

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Number of BHCs in Peer Group	72	73	73	69	66
<b>EARNINGS AND PROFITABILITY</b>					
<b>PERCENT OF AVERAGE ASSETS:</b>					
Net Interest Income (TE)	3.05	2.80	2.85	2.91	3.00
+ Non-interest Income	1.83	1.87	1.92	1.58	1.64
- Overhead Expense	3.13	3.32	3.28	3.29	2.96
- Provision for Losses	1.23	1.97	1.96	1.20	0.36
+ Securities Gains (Losses)	0.06	0.01	0.02	-0.12	-0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.68	-0.49	-0.39	-0.16	1.31
Net Operating Income	0.43	-0.47	-0.40	-0.26	0.86
Net Income	0.43	-0.54	-0.38	-0.27	0.87
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>					
Interest Income (TE)	4.58	4.72	4.70	5.70	6.82
Interest Expense	1.11	1.59	1.52	2.41	3.44
Net Interest Income (TE)	3.39	3.10	3.16	3.25	3.34
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>					
Net Ln&Ls Losses/Avg Loans & Leases	2.09	2.23	2.33	1.10	0.38
Earnings Coverage of Net Losses (X)	2.50	1.60	1.67	2.24	13.40
Ln&Ls Allowance/Total Loans & Leases	2.81	2.69	2.80	1.84	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.11	4.17	4.23	2.45	1.08
30-89 Days Past Due Loans and Leases	1.25	1.46	1.51	1.58	1.03
<b>LIQUIDITY AND FUNDING:</b>					
Net Noncore Funding Dependence	25.48	31.83	30.34	37.21	41.10
Net ST Noncore Funding Dependence	5.73	11.71	9.95	22.32	26.17
Net Loans and Leases/Total Assets	58.28	60.80	59.72	63.39	63.84
<b>CAPITALIZATION:</b>					
Tier 1 Leverage Ratio	9.23	8.64	8.69	8.43	7.40
Equity Capital/Total Assets	10.86	10.06	10.01	9.42	9.30
Equity Capital+Minority Int/Total Assets	10.99	10.24	10.23	9.70	9.41
Net Loans&Ls/Equity Capital (X)	5.38	6.25	6.29	7.08	7.18
Cash Dividends/Net Income	32.80	80.78	59.69	74.27	50.49
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	2.32	-9.53	-7.11	-8.15	3.64
<b>PARENT COMPANY RATIOS:</b>					
Short-Term Debt/Equity Capital	3.41	3.91	3.30	3.22	3.73
Long-Term Debt/Equity Capital	16.22	16.24	15.74	11.65	11.89
Equity Investment in Subs/Equity Cap	107.82	111.30	108.81	105.00	112.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.28	99.50	98.42	96.96	138.88

PERCENT OF AVERAGE ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.12	4.27	4.26	5.11	6.13
Less: Interest Expense	1.00	1.44	1.38	2.16	3.08
Equals: Net Interest Income (TE)	3.05	2.80	2.85	2.91	3.00
Plus: Non-Interest Income	1.83	1.87	1.92	1.58	1.64
Equals: Adj Operating Income (TE)	4.88	4.65	4.75	4.55	4.68
Less: Overhead Expense	3.13	3.32	3.28	3.29	2.96
Less: Provision for Loan and Lease Losses	1.23	1.97	1.96	1.20	0.36
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.02	0.03	-0.10	-0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.68	-0.49	-0.39	-0.16	1.31
Less: Applicable Income Taxes (TE)	0.26	0.03	0.03	0.09	0.44
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.43	-0.47	-0.40	-0.26	0.86
Plus: Net Extraordinary Items	0.00	-0.01	0.00	0.00	0.00
Equals: Net Income	0.43	-0.54	-0.38	-0.27	0.87
Memo: Net Income (Last Four Qtrs)	0.27	-0.88	-0.38	-0.27	0.85
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.20	90.47	90.60	89.81	89.70
Avg Int-Bearing Funds / Avg Assets	73.45	75.15	75.27	77.63	76.48
Int Income (TE) / Avg Earning Assets	4.58	4.72	4.70	5.70	6.82
Int Expense / Avg Earning Assets	1.11	1.59	1.52	2.41	3.44
Net Int Inc (TE) / Avg Earn Assets	3.39	3.10	3.16	3.25	3.34
YIELD OR COST:					
Total Loans and Leases (TE)	5.44	5.26	5.29	6.10	7.36
Interest-Bearing Bank Balances	0.33	0.53	0.46	2.18	5.42
Fed Funds Sold & Reverse Repos	0.51	0.61	0.48	2.41	5.19
Trading Assets	1.17	1.45	1.42	2.55	3.45
Total Earning Assets	4.52	4.65	4.64	5.65	6.76
Investment Securities (TE)	3.56	4.33	4.18	4.98	5.27
U. S. Treasury & Agency Sec (excl MBS)	2.28	2.66	2.52	4.27	5.95
Mortgage-Backed Securities	3.94	4.66	4.53	4.84	4.89
All Other Securities	4.83	5.74	5.72	6.71	7.87
Interest-Bearing Deposits	0.93	1.57	1.48	2.43	3.57
Time Deposits of \$100K or More	1.59	2.46	2.36	3.56	4.96
Time Deposits < \$100K	1.80	2.73	2.58	3.53	4.47
Other Domestic Deposits	0.55	0.78	0.75	1.46	2.50
Foreign Deposits	0.49	0.80	0.72	2.20	4.23
Fed Funds Purchased and Repos	0.91	1.12	1.09	2.37	4.62
Other Borrowed Funds & Trading Liab	2.47	2.45	2.45	3.32	4.64
All Interest-Bearing Funds	1.36	1.91	1.82	2.81	4.04

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	64	62	82	76	75
Avg Assets per Employee (\$000)	6,230	6,298	6,201	5,749	5,301
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.81	2.96	2.66	3.67	4.25
Overhead Exp / NII + Non-Int Income	65.42	72.63	73.71	74.49	63.94
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.13	3.32	3.28	3.29	2.96
Personnel Expense	1.51	1.47	1.45	1.46	1.52
Net Occupancy Expense	0.38	0.38	0.38	0.39	0.39
Other Operating Expenses	1.20	1.42	1.39	1.36	1.01
Overhead Less Non-Interest Income	1.27	1.33	1.30	1.59	1.25
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.65	71.16	72.69	73.74	63.26
Personnel Expense	31.27	31.70	31.45	32.35	32.37
Net Occupancy Expense	7.95	8.36	8.41	8.80	8.56
Other Operating Expenses	24.91	30.51	32.61	32.19	22.08
Total Non-Interest Income	34.96	37.46	36.93	31.80	33.62
Fiduciary Activities Income	3.20	3.19	3.21	4.61	4.52
Serv Charges on Deposit Accts - Domestic	6.60	7.11	7.38	7.75	7.59
Trading Revenue	1.59	1.88	1.69	0.31	0.20
Investment Banking Fees & Commissions	2.65	2.76	3.00	3.10	3.28
Venture Capital Revenue	0.14	-0.09	-0.06	-0.02	0.23
Net Servicing Fees	0.91	1.42	1.75	0.71	0.82
Net Securitization Income	0.00	0.09	0.13	0.17	0.31
Insurance Activities Revenue	0.93	1.02	1.08	0.98	1.21
Net Gain (Loss) - Sales Loans, OREO, Oth	0.29	0.21	-0.18	0.25	0.97
Other Non-Interest Income	12.97	13.41	14.89	11.68	11.14
Overhead Less Non-Interest Income	29.29	33.45	34.67	41.37	29.35
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.24	19.06	23.39	24.01	28.98
Appl Inc Tax+TE/Pretax NOI+TE	29.37	30.59	30.98	31.44	32.86

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	35.59	38.05	37.28	40.98	40.85
Commercial and Industrial Loans	11.57	12.74	12.16	13.26	12.72
Loans to Individuals	5.77	5.44	5.35	4.89	5.33
Loans to Depository Institutions	0.06	0.05	0.05	0.08	0.09
Agricultural Loans	0.17	0.17	0.17	0.19	0.21
Other Loans and Leases	3.16	3.13	3.19	3.01	3.26
Net Loans and Leases	58.28	60.80	59.72	63.39	63.84
Debt Securities Over 1 Year	15.67	14.20	15.08	13.34	13.05
Mutual Funds and Equity Securities	0.15	0.23	0.19	0.17	0.24
Subtotal	74.99	75.85	75.80	77.57	77.93
Interest-Bearing Bank Balances	4.57	4.38	4.50	2.92	0.50
Federal Funds Sold & Reverse Repos	1.07	0.69	0.76	0.80	2.24
Debt Securities 1 Year or Less	3.04	3.23	3.00	3.10	3.17
Trading Assets	1.25	1.08	0.95	1.33	1.34
Total Earning Assets	87.37	87.80	87.52	87.74	87.60
Non-Int Cash and Due From Dep Inst	1.47	1.56	1.72	1.92	2.28
Other Real Estate Owned	0.37	0.28	0.32	0.22	0.10
All Other Assets	11.06	10.53	10.71	10.18	9.97

## MEMORANDA:

Short-Term Investments	10.15	9.73	9.57	7.95	6.96
U. S. Treasury Securities	0.76	0.56	0.63	0.13	0.14
U. S. Agency Securities (excl MBS)	1.97	1.98	1.70	1.85	2.38
Municipal Securities	1.36	1.27	1.26	1.18	1.13
Mortgage-Backed Securities	11.50	10.68	11.59	10.52	9.64
Asset-Backed Securities	0.54	0.72	0.62	0.39	0.35
Other Debt Securities	1.09	0.91	0.84	0.56	0.75
RE Loans Secured by 1-4 Family	14.97	14.48	15.14	15.77	16.28
Revolving	4.23	4.20	4.21	4.04	3.71
Closed-End, Sec by First Liens	9.35	8.87	9.38	9.83	10.54
Closed-End, Sec by Junior Liens	1.17	1.25	1.30	1.48	1.76
Commercial Real Estate Loans	18.63	21.10	19.90	22.89	22.23
Construction and Land Dev	3.91	6.03	5.31	7.50	8.05
Multifamily	1.65	1.70	1.61	1.57	1.35
Nonfarm Nonresidential	12.27	12.68	12.27	13.00	11.82
RE Loans Secured by Farmland	0.34	0.35	0.34	0.31	0.27
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	58.54	59.26	59.52	62.22	62.09
RE Loans Secured by 1-4 Family	25.51	23.60	25.20	24.64	25.69
Revolving	7.02	6.66	6.85	6.18	5.64
Closed-End	17.94	16.59	17.81	17.87	19.66
Commercial Real Estate Loans	29.72	31.74	30.67	34.15	33.44
Construction and Land Dev	6.18	8.98	8.06	11.06	11.93
Multifamily	2.71	2.65	2.57	2.40	2.05
Nonfarm Nonresidential	19.51	19.03	18.99	19.31	17.83
RE Loans Secured by Farmland	0.57	0.54	0.54	0.46	0.40
Loans to Depository Institutions	0.13	0.09	0.11	0.15	0.20
Commercial and Industrial Loans	19.37	20.49	19.88	20.85	19.88
Loans to Individuals	10.00	8.98	9.04	7.80	8.39
Credit Card Loans	2.40	1.49	1.52	1.21	1.26
Agricultural Loans	0.28	0.27	0.27	0.29	0.31
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.00	0.00
Other Loans and Leases	6.12	6.01	6.20	5.08	5.48

PERCENT OF TOTAL ASSETS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	10.15	9.73	9.57	7.95	6.96
Liquid Assets	25.19	23.11	24.15	21.51	19.49
Investment Securities	19.73	18.52	19.11	17.16	17.00
Net Loans and Leases	58.28	60.80	59.72	63.39	63.84
Net Lns, Ls & Stdby Ltrs of Credit	60.73	63.68	62.44	66.40	66.90
Core Deposits	53.47	49.17	51.08	46.50	46.33
Noncore Funding	28.89	34.07	32.60	37.61	37.91
Time Deposits of \$100K or More	7.24	8.23	7.50	9.21	10.08
Foreign Deposits	1.82	2.17	2.14	2.28	3.12
Fed Funds Purchased and Repos	4.01	4.45	4.43	5.81	7.30
Net Fed Funds Purchased (Sold)	2.64	3.48	3.39	4.62	4.96
Commercial Paper	0.15	0.12	0.12	0.28	0.48
Oth Borrowings W/Rem Mat 1 Yr or Less	2.76	3.91	3.36	5.61	4.77
Earning Assets Repr in 1 Year	42.93	43.83	42.91	44.44	43.47
Int-Bearing Liab Repr in 1 Year	15.97	21.63	19.49	23.53	22.78
Long-Term Debt Repr in 1 Year	2.12	2.08	1.97	2.02	2.17
Net Assets Repriceable in 1 Year	23.35	19.13	20.25	17.90	17.10
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	25.48	31.83	30.34	37.21	41.10
Net ST Noncore Funding Dependence	5.73	11.71	9.95	22.32	26.17
Short-Term Inv/ST Noncore Funding	68.80	51.52	55.40	31.65	25.06
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.47	4.63	8.33	-3.84	-8.27
Net Loans and Leases/Total Deposits	88.37	92.10	89.66	99.38	101.86
Net Loans and Leases/Core Deposits	121.87	142.41	140.58	150.98	154.70
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.71	0.00	0.11	-0.66	-0.09
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.49	1.94	0.97	-4.29	-1.37
Struct Notes Appr(Depr)/T1 Cap	0.04	0.00	-0.02	0.01	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.88	6.27	5.35	5.54	6.07
Available-For-Sale Securities	95.12	93.73	94.65	94.46	93.93
U. S. Treasury Securities	4.70	2.80	3.48	1.09	1.15
U. S. Agency Securities (excl MBS)	11.39	11.51	10.28	11.58	14.07
Municipal Securities	7.27	6.92	6.77	7.25	6.70
Mortgage-Backed Securities	57.17	58.09	59.41	63.84	60.58
Asset-Backed Securities	3.54	4.22	3.88	2.89	2.79
Other Debt Securities	6.50	5.51	5.16	3.86	5.41
Mutual Funds and Equity Securities	1.02	1.65	1.42	1.39	1.84
Debt Securities 1 Year or Less	17.21	17.40	16.87	18.06	17.41
Debt Securities 1 To 5 Years	26.27	22.25	23.81	18.00	19.34
Debt Securities Over 5 Years	51.37	54.19	52.93	59.42	57.87
Pledged Securities	52.06	53.00	53.93	66.91	63.70
Structured Notes, Fair Value	0.45	0.43	0.31	0.27	0.32

## ANALYSIS RATIOS

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	1.23	1.97	1.96	1.20	0.36
Provision for Ln&Ls Losses/Avg Lns&Ls	1.97	3.02	3.07	1.79	0.56
Provision for Ln&Ls Losses/Net Losses	105.39	141.41	140.04	170.76	153.53
Ln&Ls Allowance/Total Loans & Leases	2.81	2.69	2.80	1.84	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.70	1.46	1.52	2.52	5.86
ALL/Nonaccrual Assets	95.33	88.94	92.92	115.68	193.95
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	75.46	69.81	72.79	87.10	136.12
Gross Ln&Ls Losses/Avg Loans & Leases	2.30	2.36	2.47	1.18	0.47
Recoveries/Avg Loans and Leases	0.20	0.12	0.13	0.08	0.08
Net Losses/Avg Loans and Leases	2.09	2.23	2.33	1.10	0.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.03	0.01	0.02	0.03	0.00
Recoveries/Prior Year-End Losses	6.83	8.12	13.00	21.90	30.58
Earnings Coverage of Net Losses (X)	2.50	1.60	1.67	2.24	13.40

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	2.12	2.09	2.21	0.97	0.18
RE Loans Secured By 1-4 Family	1.44	1.36	1.40	0.61	0.18
Revolving	1.42	1.43	1.66	0.72	0.24
Closed-End	1.45	1.39	1.41	0.54	0.15
Commercial Real Estate Loans	2.61	2.61	2.83	1.13	0.14
Construction and Land Dev	6.47	5.77	6.70	2.87	0.25
Multifamily	1.17	1.07	1.09	0.36	0.07
Nonfarm Nonresidential	1.36	0.83	0.98	0.23	0.06
RE Loans Secured by Farmland	0.61	0.26	0.41	0.09	0.02
Commercial and Industrial Loans	1.61	2.38	2.42	0.82	0.32
Loans to Depository Institutions	0.09	0.25	0.04	0.00	0.00
Loans to Individuals	2.86	3.34	3.38	2.01	1.30
Credit Card Loans	6.10	6.30	5.73	8.43	2.91
Agricultural Loans	0.42	0.29	0.39	0.09	0.11
Loans to Foreign Governments & Inst	-0.02	-0.06	0.00	0.05	-0.24
Other Loans and Leases	0.70	1.10	1.44	0.54	0.27

## PERCENT OF LOANS AND LEASES

09/30/2010

09/30/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.25

1.46

1.51

1.58

1.03

90+ Days PD Loans and Leases

0.79

0.60

0.66

0.35

0.21

Nonaccrual Loans and Leases

3.49

3.69

3.76

2.16

0.94

90+ Days PD and Nonaccrual Loans and Leases

4.44

4.38

4.50

2.58

1.22

30-89 Days PD Restructured

0.04

0.02

0.04

0.02

0.00

90+ Days PD Restructured

0.01

0.01

0.01

0.00

0.00

Nonaccrual Restructured

0.45

0.20

0.30

0.09

0.01

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.25

1.48

1.52

1.58

1.03

90+ Days Past Due Assets

0.80

0.62

0.67

0.35

0.21

Nonaccrual Assets

3.52

3.72

3.79

2.18

0.95

30+ Days PD &amp; Nonaccrual Assets

5.79

5.99

6.15

4.24

2.31

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.69

2.77

2.82

1.71

0.77

90+ PD &amp; Nonaccrual Assets + OREO

3.09

3.11

3.15

1.97

0.90

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.01

2.93

2.98

1.68

0.73

Allowance for Loan &amp; Lease Losses

192.55

180.39

178.10

140.34

89.96

Equity Cap + ALLL

24.35

27.27

27.35

16.99

7.74

Tier 1 Cap + ALLL

28.23

29.76

30.00

18.12

8.93

Loans &amp; Leases + RE Acquired

4.88

4.52

4.67

2.56

1.14

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.41	1.63	1.74	1.78	1.13
- 90+ Days Past Due	1.02	0.65	0.74	0.36	0.20
- Nonaccrual	5.36	5.19	5.49	2.85	1.23
Coml & Indl - 30-89 Days PD	0.76	0.87	0.88	0.87	0.64
- 90+ Days Past Due	0.20	0.17	0.16	0.11	0.08
- Nonaccrual	2.34	2.66	2.49	1.15	0.50
Individuals - 30-89 Days PD	1.79	2.16	2.20	2.04	1.65
- 90+ Days Past Due	0.63	0.53	0.62	0.41	0.29
- Nonaccrual	0.46	0.64	0.62	0.37	0.24
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.12	0.02	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.00	0.20	0.17	0.02	0.00
Agricultural - 30-89 Days PD	0.45	0.58	0.76	0.47	0.28
- 90+ Days Past Due	0.04	0.04	0.04	0.02	0.02
- Nonaccrual	1.91	1.19	1.64	0.78	0.43
Foreign Govts- 30-89 Days PD	0.00	0.00	7.14	0.18	0.29
- 90+ Days Past Due	0.00	7.14	0.39	0.00	0.00
- Nonaccrual	0.82	0.00	0.00	0.07	0.00
Other Lns&Ls - 30-89 Days PD	0.40	0.63	0.66	0.69	0.59
- 90+ Days Past Due	0.11	0.07	0.07	0.07	0.03
- Nonaccrual	0.85	1.14	1.07	0.49	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.49	1.65	1.81	1.86	1.17
- 90+ Days Past Due	1.02	0.77	0.90	0.45	0.28
- Nonaccrual	3.21	2.99	3.33	1.80	0.87
Revolving - 30-89 Days PD	0.93	0.88	0.98	1.02	0.83
- 90+ Days Past Due	0.17	0.17	0.20	0.15	0.10
- Nonaccrual	1.31	1.17	1.19	0.78	0.47
Closed-End - 30-89 Days PD	1.77	2.02	2.20	2.23	1.32
- 90+ Days Past Due	1.36	1.02	1.18	0.56	0.34
- Nonaccrual	4.01	3.85	4.20	2.20	1.01
- Jr Lien 30-89 Days PD	0.18	0.21	0.22	0.21	0.13
- Jr Lien 90+ Days PD	0.05	0.04	0.05	0.03	0.02
- Jr Lien Nonaccrual	0.28	0.25	0.27	0.19	0.09
Commercial RE - 30-89 Days PD	1.27	1.51	1.53	1.63	1.03
- 90+ Days Past Due	0.66	0.50	0.43	0.20	0.10
- Nonaccrual	7.36	6.89	7.32	3.43	1.34
Const & Dev - 30-89 Days PD	2.09	2.73	2.78	2.97	1.74
- 90+ Days Past Due	1.63	0.95	0.81	0.39	0.15
- Nonaccrual	17.53	14.96	16.63	7.98	2.55
Multi family - 30-89 Days PD	1.01	0.99	1.14	1.10	0.77
- 90+ Days Past Due	0.55	0.27	0.32	0.07	0.04
- Nonaccrual	4.46	3.69	3.84	1.94	0.66
Nonfarm Nres- 30-89 Days PD	0.91	1.08	1.07	0.98	0.60
- 90+ Days Past Due	0.36	0.21	0.22	0.09	0.05
- Nonaccrual	4.53	3.74	4.00	1.27	0.61
Farmland - 30-89 Days PD	0.44	0.56	0.80	0.60	0.50
- 90+ Days Past Due	0.18	0.15	0.12	0.07	0.01
- Nonaccrual	4.37	2.44	3.03	1.02	0.56
Credit Card - 30-89 Days PD	1.39	1.78	1.83	1.95	1.67
- 90+ Days Past Due	1.00	1.30	1.28	1.19	0.84
- Nonaccrual	0.39	0.45	0.47	0.31	0.17



CAPITAL RATIOS	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	9.23	8.64	8.69	8.43	7.40
Tier 1 RBC Ratio	13.04	11.16	11.57	10.38	8.92
Total Risk-Based Capital Ratio	15.63	13.81	14.23	13.13	11.57
Tangible Tier 1 Leverage Ratio	8.94	8.33	8.34	8.12	7.05
Tangible Common Eq Cap/Tan Assets	7.04	5.66	5.83	4.69	5.59
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.47	25.59	25.34	25.49	30.37
Standby Letters of Credit	2.32	2.67	2.49	2.91	3.00
Commercial & Similar Letters of Credit	0.07	0.08	0.07	0.08	0.12
Securities Lent	0.81	0.90	0.85	0.90	1.73
Credit Derivatives (BHC as Guarantor)	2.54	2.75	2.55	1.39	1.86
Credit Derivatives (BHC as Beneficiary)	2.75	2.89	2.68	1.57	2.19
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	104.65	85.08	85.57	59.30	67.33
Interest Rate Contracts	80.88	67.74	65.75	44.46	47.29
Interest Rate Futures & Forward Contr	15.83	11.74	9.80	8.67	7.46
Written Options Contr (Int Rate)	5.66	4.90	4.89	2.99	3.80
Purchased Options Contr (Int Rate)	5.16	4.88	4.67	2.78	4.45
Interest Rate Swaps	48.97	39.36	41.23	26.10	27.46
Foreign Exchange Contracts	16.83	12.90	13.13	9.07	12.36
Futures & Forward Foreign Exch Contr	10.13	8.06	8.44	6.52	8.29
Written Options Contr (Foreign Exch)	0.73	0.58	0.55	0.31	0.66
Purchased Options Contr (Foreign Exch)	0.73	0.59	0.54	0.31	0.66
Foreign Exchange Rate Swaps	1.62	1.57	1.44	0.78	1.03
Equity, Commodity, & Other Deriv Contr	2.70	2.33	2.60	1.78	2.14
Commodity & Other Fut & Forward Contr	0.29	0.23	0.24	0.14	0.14
Written Options Contr (Comm & Other)	1.13	0.65	0.94	0.55	0.54
Purchased Options Contr (Comm & Oth)	0.65	0.74	0.67	0.56	0.76
Commodity & Other Swaps	0.32	0.40	0.35	0.33	0.44
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.52	49.73	50.09	47.91	54.66

PERCENT OF NOTIONAL AMOUNT	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	88.11	87.42	89.28	86.19	85.40
Foreign Exchange Contracts	8.09	8.12	6.97	9.88	9.53
Equity, Comm, & Other Contracts	1.95	2.21	2.05	1.88	1.95
Futures and Forwards	25.65	18.45	19.21	18.51	18.00
Written Options	10.03	7.38	7.85	7.02	5.77
Exchange-Traded	0.27	0.27	0.26	0.35	0.36
Over-The-Counter	9.47	6.90	7.41	5.84	5.02
Purchased Options	3.95	4.80	5.07	4.69	5.83
Exchange-Traded	0.21	0.29	0.30	0.29	0.27
Over-The-Counter	3.50	4.29	4.52	4.12	5.13
Swaps	53.79	63.88	58.12	58.16	63.98
Held for Trading	47.25	47.90	47.50	48.51	43.70
Interest Rate Contracts	38.62	38.14	38.99	37.65	31.08
Foreign Exchange Contracts	4.02	3.83	3.58	4.45	5.60
Equity, Comm, & Other Contracts	0.95	0.95	1.05	1.04	1.14
Non-Traded	52.75	52.10	52.50	51.49	56.30
Interest Rate Contracts	46.82	45.73	47.64	45.50	49.73
Foreign Exchange Contracts	1.68	1.46	1.09	1.84	0.81
Equity, Comm, & Other Contracts	0.42	0.43	0.25	0.12	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	79.68	84.47	83.30	82.24	86.30
One Year or Less	30.53	30.39	29.75	27.58	27.64
Over 1 Year to 5 Years	29.21	30.95	32.85	30.35	27.98
Over 5 Years	12.88	14.05	12.21	13.63	19.42
Gross Negative Fair Value (Abs Val)	2.21	1.90	1.59	2.75	1.19
Gross Positive Fair Value	2.30	2.35	1.84	2.97	1.29
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.29	0.25	0.21	0.22	0.14
Gross Positive Fair Value (X)	0.30	0.26	0.21	0.24	0.15
Held for Trading (X)	0.24	0.19	0.16	0.20	0.12
Non-Traded (X)	0.03	0.03	0.02	0.03	0.02
Current Credit Exposure (X)	0.12	0.11	0.09	0.14	0.09
Credit Losses on Derivative Contracts	0.02	0.02	0.02	0.02	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	1.40	1.13	1.01	2.06	0.84

INSURANCE ACTIVITIES	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.09	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	47.20	50.09	49.97	45.50	41.42
Ins Under Assets(L/H)/Tot Ins Und Ast	52.80	49.91	50.03	54.50	58.58
Sep Acct Assets(L/H)/Total Life Ast	1.93	2.41	2.53	1.00	0.98
Ins Activities Revenue/Adj Oper Inc	0.93	0.92	1.08	0.98	1.21
Premium Inc/Ins Activities Revenue	12.56	14.75	14.03	10.11	10.36
Credit Rel Prem Inc/Tot Prem Inc	67.72	64.42	62.64	79.23	73.60
Other Prem Inc/Total Prem Inc	32.28	35.58	37.36	20.77	26.40
Ins Under Net Income/Consol Net Income	0.48	0.43	0.35	-0.09	0.23
Ins Net Inc (P/C)/Equity (P/C)	7.05	-5.09	-4.71	-7.24	12.02
Ins Net Inc (L/H)/Equity (L/H)	4.93	4.35	3.87	5.14	7.25
Insur Ben, Losses, Exp/Insur Premiums	170.12	155.22	147.73	201.66	133.41
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.75	0.99	0.92	4.01	3.09
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.09	0.32	0.33	0.21	0.37
Net Assets Ins Under Subs/Cons Assets	0.01	0.02	0.02	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	9.93	9.42	10.81	13.49
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.05	0.80	0.83	0.43	0.64
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.55	3.14	3.35	2.72	3.00
Cost: Interest-Bearing Deposits	0.49	0.80	0.72	2.20	4.23
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	202.36	156.45	173.52	95.75	8.22
Commercial and Industrial Loans	2.26	1.49	1.51	0.49	2.70
Foreign Governments and Inst	-0.02	-0.06	0.00	0.05	-0.24
GROWTH RATES:					
Net Loans and Leases	16.15	-11.09	-6.02	21.44	126.81
Total Selected Assets	9.55	-3.24	4.44	3.43	126.36
Deposits	-0.10	-14.14	-12.79	-10.81	41.77

PROFITABILITY:	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	4.29	-7.01	-4.66	-3.80	8.75
Bank Net Inc/Avg Eq Inv in Banks	4.33	-1.30	-0.47	0.43	9.71
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.22	-1.18	-1.85	-2.26	6.73
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.86	-6.42	-6.78	-3.66	6.54
Bank Net Income/Parent Net Income	75.41	84.76	85.55	97.91	78.21
Nonbank Net Income/Parent Net Income	13.53	15.32	6.83	4.75	5.89
Sub BHCs Net Inc/Parent Net Income	82.56	83.92	84.00	80.03	73.87
LEVERAGE:					
Total Liabilities/Equity	35.98	44.80	37.77	31.64	34.44
Total Debt/Equity Capital	20.24	21.23	19.62	16.06	16.48
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.41	34.39	29.93	25.78	26.01
Tot Debt+Lns Guaranteed for Affl/Equity	23.67	24.15	23.12	17.80	18.53
Total Debt/Eq Cap - Exc Over Fair Value	20.34	21.58	19.95	16.24	16.69
Long-Term Debt/Equity Capital	16.22	16.24	15.74	11.65	11.89
Short-Term Debt/Equity Capital	3.41	3.91	3.30	3.22	3.73
Current Portion of LT Debt/Equity	0.41	0.25	0.14	0.18	0.05
Exc Cost Over Fair Value/Equity Cap	0.23	0.29	0.30	0.27	0.29
Long-Term Debt/Consolidated LT Debt	15.65	15.32	14.79	13.53	12.74
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.82	111.30	108.81	105.00	112.58
Total Investment in Subs/Equity	119.43	126.52	121.39	115.05	122.25
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.86	100.82	98.86	94.03	100.34
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.56	114.72	110.22	103.03	108.48
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.69	0.81	2.10	1.91	1.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	9.79	6.71	9.08	6.67	4.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	81.08	82.65	84.29	93.34	131.72
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.28	99.50	98.42	96.96	138.88
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	84.63	71.90	71.15	170.72	96.06
Pretax Oper Inc + Int Exp/Int Expense	-32.21	612.98	174.07	955.41	5442.83
Div + Int From Subs/Int Exp + Div	78.98	70.73	78.11	108.98	165.84
Fees+Other Inc From Subs/Sal + Oth Exp	21.75	13.58	13.88	13.99	15.70
Net Inc/Curr Port of LT Debt+Pfd Div(X)	11.94	5.76	58.66	36.46	348.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.81	5.00	5.35	4.97	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.12	0.15	0.07	8.55	0.66
Total	0.25	0.29	0.21	8.55	0.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.01	0.00
To Nonbank Subsidiaries	1.19	1.40	1.17	0.60	0.48
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.30	1.53	1.31	0.86	0.60
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.17	6.62	6.28	4.34	5.39
Combined Thrift Assets	0.29	0.23	0.10	0.38	0.23
Combined Foreign Nonbank Sub Assets	0.76	0.55	0.59	0.09	0.11

## PAYOUT RATIOS - PARENT

	09/30/2010	09/30/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	205.13	101.79	106.22	121.59	71.25
Dividends Paid/Net Income	32.80	80.86	59.69	76.66	50.51
Net Income - Dividends/Avg Equity	2.32	-9.53	-7.11	-8.10	3.66

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	36.50	52.86	59.53	76.03	129.55
Dividends From Nonbank Subs	7.67	5.78	7.18	4.14	8.12
Dividends From Subsidiary BHCs	13.84	5.45	7.04	12.71	16.03
Dividends From All Subsidiaries	84.91	72.66	85.50	111.97	194.05

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	19.73	57.85	60.08	93.93	86.39
Interest Income From Bank Subs	2.35	2.13	2.70	5.45	4.07
Mgt & Service Fees From Bank Subs	4.52	261.60	17.89	8.83	4.86
Other Income From Bank Subs	0.40	0.44	0.55	0.18	0.04
Operating Income From Bank Subs	45.82	855.88	86.28	135.43	104.62

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	75.58	79.68	64.43	62.85	80.92
Interest Income From Nonbank Subs	43.89	41.13	61.19	14.32	60.61
Mgt & Serv Fees From Nonbank Subs	2.65	4.66	3.43	4.47	2.56
Other Income From Nonbank Subs	0.09	0.00	0.99	0.01	0.03
Operating Inc From Nonbank Subs	148.77	143.83	142.10	89.90	188.18

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	43.87	29.41	56.34	134.04	38.68
Interest Inc From Subsidiary BHCs	11.57	4.71	5.09	20.51	8.74
Mgt & Serv Fees From Sub BHCs	3.62	4.63	2.15	3.96	1.78
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	59.06	38.75	63.58	158.51	54.91

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	17.07	30.43	32.78	48.64	57.87
Interest Income From Bank Subs	7.56	5.97	6.16	5.08	2.70
Mgt & Serv Fees From Bank Subs	11.93	6.35	7.26	4.24	2.72
Other Income From Bank Subs	0.09	0.00	0.03	0.09	0.01
Operating Income From Bank Subs	47.25	51.13	55.15	68.46	69.02

Dividends From Nonbank Subs	10.26	4.48	5.44	3.96	3.79
Interest Income From Nonbank Subs	4.58	5.20	4.19	2.40	1.80
Mgt & Serv Fees From Nonbank Subs	0.22	0.10	0.10	0.09	0.07
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	18.93	13.34	12.71	8.49	6.46

Dividends From Subsidiary BHCs	5.23	2.86	3.66	9.98	9.19
Interest Inc From Subsidiary BHCs	0.43	0.81	0.71	0.91	0.58
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.01	0.03	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	8.49	6.54	6.85	14.04	12.75

Loans and Adv From Subs/ST Debt	352.26	1331.40	585.90	307.18	1079.59
Loans and Adv From Subs/Total Debt	99.48	94.30	130.59	86.37	124.27

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									72
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.04	1.08	1.78	2.71	3.04	3.43	3.77	4.65	72
+ Non-interest Income	1.82	0.20	0.48	0.90	1.61	2.36	3.96	4.61	72
- Overhead Expense	3.12	1.63	2.20	2.62	3.08	3.44	4.47	4.83	72
- Provision for Losses	1.23	0.12	0.23	0.41	1.12	1.72	2.79	3.18	72
+ Securities Gains (Losses)	0.06	-0.11	-0.07	0.00	0.03	0.10	0.27	0.36	72
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	72
= Pretax Net Oper Income (TE)	0.67	-2.13	-1.52	0.07	0.74	1.43	1.85	2.19	72
Net Operating Income	0.43	-2.26	-0.90	0.00	0.50	0.98	1.24	1.45	72
Net Income	0.43	-2.28	-0.90	0.00	0.50	0.98	1.24	1.39	72
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.58	2.33	3.51	3.98	4.56	5.03	5.69	6.95	72
Interest Expense	1.11	0.36	0.51	0.73	1.06	1.41	1.93	2.12	72
Net Interest Income (TE)	3.38	1.18	1.94	2.96	3.34	3.89	4.25	5.14	72
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	2.09	0.18	0.39	0.90	1.59	3.23	4.86	5.40	72
Earnings Coverage of Net Losses (X)	2.49	0.21	0.45	0.92	1.42	3.75	7.30	9.73	71
Ln&Ls Allowance/Total Loans & Leases	2.80	0.70	1.17	1.63	2.61	3.73	4.78	5.51	72
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.10	0.89	1.10	2.46	3.51	5.30	7.38	12.04	72
30-89 Days Past Due Loans and Leases	1.24	0.37	0.60	0.76	1.11	1.50	2.25	2.81	72
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	25.48	-9.25	0.86	11.88	21.41	35.87	60.73	69.77	72
Net ST Noncore Funding Dependence	5.72	-54.41	-24.72	2.84	8.77	14.48	19.81	23.92	72
Net Loans and Leases/Total Assets	58.27	24.27	34.56	44.69	61.78	67.64	71.32	72.48	72
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.23	4.92	7.15	8.13	9.05	10.54	11.81	12.53	72
Equity Capital/Total Assets	10.86	7.87	8.11	8.94	10.62	12.55	14.05	15.61	72
Equity Capital+Minority Int/Total Assets	10.99	7.91	8.16	9.07	10.70	12.67	14.05	15.61	72
Net Loans&Ls/Equity Capital (X)	5.38	2.32	3.59	4.13	5.24	6.56	7.36	8.10	72
Cash Dividends/Net Income	32.79	0.00	0.00	5.15	28.56	51.59	87.61	101.54	55
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	2.31	-26.18	-6.66	-1.16	2.36	7.08	10.70	12.28	72
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	3.40	0.00	0.00	0.00	0.00	4.56	11.92	38.81	72
Long-Term Debt/Equity Capital	16.21	0.00	0.00	0.00	4.19	23.97	61.85	120.56	72
Equity Investment in Subs/Equity Cap	107.82	88.40	91.51	97.10	104.18	117.06	129.33	145.60	72
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	92.27	-121.33	0.97	38.30	78.65	122.96	220.84	332.13	72

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.12	2.16	3.18	3.64	4.11	4.50	5.09	6.39	72
Less: Interest Expense	1.00	0.33	0.47	0.66	0.96	1.20	1.74	2.00	72
Equals: Net Interest Income (TE)	3.04	1.08	1.78	2.71	3.04	3.43	3.77	4.65	72
Plus: Non-Interest Income	1.82	0.20	0.48	0.90	1.61	2.36	3.96	4.61	72
Equals: Adj Operating Income (TE)	4.87	2.64	3.36	3.96	4.82	5.62	6.58	7.65	72
Less: Overhead Expense	3.12	1.63	2.20	2.62	3.08	3.44	4.47	4.83	72
Less: Provision for Loan and Lease Losses	1.23	0.12	0.23	0.41	1.12	1.72	2.79	3.18	72
Plus: Realized G/L on HTM Sec	-0.00	-0.04	-0.00	0.00	0.00	0.00	0.00	0.00	72
Plus: Realized G/L on AFS Sec	0.06	-0.11	-0.02	0.00	0.03	0.10	0.25	0.33	72
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	72
Equals: Pretax Net Oper Inc (TE)	0.67	-2.13	-1.52	0.07	0.74	1.43	1.85	2.19	72
Less: Applicable Income Taxes (TE)	0.26	-0.39	-0.14	0.03	0.24	0.52	0.64	0.74	72
Less: Minority Interest	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.03	72
Equals: Net Operating Income	0.43	-2.26	-0.90	0.00	0.50	0.98	1.24	1.45	72
Plus: Net Extraordinary Items	-0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.02	72
Equals: Net Income	0.43	-2.28	-0.90	0.00	0.50	0.98	1.24	1.39	72
Memo: Net Income (Last Four Qtrs)	0.27	-2.79	-1.68	-0.15	0.28	0.97	1.38	1.54	71
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.20	81.65	85.23	87.61	90.34	92.28	95.33	97.13	72
Avg Int-Bearing Funds / Avg Assets	73.44	56.60	61.00	67.79	73.49	79.04	83.41	85.83	72
Int Income (TE) / Avg Earning Assets	4.58	2.33	3.51	3.98	4.56	5.03	5.69	6.95	72
Int Expense / Avg Earning Assets	1.11	0.36	0.51	0.73	1.06	1.41	1.93	2.12	72
Net Int Inc (TE) / Avg Earn Assets	3.38	1.18	1.94	2.96	3.34	3.89	4.25	5.14	72
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.44	3.10	4.11	4.71	5.31	5.75	7.48	8.85	72
Interest-Bearing Bank Balances	0.32	0.02	0.12	0.23	0.28	0.42	0.58	0.79	72
Fed Funds Sold & Reverse Repos	0.50	0.00	0.09	0.13	0.26	0.64	1.63	2.77	60
Trading Assets	1.17	0.00	0.00	0.00	0.32	2.04	4.43	6.11	54
Total Earning Assets	4.52	2.30	3.45	3.95	4.50	4.99	5.67	6.92	72
Investment Securities (TE)	3.56	1.46	2.40	2.96	3.62	4.16	4.42	4.96	72
U. S. Treasury & Agency Sec (excl MBS)	2.27	0.28	0.70	1.31	1.87	3.36	4.17	5.27	71
Mortgage-Backed Securities	3.93	2.55	2.99	3.56	3.86	4.40	4.80	5.15	72
All Other Securities	4.83	1.13	1.96	3.13	4.49	6.04	7.86	9.34	72
Interest-Bearing Deposits	0.93	0.28	0.43	0.61	0.87	1.24	1.45	1.92	72
Time Deposits of \$100K or More	1.58	0.45	0.71	0.96	1.59	2.01	2.46	2.89	71
Time Deposits < \$100K	1.80	0.65	1.02	1.34	1.71	2.19	2.68	2.80	71
Other Domestic Deposits	0.54	0.26	0.28	0.38	0.48	0.68	0.87	1.23	72
Foreign Deposits	0.48	0.12	0.14	0.21	0.34	0.57	1.14	2.13	43
Fed Funds Purchased and Repos	0.90	0.01	0.10	0.16	0.32	1.70	3.20	3.79	69
Other Borrowed Funds & Trading Liab	2.47	0.34	0.40	1.36	2.38	3.56	4.24	5.19	72
All Interest-Bearing Funds	1.35	0.58	0.65	0.90	1.27	1.68	2.16	2.51	72

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	64.48	40.14	46.29	52.20	58.91	75.28	95.66	102.98	72
Avg Assets per Employee (\$000)	6229.69	2966.98	3438.40	4636.84	5315.23	7016.24	11517.1	13661.2	72
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	2.80	0.00	0.00	0.78	2.74	4.30	7.11	8.21	71
Overhead Exp / NII + Non-Int Income	65.42	47.45	50.49	58.24	65.48	73.74	77.49	81.70	72
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.12	1.63	2.20	2.62	3.08	3.44	4.47	4.83	72
Personnel Expense	1.50	0.65	0.89	1.26	1.44	1.70	2.21	2.39	72
Net Occupancy Expense	0.37	0.16	0.19	0.29	0.36	0.44	0.58	0.66	72
Other Operating Expenses	1.20	0.60	0.77	0.93	1.16	1.41	1.80	2.02	72
Overhead Less Non-Interest Income	1.26	-0.60	-0.08	0.82	1.41	1.72	2.09	2.27	72
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	64.65	47.40	50.17	57.82	65.08	72.49	77.15	81.27	72
Personnel Expense	31.27	17.18	19.44	25.85	32.31	36.99	38.81	40.95	72
Net Occupancy Expense	7.95	3.06	4.80	6.39	7.67	9.23	11.52	12.33	72
Other Operating Expenses	24.90	15.41	18.33	21.02	24.08	28.20	32.51	39.65	72
Total Non-Interest Income	34.96	7.64	13.97	23.64	32.33	45.14	58.29	75.70	72
Fiduciary Activities Income	3.20	0.00	0.00	0.23	1.53	3.93	7.58	31.04	72
Serv Charges on Deposit Accts - Domestic	6.59	0.00	0.75	3.42	6.94	9.51	10.87	13.47	72
Trading Revenue	1.59	-0.11	-0.03	0.00	0.36	1.74	6.17	11.00	72
Investment Banking Fees & Commissions	2.64	0.00	0.10	0.97	1.83	2.75	9.03	11.09	72
Venture Capital Revenue	0.14	-0.11	-0.00	0.00	0.00	0.10	0.66	1.61	72
Net Servicing Fees	0.90	-1.14	-0.04	0.00	0.11	1.32	4.53	6.72	72
Net Securitization Income	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.02	72
Insurance Activities Revenue	0.92	0.00	0.00	0.07	0.37	1.38	2.76	5.36	72
Net Gain (Loss) - Sales Loans, OREO, Oth	0.29	-7.31	-3.40	-1.03	0.12	1.13	3.73	9.30	72
Other Non-Interest Income	12.96	1.07	3.38	8.39	11.07	15.68	26.49	39.43	72
Overhead Less Non-Interest Income	29.28	-7.92	-1.65	18.48	28.89	44.36	54.27	62.93	72
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	21.24	-52.63	-4.87	12.79	26.05	32.44	36.61	37.82	56
Appl Inc Tax+TE/Pretax NOI+TE	29.37	-12.39	8.94	23.72	31.91	36.42	38.31	42.12	56



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	35.58	0.25	5.92	22.49	39.55	47.05	53.47	55.79	72
Commercial and Industrial Loans	11.57	0.31	2.17	8.09	11.05	14.73	20.95	23.53	72
Loans to Individuals	5.77	0.07	0.15	1.34	3.76	8.81	14.00	24.17	72
Loans to Depository Institutions	0.06	0.00	0.00	0.00	0.00	0.06	0.28	0.69	72
Agricultural Loans	0.17	0.00	0.00	0.00	0.04	0.28	0.67	0.85	72
Other Loans and Leases	3.16	0.06	0.44	1.31	2.75	4.29	6.74	9.28	72
Net Loans and Leases	58.27	24.27	34.56	44.69	61.78	67.64	71.32	72.48	72
Debt Securities Over 1 Year	15.66	3.01	4.67	9.92	13.53	20.34	29.76	38.41	72
Mutual Funds and Equity Securities	0.15	0.00	0.00	0.01	0.09	0.18	0.46	1.00	72
Subtotal	74.98	40.81	47.73	71.74	77.34	82.56	86.99	89.02	72
Interest-Bearing Bank Balances	4.57	0.06	0.20	1.25	3.07	7.61	12.70	15.55	72
Federal Funds Sold & Reverse Repos	1.07	0.00	0.00	0.00	0.19	0.85	3.59	12.23	72
Debt Securities 1 Year or Less	3.03	0.01	0.21	0.88	1.91	3.89	7.64	15.99	72
Trading Assets	1.25	0.00	0.00	0.00	0.33	1.09	4.83	12.90	72
Total Earning Assets	87.36	77.81	82.22	84.88	87.13	89.96	92.22	92.81	72
Non-Int Cash and Due From Dep Inst	1.47	0.63	0.79	1.07	1.31	1.56	2.57	3.86	72
Other Real Estate Owned	0.37	0.00	0.04	0.13	0.28	0.62	0.79	0.83	72
All Other Assets	11.06	5.28	5.74	8.22	10.89	13.63	15.98	19.11	72
<b>MEMORANDA:</b>									
Short-Term Investments	10.14	1.40	1.70	4.09	7.22	14.20	24.19	36.87	72
U. S. Treasury Securities	0.76	0.00	0.00	0.00	0.10	1.16	3.61	4.13	72
U. S. Agency Securities (excl MBS)	1.97	0.00	0.00	0.06	0.75	3.28	6.16	10.92	72
Municipal Securities	1.35	0.00	0.01	0.15	0.88	2.24	3.71	4.87	72
Mortgage-Backed Securities	11.49	0.15	0.79	6.22	10.25	16.02	24.29	35.01	72
Asset-Backed Securities	0.54	0.00	0.00	0.00	0.01	0.62	2.16	5.52	72
Other Debt Securities	1.09	0.00	0.00	0.01	0.22	1.31	4.68	7.63	72
RE Loans Secured by 1-4 Family	14.97	0.04	2.18	8.77	14.91	20.08	24.86	29.78	72
Revolving	4.22	0.00	0.10	1.48	3.70	5.99	9.56	10.68	72
Closed-End, Sec by First Liens	9.34	0.03	1.40	4.69	9.16	12.81	17.17	20.15	72
Closed-End, Sec by Junior Liens	1.16	0.00	0.00	0.32	1.03	1.58	2.43	3.69	72
Commercial Real Estate Loans	18.63	0.21	0.88	10.32	17.41	28.22	37.46	40.58	72
Construction and Land Dev	3.91	0.00	0.11	1.24	3.36	5.96	9.35	10.12	72
Multifamily	1.65	0.00	0.06	0.69	1.36	2.28	4.35	4.89	72
Nonfarm Nonresidential	12.26	0.02	0.61	7.10	11.78	19.06	24.15	26.56	72
RE Loans Secured by Farmland	0.33	0.00	0.00	0.00	0.14	0.42	1.46	1.92	72
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	58.53	3.74	20.14	47.63	63.54	72.15	78.72	82.87	72
RE Loans Secured by 1-4 Family	25.51	0.05	6.73	15.10	24.73	34.17	45.86	49.67	72
Revolving	7.01	0.00	0.24	2.31	5.79	11.16	14.60	16.47	72
Closed-End	17.94	0.04	4.19	9.61	18.22	24.29	32.62	37.54	72
Commercial Real Estate Loans	29.71	1.06	3.40	16.65	30.42	40.74	54.55	61.21	72
Construction and Land Dev	6.18	0.07	0.65	2.18	5.82	9.23	13.37	15.37	72
Multifamily	2.70	0.00	0.33	1.05	2.19	3.90	5.90	9.17	72
Nonfarm Nonresidential	19.51	0.24	1.84	11.79	18.60	28.58	33.92	38.88	72
RE Loans Secured by Farmland	0.56	0.00	0.00	0.00	0.22	0.63	2.40	3.61	72
Loans to Depository Institutions	0.13	0.00	0.00	0.00	0.00	0.11	0.63	1.76	72
Commercial and Industrial Loans	19.37	1.18	7.71	13.43	17.37	23.69	34.80	41.45	72
Loans to Individuals	9.99	0.17	0.43	2.71	6.85	13.97	28.32	36.41	72
Credit Card Loans	2.39	0.00	0.00	0.00	0.09	1.65	13.13	26.15	72
Agricultural Loans	0.28	0.00	0.00	0.00	0.11	0.45	1.15	1.41	72
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	72
Other Loans and Leases	6.11	0.09	0.79	2.13	4.33	8.08	13.03	28.87	72

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.14	1.40	1.70	4.09	7.22	14.20	24.19	36.87	72
Liquid Assets	25.19	10.98	13.67	15.74	21.08	30.39	44.80	52.28	72
Investment Securities	19.72	8.02	9.51	12.35	16.59	24.29	40.45	43.64	72
Net Loans and Leases	58.27	24.27	34.56	44.69	61.78	67.64	71.32	72.48	72
Net Lns, Ls & Stdby Ltrs of Credit	60.73	28.46	39.69	47.40	63.91	70.31	73.58	76.06	72
Core Deposits	53.46	9.55	14.42	45.21	58.61	65.61	70.17	75.91	72
Noncore Funding	28.89	8.89	14.77	17.20	23.11	37.82	61.65	63.74	72
Time Deposits of \$100K or More	7.23	0.96	2.12	3.92	5.85	9.04	15.92	18.69	72
Foreign Deposits	1.82	0.00	0.00	0.00	0.42	2.08	5.36	20.59	72
Fed Funds Purchased and Repos	4.00	0.00	0.00	0.83	2.88	8.15	12.00	13.23	72
Net Fed Funds Purchased (Sold)	2.63	-2.65	-0.64	0.07	1.29	5.06	8.43	11.54	72
Commercial Paper	0.14	0.00	0.00	0.00	0.00	0.00	0.90	1.81	72
Oth Borrowings W/Rem Mat 1 Yr or Less	2.76	0.04	0.19	0.79	2.38	4.32	6.83	9.06	72
Earning Assets Repr in 1 Year	42.92	17.79	22.59	32.67	44.18	51.19	58.97	66.45	72
Int-Bearing Liab Repr in 1 Year	15.96	2.79	4.95	8.13	12.41	20.73	36.74	45.98	72
Long-Term Debt Repr in 1 Year	2.11	0.00	0.00	0.00	0.86	3.26	8.68	13.45	72
Net Assets Repriceable in 1 Year	23.35	-5.46	0.76	12.61	23.23	33.58	42.56	48.31	72
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	25.48	-9.25	0.86	11.88	21.41	35.87	60.73	69.77	72
Net ST Noncore Funding Dependence	5.72	-54.41	-24.72	2.84	8.77	14.48	19.81	23.92	72
Short-Term Inv/ST Noncore Funding	68.80	10.81	12.11	22.13	58.09	82.69	184.61	215.10	72
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.46	-14.01	-6.38	2.09	10.08	25.12	45.55	66.81	72
Net Loans and Leases/Total Deposits	88.37	42.54	50.55	74.06	87.32	95.79	114.93	181.60	72
Net Loans and Leases/Core Deposits	121.87	52.00	64.66	90.80	107.94	127.02	200.57	390.02	72
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.71	-1.30	-0.94	0.00	0.02	1.19	3.03	6.42	45
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.48	-2.36	-0.04	1.73	3.71	6.66	12.06	14.62	72
Struct Notes Appr(Depr)/T1 Cap	0.03	-0.57	-0.35	-0.00	0.00	0.13	0.20	0.24	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.87	0.00	0.00	0.00	0.29	6.56	17.91	48.46	72
Available-For-Sale Securities	95.12	41.21	80.58	93.05	99.61	100.00	100.00	100.00	72
U.S. Treasury Securities	4.69	0.00	0.00	0.01	0.76	8.83	20.16	24.36	72
U.S. Agency Securities (excl MBS)	11.39	0.00	0.00	0.51	4.11	25.40	32.94	45.91	72
Municipal Securities	7.26	0.00	0.06	1.06	4.31	12.47	19.81	24.80	72
Mortgage-Backed Securities	57.16	3.09	11.35	30.17	61.26	80.54	90.32	96.05	72
Asset-Backed Securities	3.54	0.00	0.00	0.00	0.09	4.89	12.81	27.09	72
Other Debt Securities	6.50	0.00	0.00	0.06	1.54	9.23	23.60	37.26	72
Mutual Funds and Equity Securities	1.01	0.00	0.00	0.12	0.50	1.55	3.73	6.41	72
Debt Securities 1 Year or Less	17.20	0.18	1.61	4.59	9.60	25.38	47.88	64.05	72
Debt Securities 1 To 5 Years	26.26	1.14	2.78	9.22	18.44	44.16	59.83	69.59	72
Debt Securities Over 5 Years	51.36	3.43	13.16	23.45	53.45	77.15	90.15	94.70	72
Pledged Securities	52.06	15.27	21.41	33.45	51.91	68.03	76.58	89.17	72
Structured Notes, Fair Value	0.45	0.00	0.00	0.00	0.00	0.05	3.43	4.70	72

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.23	0.12	0.23	0.41	1.12	1.72	2.79	3.18	72
Provision for Ln&Ls Losses/Avg Lns&Ls	1.96	0.32	0.47	0.96	1.70	2.87	4.16	4.73	72
Provision for Ln&Ls Losses/Net Losses	105.38	52.60	59.17	85.61	101.73	118.25	159.10	177.22	71
Ln&Ls Allowance/Total Loans & Leases	2.80	0.70	1.17	1.63	2.61	3.73	4.78	5.51	72
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.69	0.74	0.87	1.08	1.38	2.30	3.15	3.81	71
ALLL/Nonaccrual Assets	95.32	22.70	36.04	62.35	84.42	114.29	164.77	301.93	71
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	75.46	18.99	30.91	48.80	67.92	89.89	148.31	198.26	71
Gross Ln&Ls Losses/Avg Loans & Leases	2.30	0.21	0.45	1.11	1.72	3.51	5.06	6.22	72
Recoveries/Avg Loans and Leases	0.19	0.01	0.03	0.09	0.16	0.28	0.42	0.55	72
Net Losses/Avg Loans and Leases	2.09	0.18	0.39	0.90	1.59	3.23	4.86	5.40	72
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.00	0.00	0.00	0.00	0.00	0.19	0.33	72
Recoveries/Prior Year-End Losses	6.82	1.96	2.58	4.18	6.15	8.45	13.32	14.40	70
Earnings Coverage of Net Losses (X)	2.49	0.21	0.45	0.92	1.42	3.75	7.30	9.73	71
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	2.11	0.09	0.31	0.75	1.77	3.02	4.52	6.12	71
RE Loans Secured By 1-4 Family	1.43	0.02	0.15	0.44	1.27	2.22	3.55	3.66	69
Revolving	1.42	0.00	0.00	0.28	1.07	2.08	4.13	5.22	68
Closed-End	1.44	0.02	0.09	0.37	0.99	2.25	3.50	4.37	69
Commercial Real Estate Loans	2.60	0.00	0.28	0.83	1.67	3.98	6.54	7.99	71
Construction and Land Dev	6.47	0.00	0.04	2.09	4.89	8.63	15.46	19.94	71
Multifamily	1.16	-0.02	0.00	0.00	0.69	1.72	3.55	5.76	68
Nonfarm Nonresidential	1.36	0.00	0.01	0.39	0.99	2.10	3.36	5.02	71
RE Loans Secured by Farmland	0.60	-0.05	0.00	0.00	0.10	0.63	2.71	6.78	61
Commercial and Industrial Loans	1.60	0.00	0.22	0.73	1.18	2.21	3.74	5.21	72
Loans to Depository Institutions	0.09	-0.01	0.00	0.00	0.00	0.00	0.04	2.17	42
Loans to Individuals	2.85	0.27	0.49	1.28	2.40	3.86	7.03	8.26	67
Credit Card Loans	6.09	-2.36	0.00	2.98	6.39	8.98	11.58	12.77	50
Agricultural Loans	0.42	-0.12	-0.03	0.00	0.00	0.55	2.00	3.39	60
Loans to Foreign Governments & Inst	-0.01	-0.29	-0.17	0.00	0.00	0.00	0.00	0.02	14
Other Loans and Leases	0.70	-0.00	0.00	0.05	0.51	1.33	1.86	2.16	72

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	1.24	0.37	0.60	0.76	1.11	1.50	2.25	2.81	72
90+ Days PD Loans and Leases	0.79	0.00	0.02	0.15	0.46	1.14	2.54	3.33	72
Nonaccrual Loans and Leases	3.49	0.76	0.95	1.80	2.84	4.46	7.15	11.56	72
90+ Days PD and Nonaccrual Loans and Leases	4.43	0.93	1.24	2.53	3.63	5.70	8.57	12.62	72
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.01	0.07	0.17	0.21	72
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.12	72
Nonaccrual Restructured	0.45	0.00	0.01	0.16	0.31	0.64	0.95	1.57	72
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	1.25	0.37	0.60	0.76	1.11	1.50	2.29	2.81	72
90+ Days Past Due Assets	0.80	0.00	0.02	0.15	0.46	1.14	2.54	3.33	72
Nonaccrual Assets	3.51	0.76	0.95	1.80	2.88	4.45	7.20	11.66	72
30+ Days PD & Nonaccrual Assets	5.78	1.48	2.14	3.51	4.74	7.18	11.68	14.10	72
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	2.68	0.27	0.49	1.35	2.36	3.53	5.24	8.14	72
90+ PD & Nonaccrual Assets + OREO	3.08	0.30	0.53	1.57	2.66	4.08	6.00	9.20	72
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	3.01	0.28	0.50	1.53	2.59	4.14	6.48	8.43	72
Allowance for Loan & Lease Losses	192.55	39.14	80.80	128.56	171.54	236.53	341.38	526.54	72
Equity Cap + ALLL	24.34	2.55	4.40	12.30	21.39	31.39	55.19	78.12	72
Tier 1 Cap + ALLL	28.23	3.47	5.86	16.70	25.83	36.91	53.35	73.88	72
Loans & Leases + RE Acquired	4.88	1.07	1.41	2.86	4.08	6.21	9.19	14.25	72

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.40	0.20	0.48	0.81	1.25	1.94	2.51	3.32	71
- 90+ Days Past Due	1.01	0.00	0.00	0.09	0.47	1.28	4.53	5.66	71
- Nonaccrual	5.36	0.94	1.34	2.68	4.53	6.51	13.20	15.71	71
Coml & Indl - 30-89 Days PD	0.76	0.00	0.09	0.34	0.57	0.95	1.66	2.74	72
- 90+ Days Past Due	0.19	0.00	0.00	0.01	0.11	0.29	0.58	1.27	72
- Nonaccrual	2.33	0.18	0.43	0.94	1.85	2.85	5.73	9.99	72
Individuals - 30-89 Days PD	1.79	0.02	0.32	1.00	1.74	2.41	3.30	4.48	72
- 90+ Days Past Due	0.62	0.00	0.00	0.04	0.30	1.10	2.07	2.96	72
- Nonaccrual	0.45	0.00	0.00	0.04	0.31	0.70	1.65	2.25	72
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	42
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	42
Agricultural - 30-89 Days PD	0.44	0.00	0.00	0.00	0.18	0.63	1.88	2.39	60
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.21	0.55	60
- Nonaccrual	1.91	0.00	0.00	0.00	0.48	2.42	8.27	13.27	60
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- Nonaccrual	0.81	0.00	0.00	0.00	0.00	0.00	0.00	3.44	14
Other Lns&LS - 30-89 Days PD	0.40	0.00	0.00	0.07	0.28	0.73	1.08	1.50	72
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.01	0.08	0.57	1.06	72
- Nonaccrual	0.85	0.00	0.00	0.11	0.56	1.36	2.98	3.10	72
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	1.49	0.14	0.51	0.93	1.29	2.03	2.89	3.72	69
- 90+ Days Past Due	1.01	0.00	0.00	0.02	0.42	1.46	4.64	6.75	69
- Nonaccrual	3.20	0.27	0.47	1.11	2.30	4.47	7.70	12.09	69
Revolving - 30-89 Days PD	0.92	0.04	0.17	0.43	0.83	1.27	2.00	2.40	68
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.05	0.27	0.67	0.95	68
- Nonaccrual	1.31	0.02	0.06	0.36	0.83	1.71	3.76	6.15	68
Closed-End - 30-89 Days PD	1.77	0.14	0.54	1.01	1.43	2.47	3.60	4.34	69
- 90+ Days Past Due	1.35	0.00	0.00	0.03	0.49	2.23	5.05	9.03	69
- Nonaccrual	4.01	0.36	0.48	1.64	3.08	5.67	10.09	12.33	69
- Jr Lien 30-89 Days PD	0.18	0.00	0.00	0.06	0.17	0.27	0.47	0.64	69
- Jr Lien 90+ Days PD	0.04	0.00	0.00	0.00	0.01	0.07	0.18	0.30	69
- Jr Lien Nonaccrual	0.27	0.00	0.00	0.08	0.21	0.43	0.83	0.93	69
Commercial RE - 30-89 Days PD	1.27	0.00	0.26	0.54	0.94	1.83	2.64	3.55	71
- 90+ Days Past Due	0.65	0.00	0.00	0.02	0.21	0.76	2.47	4.85	71
- Nonaccrual	7.35	1.16	1.65	3.16	6.43	9.87	15.94	19.71	71
Const & Dev - 30-89 Days PD	2.08	0.00	0.02	0.80	1.72	3.54	5.03	7.28	71
- 90+ Days Past Due	1.63	0.00	0.00	0.00	0.30	2.11	6.98	14.03	71
- Nonaccrual	17.52	1.36	3.49	8.34	14.69	20.82	47.00	52.65	71
Multifamily - 30-89 Days PD	1.01	0.00	0.00	0.14	0.60	1.54	3.43	3.91	68
- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.00	0.40	3.61	6.14	68
- Nonaccrual	4.46	0.00	0.07	1.00	2.95	7.19	11.83	14.43	68
Nonfarm Nres- 30-89 Days PD	0.91	0.00	0.01	0.42	0.74	1.28	2.49	2.98	71
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.08	0.55	1.33	2.45	71
- Nonaccrual	4.53	0.29	0.83	2.00	3.59	6.51	10.13	15.14	71
Farmland - 30-89 Days PD	0.43	0.00	0.00	0.00	0.22	0.63	1.96	2.72	61
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.13	1.15	2.36	61
- Nonaccrual	4.37	0.00	0.00	0.80	2.57	7.38	13.95	22.22	61
Credit Card - 30-89 Days PD	1.38	0.00	0.00	0.54	1.46	2.15	2.95	3.61	50
- 90+ Days Past Due	1.00	0.00	0.00	0.00	0.90	1.90	2.56	2.81	50
- Nonaccrual	0.38	0.00	0.00	0.00	0.00	0.52	2.11	2.70	50

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.23	4.92	7.15	8.13	9.05	10.54	11.81	12.53	72
Tier 1 RBC Ratio	13.04	7.52	10.07	11.49	12.41	14.54	16.28	17.79	72
Total Risk-Based Capital Ratio	15.63	9.77	12.75	13.85	15.56	17.08	18.94	19.61	72
Tangible Tier 1 Leverage Ratio	8.94	3.83	6.42	7.75	8.80	10.25	11.17	12.13	72
Tangible Common Eq Cap/Tan Assets	7.04	3.20	3.81	5.87	7.25	8.10	9.05	10.12	72
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.47	6.86	9.38	13.81	22.08	30.59	44.55	70.68	72
Standby Letters of Credit	2.32	0.10	0.17	0.78	1.99	3.94	5.38	6.35	72
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.03	0.10	0.24	0.33	72
Securities Lent	0.81	0.00	0.00	0.00	0.00	0.00	3.58	10.73	72
Credit Derivatives (BHC as Guarantor)	2.53	0.00	0.00	0.00	0.00	0.11	0.84	78.20	72
Credit Derivatives (BHC as Beneficiary)	2.75	0.00	0.00	0.00	0.00	0.13	2.23	82.69	72
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	104.65	0.53	1.77	5.88	16.54	52.89	301.91	1477.29	72
Interest Rate Contracts	80.88	0.13	0.73	5.55	15.72	44.04	239.44	1223.27	72
Interest Rate Futures & Forward Contr	15.83	0.00	0.00	0.00	1.18	12.11	82.02	201.94	72
Written Options Contr (Int Rate)	5.65	0.00	0.00	0.08	0.81	3.03	19.46	105.38	72
Purchased Options Contr (Int Rate)	5.15	0.00	0.00	0.00	0.19	2.41	16.07	101.13	72
Interest Rate Swaps	48.96	0.00	0.00	2.66	11.77	29.20	136.62	843.86	72
Foreign Exchange Contracts	16.83	0.00	0.00	0.00	0.40	3.70	108.95	265.93	72
Futures & Forward Foreign Exch Contr	10.13	0.00	0.00	0.00	0.38	3.57	85.57	129.30	72
Written Options Contr (Foreign Exch)	0.72	0.00	0.00	0.00	0.00	0.07	0.71	17.09	72
Purchased Options Contr (Foreign Exch)	0.73	0.00	0.00	0.00	0.00	0.08	0.99	16.91	72
Foreign Exchange Rate Swaps	1.61	0.00	0.00	0.00	0.00	0.15	5.33	34.69	72
Equity, Commodity, & Other Deriv Contr	2.70	0.00	0.00	0.00	0.00	1.79	12.10	41.24	72
Commodity & Other Fut & Forward Contr	0.29	0.00	0.00	0.00	0.00	0.00	0.29	7.95	72
Written Options Contr (Comm & Other)	1.12	0.00	0.00	0.00	0.00	0.32	4.33	20.94	72
Purchased Options Contr (Comm & Oth)	0.64	0.00	0.00	0.00	0.00	0.18	2.97	10.26	72
Commodity & Other Swaps	0.32	0.00	0.00	0.00	0.00	0.10	2.02	4.12	72
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.51	10.27	13.82	25.27	34.36	54.64	131.35	173.41	72

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.10	7.42	37.05	83.96	95.24	99.89	100.00	100.00	72
Foreign Exchange Contracts	8.08	0.00	0.00	0.00	1.99	10.13	31.86	68.71	72
Equity, Comm, & Other Contracts	1.95	0.00	0.00	0.00	0.00	2.43	10.99	17.65	72
Futures and Forwards	25.65	0.00	0.05	6.65	16.63	42.22	58.41	77.42	72
Written Options	10.02	0.00	0.00	1.56	6.71	12.01	38.14	46.83	72
Exchange-Traded	0.27	0.00	0.00	0.00	0.00	0.00	1.72	2.50	72
Over-The-Counter	9.47	0.00	0.00	1.42	6.23	10.72	36.35	46.83	72
Purchased Options	3.94	0.00	0.00	0.00	2.36	7.05	13.73	15.93	72
Exchange-Traded	0.21	0.00	0.00	0.00	0.00	0.00	1.44	2.32	72
Over-The-Counter	3.49	0.00	0.00	0.00	2.19	6.43	11.16	15.61	72
Swaps	53.79	0.00	0.00	29.10	65.78	81.45	90.58	98.07	72
Held for Trading	47.24	0.00	0.00	0.00	58.14	85.05	98.88	99.70	72
Interest Rate Contracts	38.62	0.00	0.00	0.00	44.41	73.18	85.80	92.07	72
Foreign Exchange Contracts	4.01	0.00	0.00	0.00	0.45	5.13	18.93	36.50	72
Equity, Comm, & Other Contracts	0.95	0.00	0.00	0.00	0.00	0.46	4.66	9.74	72
Non-Traded	52.75	0.22	0.54	14.43	40.46	99.91	100.00	100.00	72
Interest Rate Contracts	46.81	0.00	0.26	10.92	31.45	81.42	100.00	100.00	72
Foreign Exchange Contracts	1.67	0.00	0.00	0.00	0.00	0.40	8.38	25.70	72
Equity, Comm, & Other Contracts	0.41	0.00	0.00	0.00	0.00	0.00	0.90	9.48	72
Deriv Contr (Excl Fut & FX LE 14 Days)	79.67	23.91	33.94	65.96	88.53	96.70	99.55	100.00	72
One Year or Less	30.52	0.15	3.16	15.34	29.05	48.26	58.81	72.09	72
Over 1 Year to 5 Years	29.21	0.00	0.00	12.69	32.15	46.28	61.36	67.97	72
Over 5 Years	12.88	0.00	0.00	2.74	12.89	21.58	28.16	42.23	72
Gross Negative Fair Value (Abs Val)	2.21	0.04	0.20	1.05	2.08	2.89	4.30	4.58	72
Gross Positive Fair Value	2.29	0.05	0.38	1.27	2.23	3.28	4.38	4.76	72
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.29	0.00	0.00	0.01	0.05	0.18	0.87	4.31	72
Gross Positive Fair Value (X)	0.30	0.00	0.00	0.00	0.06	0.14	0.87	4.35	72
Held for Trading (X)	0.24	0.00	0.00	0.00	0.02	0.10	0.83	4.18	72
Non-Traded (X)	0.03	0.00	0.00	0.00	0.00	0.06	0.11	0.17	72
Current Credit Exposure (X)	0.11	0.00	0.00	0.00	0.06	0.13	0.50	0.75	72
Credit Losses on Derivative Contracts	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.22	72
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	0.04	72
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	72
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.39	0.00	0.00	0.08	0.61	1.57	4.77	9.16	72

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.08	0.00	0.00	0.00	0.00	0.09	0.34	1.25	72
Ins Under Assets(P/C)/Tot Ins Und Ast	47.20	0.00	0.00	0.00	23.91	97.33	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	52.79	0.00	0.00	0.00	75.52	100.00	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.92	0.00	0.00	0.00	0.00	0.00	9.66	25.75	24
Ins Activities Revenue/Adj Oper Inc	0.92	0.00	0.00	0.07	0.37	1.38	2.76	5.36	72
Premium Inc/Ins Activities Revenue	12.55	0.00	0.00	0.00	0.00	17.54	65.93	80.01	67
Credit Rel Prem Inc/Tot Prem Inc	67.72	0.00	0.00	14.25	99.98	100.00	100.00	100.00	29
Other Prem Inc/Total Prem Inc	32.27	0.00	0.00	0.00	0.00	81.75	100.00	100.00	29
Ins Under Net Income/Consol Net Income	0.48	-0.62	-0.12	0.00	0.00	0.10	3.15	4.72	72
Ins Net Inc (P/C)/Equity (P/C)	7.04	-24.56	-16.85	-0.03	6.61	17.95	22.60	26.61	21
Ins Net Inc (L/H)/Equity (L/H)	4.93	-18.39	-1.15	0.88	2.63	7.55	17.18	19.44	24
Insur Ben, Losses, Exp/Insur Premiums	170.12	8.83	25.71	56.15	88.69	180.45	225.39	1002.18	29
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.75	0.00	0.00	0.00	0.00	0.28	4.62	26.76	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.08	0.00	0.00	0.00	0.00	0.11	0.40	0.68	24
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.23	72
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	0.00	0.00	1.01	8.16	17.06	22.56	26.22	72
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.04	0.00	0.00	0.00	0.00	0.16	2.50	21.68	72
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.54	0.00	0.00	0.00	1.14	3.70	17.20	21.65	56
Cost: Interest-Bearing Deposits	0.48	0.12	0.14	0.21	0.34	0.57	1.14	2.13	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	202.35	0.36	0.36	0.39	2.20	5.00	484.82	842.98	6
Commercial and Industrial Loans	2.26	0.06	0.19	0.34	0.82	1.38	3.27	6.52	17
Foreign Governments and Inst	-0.01	-0.29	-0.17	0.00	0.00	0.00	0.00	0.02	14
GROWTH RATES:									
Net Loans and Leases	16.15	-92.46	-82.80	-21.28	-1.26	24.13	144.69	315.42	52
Total Selected Assets	9.55	-93.12	-81.21	-20.60	-1.25	28.72	92.14	351.20	60
Deposits	-0.09	-62.75	-44.68	-23.15	-0.42	10.47	34.01	155.21	42



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	4.29	-25.21	-6.57	0.02	4.82	10.04	11.94	16.88	72
Bank Net Inc/Avg Eq Inv in Banks	4.32	-34.64	-8.45	0.05	5.26	9.47	13.89	17.83	62
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.22	-12.75	-6.84	-0.40	2.28	9.20	18.01	28.22	67
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.86	-20.55	-2.52	-0.02	3.93	9.37	11.13	12.19	25
Bank Net Income/Parent Net Income	75.41	0.00	0.00	1.25	101.73	112.33	133.74	170.01	55
Nonbank Net Income/Parent Net Income	13.53	0.00	0.00	0.24	5.33	14.36	39.67	153.75	41
Sub BHCs Net Inc/Parent Net Income	82.56	3.54	8.94	60.44	96.62	106.70	115.10	125.57	16
<b>LEVERAGE:</b>									
Total Liabilities/Equity	35.97	0.31	1.71	12.33	21.76	45.67	96.56	194.20	72
Total Debt/Equity Capital	20.23	0.00	0.00	0.00	7.45	26.88	75.51	144.12	72
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.40	0.00	0.00	9.27	19.44	40.05	82.81	151.33	72
Tot Debt+Lns Guaranteed for Affl/Equity	23.66	0.00	0.00	0.00	7.90	31.58	78.61	182.74	72
Total Debt/Eq Cap - Exc Over Fair Value	20.33	0.00	0.00	0.00	7.45	27.54	75.64	144.63	72
Long-Term Debt/Equity Capital	16.21	0.00	0.00	0.00	4.19	23.97	61.85	120.56	72
Short-Term Debt/Equity Capital	3.40	0.00	0.00	0.00	0.00	4.56	11.92	38.81	72
Current Portion of LT Debt/Equity	0.40	0.00	0.00	0.00	0.00	0.00	1.23	6.03	72
Exc Cost Over Fair Value/Equity Cap	0.23	0.00	0.00	0.00	0.00	0.19	1.27	2.46	72
Long-Term Debt/Consolidated LT Debt	15.64	0.00	0.00	0.00	5.82	31.65	54.10	65.42	72
<b>DOUBLE LEVERAGE:</b>									
Equity Investment in Subs/Equity	107.82	88.40	91.51	97.10	104.18	117.06	129.33	145.60	72
Total Investment in Subs/Equity	119.42	94.02	96.84	100.75	108.96	128.59	167.03	229.83	72
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.86	78.03	84.23	91.26	97.46	103.10	118.22	133.92	72
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.56	86.66	89.86	95.18	99.25	113.93	158.38	207.08	72
<b>DOUBLE LEVERAGE PAYBACK:</b>									
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.69	-4.24	-1.27	-0.25	0.83	2.54	12.23	22.85	55
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	9.78	0.20	0.88	1.18	2.80	12.00	36.59	43.39	33
<b>COVERAGE ANALYSIS:</b>									
Op Inc-Tax + Noncash/Oper Exp + Div	81.07	10.30	17.45	40.08	64.37	114.25	158.60	228.22	72
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	92.27	-121.33	0.97	38.30	78.65	122.96	220.84	332.13	72
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	84.63	-378.91	-190.19	40.63	99.97	125.90	278.87	341.13	72
Pretax Oper Inc + Int Exp/Int Expense	-32.20	-488.72	-136.77	-124.41	40.95	266.28	1382.03	2746.54	53
Div + Int From Subs/Int Exp + Div	78.97	0.40	1.43	5.27	40.67	116.65	249.33	391.91	68
Fees+Other Inc From Subs/Sal + 0th Exp	21.75	0.00	0.00	0.00	0.00	52.01	85.64	126.55	71
Net Inc/Curr Port of LT Debt+Pfd Div(X)	11.94	0.04	0.36	1.24	3.16	14.07	32.23	73.53	31
<b>OTHER RATIOS:</b>									
Net Assets Repr in 1 Yr/Total Assets	4.80	-12.16	-6.33	0.00	3.29	10.29	15.83	19.34	72
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.50	1.69	20
Total	0.24	0.00	0.00	0.00	0.00	0.00	1.69	2.53	20
<b>GUARANTEED LOANS AS % OF EQUITY CAP:</b>									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
To Nonbank Subsidiaries	1.18	0.00	0.00	0.00	0.00	0.00	4.64	24.04	72
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Total	1.30	0.00	0.00	0.00	0.00	0.00	4.64	28.23	72
<b>AS A % OF CONSOLIDATED BHC ASSETS:</b>									
Nonbank Assets of Nonbank Subsidiaries	7.17	0.00	0.00	0.08	1.39	5.12	37.57	57.43	72
Combined Thrift Assets	0.29	0.00	0.00	0.00	0.00	0.00	0.61	6.87	72
Combined Foreign Nonbank Sub Assets	0.76	0.00	0.00	0.00	0.00	0.02	1.62	13.78	72

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	205.13	0.00	0.00	12.52	68.40	98.35	547.47	1967.75	35
Dividends Paid/Net Income	32.79	0.00	0.00	5.15	28.56	51.59	87.61	101.54	55
Net Income - Dividends/Avg Equity	2.31	-26.18	-6.66	-1.16	2.36	7.08	10.70	12.28	72
<b>PERCENT OF DIVIDENDS PAID:</b>									
Dividends From Bank Subs	36.49	0.00	0.00	0.00	0.00	45.93	161.00	275.99	56
Dividends From Nonbank Subs	7.67	0.00	0.00	0.00	0.33	8.08	31.82	62.00	56
Dividends From Subsidiary BHCs	13.83	0.00	0.00	0.00	0.00	0.00	104.32	148.89	56
Dividends From All Subsidiaries	84.91	0.00	0.00	0.18	16.91	122.07	324.48	609.16	56
<b>PAYOUT RATIOS - SUBSIDIARIES:</b>									
<b>PERCENT OF BANK NET INCOME:</b>									
Dividends From Bank Subs	19.72	0.00	0.00	0.00	0.00	48.00	66.00	100.00	47
Interest Income From Bank Subs	2.35	0.00	0.00	0.00	0.27	3.06	10.22	16.54	47
Mgt & Service Fees From Bank Subs	4.51	0.00	0.00	0.00	0.00	2.85	27.90	49.89	47
Other Income From Bank Subs	0.40	0.00	0.00	0.00	0.00	0.00	0.04	11.25	47
Operating Income From Bank Subs	45.82	0.00	0.09	1.85	25.28	67.77	105.92	345.98	47
<b>PERCENT OF NONBANK NET INCOME:</b>									
Dividends From Nonbank Subs	75.57	0.00	0.00	0.00	13.98	105.33	282.35	581.35	46
Interest Income From Nonbank Subs	43.89	0.00	0.00	0.00	5.52	41.87	146.00	560.48	46
Mgt & Serv Fees From Nonbank Subs	2.65	0.00	0.00	0.00	0.00	0.00	14.21	45.98	46
Other Income From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.09	2.18	46
Operating Inc From Nonbank Subs	148.76	0.00	0.00	13.37	66.66	204.48	658.97	737.04	46
<b>PERCENT OF SUB BHCs' NET INCOME:</b>									
Dividends From Subsidiary BHCs	43.86	0.00	0.00	0.00	0.00	45.77	123.36	170.57	18
Interest Inc From Subsidiary BHCs	11.57	0.00	0.00	0.00	0.00	0.37	13.81	41.52	18
Mgt & Serv Fees From Sub BHCs	3.62	0.00	0.00	0.00	0.00	0.01	12.39	21.98	18
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Operating Income From Sub BHCs	59.06	0.00	0.00	0.01	10.33	45.77	165.45	327.46	18
<b>DEPENDENCE ON SUBSIDIARIES:</b>									
<b>PERCENT OF TOTAL OPERATING INCOME:</b>									
Dividends From Bank Subsidiaries	17.06	0.00	0.00	0.00	0.00	26.11	96.20	99.18	71
Interest Income From Bank Subs	7.55	0.00	0.00	0.00	0.46	9.93	35.06	60.08	71
Mgt & Serv Fees From Bank Subs	11.92	0.00	0.00	0.00	0.00	4.14	74.13	81.54	71
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.07	2.63	71
Operating Income From Bank Subs	47.24	0.00	0.00	0.59	53.51	94.68	99.59	101.85	71
Dividends From Nonbank Subs	10.25	0.00	0.00	0.00	0.10	8.59	56.56	83.43	71
Interest Income From Nonbank Subs	4.57	0.00	0.00	0.00	0.35	4.56	26.93	32.07	71
Mgt & Serv Fees From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	1.18	3.02	71
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	71
Operating Inc From Nonbank Subs	18.93	0.00	0.00	0.02	4.64	29.75	82.79	88.76	71
Dividends From Subsidiary BHCs	5.23	0.00	0.00	0.00	0.00	0.00	31.64	76.36	71
Interest Inc From Subsidiary BHCs	0.43	0.00	0.00	0.00	0.00	0.00	3.80	5.86	71
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	71
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Operating Income From Sub BHCs	8.48	0.00	0.00	0.00	0.00	0.04	65.15	83.00	71
Loans and Adv From Subs/ST Debt	352.26	0.00	0.00	44.46	169.30	418.12	1111.05	2276.21	28
Loans and Adv From Subs/Total Debt	99.47	0.00	0.00	10.05	44.48	138.70	409.86	461.64	49

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
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1562859	173,191,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	145,012,028	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	11,615,903	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,525,286	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,589,893	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	72,761,045	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,341,160,426	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	12,716,603	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	254,352,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1074156	157,230,367	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	64,318,215	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	24,309,065	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	196,932,749	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,253,181	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	52,983,038	CIT GROUP INC.	NEW YORK, NY	
1951350	1,983,280,000	CITIGROUP INC.	NEW YORK, NY	
1132449	136,117,759	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	10,647,090	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	21,832,968	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	55,154,553	COMERICA INCORPORATED	DALLAS, TX	
1049341	18,763,245	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	17,826,217	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	61,620,705	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	20,417,394	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	112,322,078	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	16,678,879	FIRST BANCORP	SAN JUAN, PR	
1075612	21,049,291	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,384,801	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	14,928,980	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	20,902,440	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	10,458,868	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,360,745	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,330,773	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	908,860,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	70,713,043	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	350,102,255	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	53,247,308	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	10,564,552	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	12,114,398	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,141,595,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	94,073,954	KEYCORP	CLEVELAND, OH	
1037003	68,246,837	M&T BANK CORPORATION	BUFFALO, NY	
3594612	52,003,224	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1090987	10,622,980	MB FINANCIAL, INC	CHICAGO, IL	
2132932	41,719,227	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	12,350,551	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	80,723,438	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	260,174,102	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	40,821,000	POPULAR, INC.	SAN JUAN, PR	
1839319	12,583,965	PRIVATEBANCORP, INC.	CHICAGO, IL	
1826056	27,583,510	RBC BANCORPORATION (USA)	RALEIGH, NC	

BHCPR Reporters for Quarter Ending 09/30/2010  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2010 and Other Notes
3242838	133,554,896	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1111435	171,494,202	STATE STREET CORPORATION	BOSTON, MA	
3152245	10,049,579	STERLING FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 2
1131787	174,725,825	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	14,026,620	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	15,667,511	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	30,954,761	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,341,878	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	174,984,837	TD BANK US HOLDING COMPANY	PORTLAND, ME	
1119794	290,654,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	11,340,041	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,536,959	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	79,827,732	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	42,182,001	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,087,611	VALLEY NATIONAL BANCORP	WAYNE, NJ	
1145476	17,807,020	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,220,784,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,517,849	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	10,524,429	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	14,100,368	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	51,051,557	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 72 bank holding companies.