									
Net Loans and Leases	36.84	-99.42	-69.35	-21.58	9.52	26.29	90.66	902.35	45
Total Selected Assets	37.29	-100.00	-69.23	-17.77	4.25	26.44	234.93	576.67	65
Deposits	33.98	-50.89	-32.55	-0.05	17.83	43.21	186.29	209.69	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	14.19	5.94	7.56	12.07	14.14	16.78	19.86	22.55	66
Bank Net Inc/Avg Eq Inv in Banks	14.68	4.62	7.35	11.31	14.55	17.37	21.01	26.21	57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.48	-13.43	0.57	3.17	7.44	15.61	25.56	35.60	60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.17	-0.24	-0.00	0.15	9.14	16.94	20.33	22.89	28
Bank Net Income/Parent Net Income	76.47	0.00	0.00	67.95	97.81	105.11	112.03	119.08	66
Nonbank Net Income/Parent Net Income	5.23	0.00	0.00	0.22	1.27	7.45	26.23	33.86	63
Sub BHCs Net Inc/Parent Net Income	61.59	0.06	1.22	15.68	66.14	100.98	104.91	111.99	22
LEVERAGE:									
Total Liabilities/Equity	34.70	0.47	2.35	15.51	24.18	52.51	104.52	114.61	66
Total Debt/Equity Capital	16.63	0.00	0.00	0.00	8.84	29.64	55.00	78.13	66
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.27	0.00	0.00	11.17	19.68	38.70	68.49	92.15	66
Tot Debt+Lns Guaranteed for Affl/Equity	18.46	0.00	0.00	0.00	8.88	33.65	60.48	93.72	66
Total Debt/Eq Cap - Exc Over Fair Value	16.97	0.00	0.00	0.00	8.88	31.75	55.00	79.64	66
Long-Term Debt/Equity Capital	12.77	0.00	0.00	0.00	6.32	21.53	45.07	60.74	66
Short-Term Debt/Equity Capital	3.05	0.00	0.00	0.00	0.00	4.32	14.96	22.70	66
Current Portion of LT Debt/Equity	0.23	0.00	0.00	0.00	0.00	0.02	1.51	2.11	66
Exc Cost Over Fair Value/Equity Cap	0.53	0.00	0.00	0.00	0.00	0.38	3.98	5.58	66
Long-Term Debt/Consolidated LT Debt	15.55	0.00	0.00	0.00	9.48	25.45	59.82	71.46	66
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	109.48	88.53	93.68	101.03	109.49	115.10	125.19	135.13	66
Total Investment in Subs/Equity	120.63	96.00	99.17	106.49	112.48	131.91	164.84	184.63	66
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.53	80.25	84.46	92.78	98.90	105.09	114.55	118.77	66
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.92	82.86	92.00	97.13	102.29	116.80	140.76	162.95	66
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.79	-0.93	-0.60	0.09	0.67	1.36	2.27	3.23	66
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.93	0.31	0.39	0.81	1.61	2.83	4.00	5.66	49
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	124.06	24.31	42.97	90.16	118.52	156.71	187.76	248.01	66
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	129.00	21.83	36.55	101.21	123.20	155.12	197.52	248.11	66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	111.26	20.54	64.86	95.13	104.63	123.69	169.12	181.91	66
Pretax Oper Inc + Int Exp/Int Expense	3632.91	-69.67	84.32	232.06	660.43	2651.15	9313.36	47560.8	49
Div + Int From Subs/Int Exp + Div	134.76	10.56	31.67	91.73	122.70	179.62	224.14	280.72	64
Fees+Other Inc From Subs/Sal + Oth Exp	15.29	0.00	0.00	0.00	0.00	19.38	72.12	97.74	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	128.01	0.66	1.70	5.23	8.99	47.41	602.11	944.19	25
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.52	-23.94	-10.66	-1.99	1.28	3.77	6.89	15.12	66
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Nonaccrual	1.14	0.00	0.00	0.00	0.00	0.00	9.19	12.59	20
Total	11.08	0.00	0.00	0.00	0.00	0.00	12.59	100.00	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	66
To Nonbank Subsidiaries	0.30	0.00	0.00	0.00	0.00	0.00	0.46	7.86	66
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	66
Total	0.47	0.00	0.00	0.00	0.00	0.00	3.14	9.94	66
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.18	0.00	0.00	0.06	1.18	6.24	22.15	38.43	66
Combined Thrift Assets	0.33	0.00	0.00	0.00	0.00	0.00	1.66	8.58	66
Combined Foreign Nonbank Sub Assets	0.10	0.00	0.00	0.00	0.00	0.01	0.62	1.49	66

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	78.31	0.00	30.35	48.89	68.83	99.45	156.51	200.86	59
Dividends Paid/Net Income	36.81	0.00	0.71	28.75	43.47	48.31	59.29	73.43	66
Net Income - Dividends/Avg Equity	8.59	0.96	3.42	6.48	8.55	10.50	12.81	15.21	66
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	105.37	0.00	0.00	15.39	105.77	186.46	216.16	316.38	60
Dividends From Nonbank Subs	4.69	0.00	0.00	0.00	0.26	5.38	18.49	74.28	60
Dividends From Subsidiary BHCs	16.05	0.00	0.00	0.00	0.00	16.66	100.00	137.20	60
Dividends From All Subsidiaries	151.14	0.00	46.63	100.00	136.74	209.35	280.75	333.92	60
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	53.03	0.00	0.00	24.99	52.60	81.28	105.16	110.63	56
Interest Income From Bank Subs	2.96	0.00	0.00	0.14	1.18	2.92	11.35	19.61	56
Mgt & Service Fees From Bank Subs	3.36	0.00	0.00	0.00	0.00	1.70	18.62	24.42	56
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.60	56
Operating Income From Bank Subs	65.87	2.17	7.72	37.48	64.26	90.89	113.66	123.39	56
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	38.55	0.00	0.00	0.00	14.36	82.60	140.15	153.32	55
Interest Income From Nonbank Subs	27.42	0.00	0.00	0.00	7.13	39.10	97.10	228.84	55
Mgt & Serv Fees From Nonbank Subs	2.33	0.00	0.00	0.00	0.00	0.55	12.59	20.06	55
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.44	55
Operating Inc From Nonbank Subs	79.18	0.00	0.00	6.75	61.07	130.59	208.81	282.93	55
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	45.15	0.00	0.00	12.10	47.25	67.28	91.43	133.71	22
Interest Inc From Subsidiary BHCs	3.63	0.00	0.00	0.00	0.00	2.83	19.59	23.27	22
Mgt & Serv Fees From Sub BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.37	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	51.39	0.00	0.00	30.77	50.73	76.57	91.43	133.71	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.69	0.00	0.00	2.92	71.66	93.20	98.02	98.98	66
Interest Income From Bank Subs	3.20	0.00	0.00	0.03	1.42	4.73	12.62	20.95	66
Mgt & Serv Fees From Bank Subs	3.21	0.00	0.00	0.00	0.00	1.71	19.47	30.34	66
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	66
Operating Income From Bank Subs	65.53	0.00	0.31	29.31	89.24	98.03	99.28	99.80	66
Dividends From Nonbank Subs	2.67	0.00	0.00	0.00	0.08	2.64	14.25	22.44	66
Interest Income From Nonbank Subs	2.51	0.00	0.00	0.00	0.13	2.92	12.09	22.93	66
Mgt & Serv Fees From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.63	2.09	66
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
Operating Inc From Nonbank Subs	7.10	0.00	0.00	0.00	1.54	9.76	34.04	52.47	66
Dividends From Subsidiary BHCs	11.71	0.00	0.00	0.00	0.00	14.01	82.12	94.99	66
Interest Inc From Subsidiary BHCs	0.34	0.00	0.00	0.00	0.00	0.00	0.62	10.65	66
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	66
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Operating Income From Sub BHCs	13.15	0.00	0.00	0.00	0.00	14.66	89.72	95.85	66
Loans and Adv From Subs/ST Debt	705.62	4.12	12.33	54.16	140.81	727.47	2688.95	4701.10	31
Loans and Adv From Subs/Total Debt	117.40	0.00	0.00	9.93	46.12	237.18	469.56	609.84	48

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
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1379552	155,199,559	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	54,284,641	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	20,947,768	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	11,865,416	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	67,784,844	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,451,603,528	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,371,387	BANK OF HAWAII CORPORATION	HONOLULU, HI	
1033470	106,730,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1074156	118,523,897	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	17,193,134	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	94,906,746	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	1,746,248,000	CITIGROUP INC.	NEW YORK, NY	
1132449	163,084,111	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	14,630,470	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	22,415,770	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	59,068,948	COMERICA INCORPORATED	DETROIT, MI	
1117679	43,338,963	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	15,164,594	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	34,023,721	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	11,724,236	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	10,812,333	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	13,836,318	FBOP CORPORATION	OAK PARK, IL	
1070345	105,828,398	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,366,060	FIRST BANCORP	SAN JUAN, PR	
1075612	15,629,243	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	40,078,623	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12,945,117	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,219,584	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	14,910,652	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	56,112,165	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	473,711,105	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	35,755,596	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10,690,325	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	11,575,248	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1,338,029,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	95,682,192	KEYCORP	CLEVELAND, OH	
1037003	56,373,476	M&T BANK CORPORATION	BUFFALO, NY	
1199497	55,529,348	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1072442	17,575,247	MERCANTILE BANCSHARES CORPORAT	BALTIMORE, MD	
1069125	138,134,005	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	28,937,214	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	14,810,444	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1048429	58,889,313	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	55,200,927	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1129382	46,935,000	POPULAR, INC.	SAN JUAN, PR	
1826056	21,030,162	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	86,981,395	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	15,921,190	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,055,473	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	112,341,939	STATE STREET CORPORATION	BOSTON, MA	
1131787	183,104,553	SUNTRUST BANKS, INC.	ATLANTA, GA	

BHCPR Reporters for Quarter Ending 09/30/2006
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2006 and Other Notes
1078846	31,362,140	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	430,384,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	14,419,499	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	39,953,218	TD BANKNORTH INC.	PORTLAND, ME	
1119794	216,855,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	52,013,259	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	62,783,667	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,438,555	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	16,839,602	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	559,922,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	18,145,536	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	483,441,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,102,801	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	10,810,862	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	45,777,747	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 66 bank holding companies.