

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	77	71	66	68	69
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.77	2.88	3.00	3.09	3.08
+ Non-interest Income	1.98	1.60	1.64	1.91	2.03
- Overhead Expense	3.29	3.29	2.96	2.97	3.07
- Provision for Losses	1.84	1.17	0.36	0.15	0.15
+ Securities Gains (Losses)	0.01	-0.12	-0.02	-0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	-0.33	-0.14	1.31	1.83	1.93
Net Operating Income	-0.32	-0.23	0.86	1.18	1.24
Net Income	-0.30	-0.25	0.87	1.21	1.25
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.60	5.66	6.82	6.60	5.66
Interest Expense	1.49	2.41	3.44	3.16	2.21
Net Interest Income (TE)	3.08	3.23	3.34	3.42	3.45
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	2.28	1.10	0.38	0.23	0.28
Earnings Coverage of Net Losses (X)	1.86	2.64	13.40	33.33	22.73
Ln&Ls Allowance/Total Loans & Leases	2.72	1.82	1.22	1.11	1.13
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.35	2.42	1.08	0.57	0.48
30-89 Days Past Due Loans and Leases	1.47	1.58	1.03	0.81	0.69
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	32.63	37.52	41.09	37.63	37.84
Net ST Noncore Funding Dependence	9.76	22.45	26.17	23.42	23.55
Net Loans and Leases/Total Assets	56.54	61.91	63.85	62.66	60.09
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.51	8.28	7.42	7.79	7.44
Equity Capital/Total Assets	9.74	9.24	9.31	9.22	8.88
Equity Capital+Minority Int/Total Assets	10.02	9.52	9.42	9.34	9.10
Net Loans&Ls/Equity Capital (X)	5.97	6.96	7.17	6.97	6.97
Cash Dividends/Net Income	60.25	71.23	50.49	36.79	39.81
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	-5.95	-7.64	3.67	8.58	8.40
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	3.51	3.65	3.73	3.12	2.55
Long-Term Debt/Equity Capital	18.26	12.03	11.89	11.77	12.45
Equity Investment in Subs/Equity Cap	110.07	105.96	112.58	110.24	108.78
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.17	95.72	138.88	134.43	147.51

PERCENT OF AVERAGE ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	4.14	5.06	6.13	5.95	5.08
Less: Interest Expense	1.35	2.16	3.08	2.85	1.98
Equals: Net Interest Income (TE)	2.77	2.88	3.00	3.09	3.08
Plus: Non-Interest Income	1.98	1.60	1.64	1.91	2.03
Equals: Adj Operating Income (TE)	4.72	4.54	4.68	4.97	5.15
Less: Overhead Expense	3.29	3.29	2.96	2.97	3.07
Less: Provision for Loan and Lease Losses	1.84	1.17	0.36	0.15	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	-0.10	-0.02	-0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.33	-0.14	1.31	1.83	1.93
Less: Applicable Income Taxes (TE)	0.02	0.10	0.44	0.63	0.66
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	-0.32	-0.23	0.86	1.18	1.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.01	0.00
Equals: Net Income	-0.30	-0.25	0.87	1.21	1.25
Memo: Net Income (Last Four Qtrs)	-0.30	-0.25	0.85	1.21	1.25
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.41	89.66	89.70	90.22	89.84
Avg Int-Bearing Funds / Avg Assets	74.42	77.28	76.48	75.80	74.48
Int Income (TE) / Avg Earning Assets	4.60	5.66	6.82	6.60	5.66
Int Expense / Avg Earning Assets	1.49	2.41	3.44	3.16	2.21
Net Int Inc (TE) / Avg Earn Assets	3.08	3.23	3.34	3.42	3.45
YIELD OR COST:					
Total Loans and Leases (TE)	5.33	6.12	7.37	7.24	6.25
Interest-Bearing Bank Balances	0.53	2.23	5.42	5.07	3.49
Fed Funds Sold & Reverse Repos	0.48	2.40	5.19	5.08	3.24
Trading Assets	1.48	2.64	3.45	2.87	2.44
Total Earning Assets	4.54	5.61	6.76	6.52	5.58
Investment Securities (TE)	4.12	4.97	5.27	4.94	4.42
U. S. Treasury & Agency Sec (excl MBS)	2.52	4.25	5.95	4.48	3.64
Mortgage-Backed Securities	4.51	4.84	4.89	4.71	4.31
All Other Securities	5.83	6.64	7.87	8.24	7.48
Interest-Bearing Deposits	1.49	2.44	3.57	3.22	2.13
Time Deposits of \$100K or More	2.32	3.55	4.96	4.43	3.10
Time Deposits < \$100K	2.63	3.54	4.47	3.96	2.90
Other Domestic Deposits	0.74	1.47	2.50	2.26	1.41
Foreign Deposits	0.74	2.20	4.23	4.23	2.79
Fed Funds Purchased and Repos	1.06	2.39	4.62	4.53	3.10
Other Borrowed Funds & Trading Liab	2.47	3.38	4.64	4.51	3.51
All Interest-Bearing Funds	1.82	2.84	4.04	3.77	2.65

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	86	77	75	74	73
Avg Assets per Employee (\$000)	6,708	5,926	5,301	5,057	4,727
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.76	3.70	4.25	3.57	4.00
Overhead Exp / NII + Non-Int Income	73.72	74.45	63.90	60.93	60.83
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.29	3.29	2.96	2.97	3.07
Personnel Expense	1.43	1.43	1.52	1.61	1.65
Net Occupancy Expense	0.37	0.38	0.39	0.40	0.42
Other Operating Expenses	1.43	1.38	1.01	0.94	0.99
Overhead Less Non-Interest Income	1.26	1.57	1.25	1.04	0.96
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.77	73.76	63.22	60.19	59.98
Personnel Expense	31.25	32.11	32.37	32.03	31.93
Net Occupancy Expense	8.15	8.68	8.55	8.03	8.01
Other Operating Expenses	32.78	32.88	22.03	19.46	19.78
Total Non-Interest Income	38.87	32.11	33.61	36.13	38.01
Fiduciary Activities Income	3.15	4.48	4.52	4.66	5.19
Serv Charges on Deposit Accts - Domestic	7.15	7.53	7.59	6.77	7.11
Trading Revenue	2.21	0.00	0.20	1.15	1.03
Investment Banking Fees & Commissions	3.63	3.28	3.28	3.04	3.71
Venture Capital Revenue	-0.06	-0.02	0.23	0.19	0.18
Net Servicing Fees	1.62	0.77	0.82	0.68	1.12
Net Securitization Income	0.17	0.17	0.31	0.37	0.24
Insurance Activities Revenue	1.19	1.05	1.21	1.24	1.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.04	0.25	0.97	1.36	1.60
Other Non-Interest Income	14.55	11.79	11.14	10.74	10.86
Overhead Less Non-Interest Income	33.13	41.10	29.32	22.96	21.29
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.50	24.76	28.98	30.50	31.62
Appl Inc Tax+TE/Pretax NOI+TE	29.41	31.86	32.86	34.13	34.72

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	35.36	39.94	40.85	39.85	37.12
Commercial and Industrial Loans	11.27	12.88	12.72	11.89	11.36
Loans to Individuals	5.10	4.82	5.33	5.36	5.62
Loans to Depository Institutions	0.05	0.07	0.09	0.11	0.11
Agricultural Loans	0.16	0.19	0.21	0.21	0.20
Other Loans and Leases	3.12	2.95	3.26	3.17	3.45
Net Loans and Leases	56.54	61.91	63.85	62.66	60.09
Debt Securities Over 1 Year	15.11	13.43	13.05	13.87	17.30
Mutual Funds and Equity Securities	0.19	0.17	0.24	0.26	0.24
Subtotal	73.34	76.41	77.94	77.54	79.60
Interest-Bearing Bank Balances	4.56	2.87	0.50	0.55	0.69
Federal Funds Sold & Reverse Repos	1.55	0.98	2.24	2.68	2.18
Debt Securities 1 Year or Less	2.93	3.11	3.17	3.12	1.65
Trading Assets	1.68	1.58	1.34	1.15	1.51
Total Earning Assets	87.34	87.65	87.60	88.10	87.92
Non-Int Cash and Due From Dep Inst	1.70	1.90	2.28	2.38	2.74
Other Real Estate Owned	0.31	0.23	0.10	0.06	0.04
All Other Assets	10.88	10.29	9.97	9.34	9.23

MEMORANDA:

Short-Term Investments	11.09	8.53	6.96	8.04	5.73
U. S. Treasury Securities	0.65	0.19	0.14	0.32	0.46
U. S. Agency Securities (excl MBS)	1.64	1.81	2.38	3.46	3.19
Municipal Securities	1.21	1.16	1.13	1.07	0.89
Mortgage-Backed Securities	11.09	10.36	9.64	9.68	11.62
Asset-Backed Securities	0.62	0.41	0.35	0.22	0.25
Other Debt Securities	0.93	0.69	0.75	0.60	0.74
RE Loans Secured by 1-4 Family	14.30	15.33	16.28	16.64	17.72
Revolving	3.70	3.92	3.71	3.86	4.51
Closed-End, Sec by First Liens	8.87	9.57	10.54	10.76	11.62
Closed-End, Sec by Junior Liens	1.14	1.43	1.76	1.67	1.38
Commercial Real Estate Loans	18.89	22.33	22.22	20.91	17.20
Construction and Land Dev	5.01	7.28	8.05	7.45	5.51
Multifamily	1.53	1.53	1.35	1.55	1.22
Nonfarm Nonresidential	11.67	12.74	11.82	11.02	9.86
RE Loans Secured by Farmland	0.35	0.33	0.27	0.23	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	58.46	62.33	62.08	61.98	60.26
RE Loans Secured by 1-4 Family	24.22	24.29	25.69	26.62	29.55
Revolving	6.03	5.99	5.64	5.88	7.07
Closed-End	17.22	17.70	19.66	20.25	21.93
Commercial Real Estate Loans	30.31	34.36	33.44	31.92	27.42
Construction and Land Dev	7.64	10.73	11.93	11.10	8.61
Multifamily	2.65	2.33	2.05	2.44	2.00
Nonfarm Nonresidential	19.03	19.86	17.83	16.60	15.76
RE Loans Secured by Farmland	0.56	0.49	0.40	0.34	0.31
Loans to Depository Institutions	0.12	0.15	0.20	0.18	0.21
Commercial and Industrial Loans	19.19	20.29	19.89	18.82	18.75
Loans to Individuals	9.41	8.00	8.39	8.68	9.50
Credit Card Loans	1.71	1.39	1.26	1.18	1.33
Agricultural Loans	0.25	0.29	0.31	0.33	0.32
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.01	0.01
Other Loans and Leases	7.72	5.21	5.48	6.21	7.24

PERCENT OF TOTAL ASSETS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	11.09	8.53	6.96	8.04	5.73
Liquid Assets	25.71	21.86	19.49	22.35	23.89
Investment Securities	19.19	17.40	17.00	18.55	20.03
Net Loans and Leases	56.54	61.91	63.85	62.66	60.09
Net Lns, Ls & Stdby Ltrs of Credit	59.27	64.94	66.91	65.82	63.42
Core Deposits	48.54	45.37	46.33	48.23	49.27
Noncore Funding	33.58	37.84	37.91	36.10	34.96
Time Deposits of \$100K or More	7.01	8.98	10.08	11.73	9.25
Foreign Deposits	2.04	2.21	3.12	2.70	2.55
Fed Funds Purchased and Repos	4.96	6.00	7.30	7.72	8.72
Net Fed Funds Purchased (Sold)	3.36	4.75	4.96	4.92	5.91
Commercial Paper	0.16	0.28	0.48	0.43	0.38
Oth Borrowings W/Rem Mat 1 Yr or Less	3.44	5.59	4.77	3.45	3.62
Earning Assets Repr in 1 Year	43.13	44.36	43.57	44.16	43.89
Int-Bearing Liab Repr in 1 Year	18.52	22.87	22.78	22.38	17.46
Long-Term Debt Repr in 1 Year	2.00	1.96	2.17	2.14	2.13
Net Assets Repriceable in 1 Year	21.05	18.12	17.20	18.20	22.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	32.63	37.52	41.09	37.63	37.84
Net ST Noncore Funding Dependence	9.76	22.45	26.17	23.42	23.55
Short-Term Inv/ST Noncore Funding	58.33	33.85	25.06	26.53	23.69
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.49	-3.37	-8.26	-3.40	1.72
Net Loans and Leases/Total Deposits	94.94	101.85	101.89	97.38	97.41
Net Loans and Leases/Core Deposits	146.72	154.60	154.81	156.68	146.04
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.16	-0.65	-0.09	-0.59	-0.70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.89	-4.76	-1.37	-1.93	-3.11
Struct Notes Appr(Depr)/T1 Cap	-0.03	0.01	-0.01	-0.07	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.11	5.38	6.07	7.53	8.21
Available-For-Sale Securities	94.89	94.62	93.93	92.47	91.79
U. S. Treasury Securities	3.71	1.21	1.15	2.12	2.93
U. S. Agency Securities (excl MBS)	10.76	11.52	14.07	17.97	15.52
Municipal Securities	6.51	7.06	6.70	5.90	4.29
Mortgage-Backed Securities	57.36	62.35	60.58	59.23	60.53
Asset-Backed Securities	3.95	2.88	2.79	1.59	1.64
Other Debt Securities	6.21	4.30	5.41	3.89	4.62
Mutual Funds and Equity Securities	1.69	1.52	1.84	1.70	1.59
Debt Securities 1 Year or Less	17.24	17.85	17.41	16.38	10.24
Debt Securities 1 To 5 Years	23.92	17.86	19.34	21.70	22.50
Debt Securities Over 5 Years	52.18	58.85	57.87	56.17	62.90
Pledged Securities	53.02	65.28	63.70	61.87	59.46
Structured Notes, Fair Value	0.30	0.26	0.32	0.20	0.27

ANALYSIS RATIOS

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	1.84	1.17	0.36	0.15	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	2.99	1.78	0.56	0.25	0.26
Provision for Ln&Ls Losses/Net Losses	140.50	170.31	152.78	109.78	94.02
Ln&Ls Allowance/Total Loans & Leases	2.72	1.82	1.22	1.11	1.13
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.53	2.49	5.84	11.75	8.01
ALL/Nonaccrual Assets	91.31	122.35	193.95	330.96	349.72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	72.38	89.41	136.21	231.67	249.50
Gross Ln&Ls Losses/Avg Loans & Leases	2.41	1.18	0.47	0.33	0.38
Recoveries/Avg Loans and Leases	0.13	0.08	0.08	0.10	0.11
Net Losses/Avg Loans and Leases	2.28	1.10	0.38	0.23	0.28
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.03	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.61	21.65	30.58	31.81	30.96
Earnings Coverage of Net Losses (X)	1.86	2.64	13.40	33.33	22.73

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	2.28	0.95	0.18	0.08	0.06
RE Loans Secured By 1-4 Family	1.36	0.61	0.18	0.09	0.08
Revolving	1.66	0.71	0.24	0.12	0.07
Closed-End	1.37	0.52	0.15	0.08	0.07
Commercial Real Estate Loans	2.91	1.12	0.14	0.04	0.03
Construction and Land Dev	6.68	2.87	0.25	0.03	0.01
Multifamily	1.12	0.35	0.07	0.02	0.02
Nonfarm Nonresidential	0.97	0.23	0.06	0.04	0.04
RE Loans Secured by Farmland	0.40	0.10	0.02	0.04	0.01
Commercial and Industrial Loans	2.33	0.81	0.32	0.26	0.26
Loans to Depository Institutions	0.04	0.00	0.00	-0.01	0.00
Loans to Individuals	3.54	2.03	1.30	1.08	1.26
Credit Card Loans	5.79	8.34	2.91	1.79	3.03
Agricultural Loans	0.38	0.09	0.11	0.00	0.06
Loans to Foreign Governments & Inst	0.00	0.05	-0.24	-0.13	0.00
Other Loans and Leases	1.36	0.52	0.27	0.22	0.41

PERCENT OF LOANS AND LEASES	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
30-89 Days PD Loans and Leases	1.47	1.58	1.03	0.81	0.69
90+ Days PD Loans and Leases	0.61	0.36	0.21	0.15	0.16
Nonaccrual Loans and Leases	3.86	2.12	0.94	0.50	0.42
90+ Days PD and Nonaccrual Loans and Leases	4.57	2.57	1.22	0.68	0.60
30-89 Days PD Restructured	0.03	0.01	0.00	0.00	0.00
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.31	0.09	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.48	1.58	1.03	0.81	0.69
90+ Days Past Due Assets	0.61	0.37	0.21	0.15	0.16
Nonaccrual Assets	3.94	2.15	0.95	0.50	0.43
30+ Days PD & Nonaccrual Assets	6.22	4.24	2.29	1.50	1.31
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	2.68	1.66	0.77	0.42	0.36
90+ PD & Nonaccrual Assets + OREO	3.00	1.94	0.90	0.48	0.42
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.82	1.64	0.73	0.35	0.29
Allowance for Loan & Lease Losses	191.76	138.24	89.33	50.61	42.13
Equity Cap + ALLL	26.71	16.62	7.74	3.91	3.34
Tier 1 Cap + ALLL	28.98	17.77	8.93	4.32	3.85
Loans & Leases + RE Acquired	4.76	2.53	1.14	0.58	0.49

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.72	1.78	1.13	0.81	0.66
- 90+ Days Past Due	0.72	0.39	0.20	0.14	0.13
- Nonaccrual	5.74	2.82	1.23	0.56	0.43
Coml & Indl - 30-89 Days PD	0.84	0.89	0.64	0.50	0.58
- 90+ Days Past Due	0.17	0.13	0.08	0.05	0.07
- Nonaccrual	2.73	1.11	0.50	0.52	0.61
Individuals - 30-89 Days PD	2.18	2.05	1.65	1.57	1.41
- 90+ Days Past Due	0.63	0.45	0.29	0.31	0.29
- Nonaccrual	0.57	0.37	0.24	0.14	0.16
Dep Inst Lns - 30-89 Days PD	0.12	0.02	0.02	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.17	0.02	0.00	0.00	0.03
Agricultural - 30-89 Days PD	0.75	0.47	0.28	0.27	0.28
- 90+ Days Past Due	0.04	0.02	0.02	0.02	0.01
- Nonaccrual	1.61	0.74	0.43	0.36	0.35
Foreign Govts- 30-89 Days PD	6.67	0.18	0.29	1.35	0.35
- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.07	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.63	0.67	0.59	0.49	0.43
- 90+ Days Past Due	0.07	0.06	0.03	0.02	0.02
- Nonaccrual	1.02	0.48	0.23	0.14	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.82	1.89	1.17	1.04	0.82
- 90+ Days Past Due	1.01	0.47	0.28	0.20	0.20
- Nonaccrual	3.35	1.88	0.87	0.50	0.42
Revolving - 30-89 Days PD	0.98	1.00	0.83	0.65	0.39
- 90+ Days Past Due	0.20	0.15	0.10	0.08	0.05
- Nonaccrual	1.18	0.76	0.47	0.26	0.14
Closed-End - 30-89 Days PD	2.20	2.26	1.32	1.19	1.01
- 90+ Days Past Due	1.32	0.60	0.34	0.24	0.27
- Nonaccrual	4.20	2.27	1.00	0.58	0.50
- Jr Lien 30-89 Days PD	0.21	0.21	0.13	0.10	0.07
- Jr Lien 90+ Days PD	0.04	0.03	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.26	0.19	0.09	0.05	0.04
Commercial RE - 30-89 Days PD	1.51	1.59	1.03	0.63	0.54
- 90+ Days Past Due	0.41	0.20	0.10	0.05	0.04
- Nonaccrual	7.83	3.33	1.34	0.54	0.42
Const & Dev - 30-89 Days PD	2.50	2.92	1.74	0.87	0.63
- 90+ Days Past Due	0.76	0.38	0.15	0.05	0.05
- Nonaccrual	17.32	7.85	2.39	0.50	0.24
Multi family - 30-89 Days PD	1.07	1.06	0.77	0.43	0.50
- 90+ Days Past Due	0.30	0.07	0.04	0.04	0.03
- Nonaccrual	3.46	1.95	0.66	0.38	0.31
Nonfarm Nres- 30-89 Days PD	1.06	0.98	0.60	0.47	0.45
- 90+ Days Past Due	0.21	0.08	0.05	0.03	0.03
- Nonaccrual	4.45	1.27	0.61	0.51	0.53
Farmland - 30-89 Days PD	0.79	0.59	0.50	0.44	0.39
- 90+ Days Past Due	0.12	0.07	0.01	0.05	0.02
- Nonaccrual	3.01	1.01	0.56	0.58	0.89
Credit Card - 30-89 Days PD	1.85	1.96	1.67	1.69	1.52
- 90+ Days Past Due	1.32	1.21	0.84	0.98	0.82
- Nonaccrual	0.46	0.30	0.17	0.13	0.08

CAPITAL RATIOS	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	8.51	8.28	7.42	7.79	7.44
Tier 1 RBC Ratio	11.45	10.29	8.95	9.58	9.57
Total Risk-Based Capital Ratio	14.05	13.01	11.60	12.17	12.32
Tangible Tier 1 Leverage Ratio	8.17	7.98	7.07	7.46	7.11
Tangible Common Eq Cap/Tan Assets	5.68	4.63	5.60	5.92	5.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.46	25.16	30.37	31.81	30.69
Standby Letters of Credit	2.40	2.84	3.00	3.13	3.22
Commercial & Similar Letters of Credit	0.06	0.08	0.12	0.12	0.11
Securities Lent	1.16	0.94	1.73	3.15	6.42
Credit Derivatives (BHC as Guarantor)	4.27	1.36	1.86	1.21	0.90
Credit Derivatives (BHC as Beneficiary)	4.47	1.54	2.19	1.49	1.34
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	128.67	59.66	67.33	76.05	74.40
Interest Rate Contracts	105.61	45.12	47.29	59.24	55.47
Interest Rate Futures & Forward Contr	14.58	9.32	7.46	8.76	8.98
Written Options Contr (Int Rate)	6.74	3.28	3.80	7.12	5.92
Purchased Options Contr (Int Rate)	6.83	3.18	4.45	7.15	5.54
Interest Rate Swaps	67.26	25.49	27.46	28.42	28.66
Foreign Exchange Contracts	16.39	8.88	12.36	10.78	11.30
Futures & Forward Foreign Exch Contr	9.55	6.34	8.29	7.01	7.71
Written Options Contr (Foreign Exch)	0.83	0.31	0.66	0.54	0.73
Purchased Options Contr (Foreign Exch)	0.81	0.31	0.66	0.58	0.78
Foreign Exchange Rate Swaps	2.19	0.81	1.03	0.84	1.03
Equity, Commodity, & Other Deriv Contr	4.68	1.82	2.14	2.11	1.86
Commodity & Other Fut & Forward Contr	0.45	0.19	0.14	0.11	0.10
Written Options Contr (Comm & Other)	1.92	0.53	0.54	0.60	0.47
Purchased Options Contr (Comm & Oth)	1.54	0.56	0.76	0.78	0.60
Commodity & Other Swaps	0.59	0.34	0.44	0.36	0.41
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.60	49.60	54.66	62.14	68.48

PERCENT OF NOTIONAL AMOUNT	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	88.19	86.19	85.40	87.06	89.88
Foreign Exchange Contracts	6.88	9.78	9.53	8.39	7.66
Equity, Comm, & Other Contracts	3.03	2.04	1.95	1.83	1.11
Futures and Forwards	20.14	19.20	18.00	19.00	19.53
Written Options	8.04	7.18	5.77	6.76	7.72
Exchange-Traded	0.34	0.44	0.36	0.41	0.16
Over-The-Counter	7.18	5.66	5.02	5.74	7.10
Purchased Options	5.75	5.10	5.83	6.76	6.32
Exchange-Traded	0.40	0.34	0.27	0.39	0.21
Over-The-Counter	4.81	4.29	5.13	5.82	5.51
Swaps	56.81	56.92	63.98	60.99	60.02
Held for Trading	48.88	48.53	43.70	38.64	40.54
Interest Rate Contracts	39.72	37.91	31.08	27.48	29.61
Foreign Exchange Contracts	3.51	4.31	5.60	4.27	5.61
Equity, Comm, & Other Contracts	1.48	1.02	1.14	0.94	0.73
Non-Traded	51.12	51.47	56.30	61.36	59.46
Interest Rate Contracts	45.93	45.26	49.73	55.09	56.96
Foreign Exchange Contracts	1.20	1.99	0.81	0.65	0.37
Equity, Comm, & Other Contracts	0.52	0.21	0.11	0.11	0.03
Deriv Contr (Excl Fut & FX LE 14 Days)	82.89	81.97	86.30	86.62	83.96
One Year or Less	29.93	27.95	27.64	26.33	25.04
Over 1 Year to 5 Years	32.29	29.85	27.98	33.22	27.91
Over 5 Years	12.65	13.84	19.42	19.26	20.78
Gross Negative Fair Value (Abs Val)	1.61	2.75	1.19	0.78	0.96
Gross Positive Fair Value	1.86	3.07	1.29	0.75	0.79
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.32	0.25	0.14	0.09	0.11
Gross Positive Fair Value (X)	0.34	0.29	0.15	0.09	0.11
Held for Trading (X)	0.29	0.24	0.12	0.07	0.09
Non-Traded (X)	0.03	0.03	0.02	0.01	0.01
Current Credit Exposure (X)	0.10	0.15	0.09	0.05	0.06
Credit Losses on Derivative Contracts	0.02	0.02	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	1.29	2.12	0.84	0.47	0.57

INSURANCE ACTIVITIES	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.12	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	51.52	43.79	41.42	44.70	39.72
Ins Under Assets(L/H)/Tot Ins Und Ast	48.48	56.21	58.58	55.30	60.28
Sep Acct Assets(L/H)/Total Life Ast	3.72	2.13	0.98	0.74	0.48
Ins Activities Revenue/Adj Oper Inc	1.19	1.05	1.21	1.24	1.49
Premium Inc/Ins Activities Revenue	14.41	11.07	10.36	8.92	11.36
Credit Rel Prem Inc/Tot Prem Inc	58.46	75.79	73.60	75.39	73.61
Other Prem Inc/Total Prem Inc	41.54	24.21	26.40	24.61	26.39
Ins Under Net Income/Consol Net Income	0.41	-0.06	0.23	0.21	0.33
Ins Net Inc (P/C)/Equity (P/C)	-3.32	-5.84	12.02	7.90	10.09
Ins Net Inc (L/H)/Equity (L/H)	3.41	5.55	7.25	6.78	12.57
Insur Ben, Losses, Exp/Insur Premiums	148.42	199.12	133.41	88.63	107.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.69	4.00	3.09	2.64	1.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.32	0.20	0.37	0.29	0.66
Net Assets Ins Under Subs/Cons Assets	0.02	0.01	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.05	10.51	13.49	11.97	10.03
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.34	0.63	0.64	0.98	1.22
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.74	2.72	3.00	2.66	2.35
Cost: Interest-Bearing Deposits	0.74	2.20	4.23	4.23	2.79
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	144.60	79.79	8.22	68.14	28.10
Commercial and Industrial Loans	1.50	0.49	2.70	0.22	10.52
Foreign Governments and Inst	0.00	0.05	-0.24	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	-5.28	22.07	126.76	148.72	16.59
Total Selected Assets	-1.30	3.60	126.31	67.29	16.60
Deposits	-10.80	-10.81	41.77	33.71	18.44

PROFITABILITY:	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	-3.46	-3.42	8.75	13.95	14.35
Bank Net Inc/Avg Eq Inv in Banks	0.29	0.65	9.71	14.64	14.14
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-1.49	-1.92	6.73	9.27	8.80
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-6.01	-3.51	6.54	8.92	10.94
Bank Net Income/Parent Net Income	81.94	88.60	78.21	76.65	71.56
Nonbank Net Income/Parent Net Income	11.50	13.08	5.89	4.94	5.57
Sub BHCs Net Inc/Parent Net Income	78.38	80.03	73.87	69.45	65.03
LEVERAGE:					
Total Liabilities/Equity	47.48	33.21	34.44	35.29	33.49
Total Debt/Equity Capital	22.32	17.57	16.48	15.66	15.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	32.24	27.04	26.01	25.31	24.23
Tot Debt+Lns Guaranteed for Affl/Equity	26.13	19.91	18.53	17.33	20.12
Total Debt/Eq Cap - Exc Over Fair Value	22.65	17.77	16.69	15.89	16.27
Long-Term Debt/Equity Capital	18.26	12.03	11.89	11.77	12.45
Short-Term Debt/Equity Capital	3.51	3.65	3.73	3.12	2.55
Current Portion of LT Debt/Equity	0.19	0.21	0.05	0.28	0.12
Exc Cost Over Fair Value/Equity Cap	0.56	0.30	0.29	0.40	1.06
Long-Term Debt/Consolidated LT Debt	16.65	14.05	12.74	14.84	15.07
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.07	105.96	112.58	110.24	108.78
Total Investment in Subs/Equity	128.58	116.40	122.25	121.05	119.83
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.14	95.48	100.18	99.43	99.24
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	117.61	104.93	108.32	108.62	108.79
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.87	1.53	1.65	0.91	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.17	4.94	4.89	2.26	1.90
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	85.95	92.64	131.72	136.59	145.11
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.17	95.72	138.88	134.43	147.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	71.86	168.39	96.06	114.51	98.70
Pretax Oper Inc + Int Exp/Int Expense	167.92	921.02	5442.83	3185.46	3665.49
Div + Int From Subs/Int Exp + Div	77.63	107.58	165.84	157.02	176.22
Fees+Other Inc From Subs/Sal + Oth Exp	14.87	13.56	15.70	15.33	19.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	56.41	34.33	348.50	128.89	813.95
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.64	4.43	-0.11	0.78	0.40
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.07	8.55	0.66	11.33	0.62
Total	0.21	8.55	0.66	11.33	11.11
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.01	0.00	0.00	0.00
To Nonbank Subsidiaries	1.38	1.27	0.48	0.25	1.22
To Subsidiary BHCs	0.00	0.00	0.00	0.01	0.01
Total	1.52	1.52	0.60	0.36	1.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	10.54	6.04	5.39	5.81	6.98
Combined Thrift Assets	0.10	0.37	0.23	0.39	0.35
Combined Foreign Nonbank Sub Assets	1.06	0.12	0.11	0.11	0.14

PAYOUT RATIOS - PARENT

	12/31/2009	12/31/2008	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	111.42	121.25	71.25	68.73	68.89
Dividends Paid/Net Income	60.24	67.94	50.51	36.79	39.47
Net Income - Dividends/Avg Equity	-5.95	-7.62	3.66	8.58	8.47

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	57.58	73.41	129.55	125.44	138.97
Dividends From Nonbank Subs	9.27	5.67	8.12	6.21	11.16
Dividends From Subsidiary BHCs	6.81	12.27	16.03	17.75	21.35
Dividends From All Subsidiaries	91.53	114.66	194.05	175.07	197.28

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	56.21	78.98	86.39	66.52	59.78
Interest Income From Bank Subs	2.82	5.30	4.07	3.07	2.56
Mgt & Service Fees From Bank Subs	17.41	5.52	4.86	3.62	3.56
Other Income From Bank Subs	0.52	0.06	0.04	0.01	0.27
Operating Income From Bank Subs	81.59	110.41	104.62	76.68	68.32

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	53.46	60.27	80.92	55.89	47.31
Interest Income From Nonbank Subs	26.24	13.52	60.61	30.14	24.40
Mgt & Serv Fees From Nonbank Subs	1.32	4.20	2.56	3.76	2.75
Other Income From Nonbank Subs	0.50	0.01	0.03	0.02	0.01
Operating Inc From Nonbank Subs	100.48	85.61	188.18	109.39	101.72

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	52.02	134.04	38.68	46.80	48.92
Interest Inc From Subsidiary BHCs	4.81	20.51	8.74	4.08	4.48
Mgt & Serv Fees From Sub BHCs	1.99	3.96	1.78	0.44	3.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	58.82	158.51	54.91	54.75	60.70

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	30.96	47.12	57.87	57.66	55.37
Interest Income From Bank Subs	5.45	5.47	2.70	2.76	2.40
Mgt & Serv Fees From Bank Subs	6.89	4.11	2.72	3.23	2.62
Other Income From Bank Subs	0.03	0.08	0.01	0.00	0.02
Operating Income From Bank Subs	51.70	66.85	69.02	67.12	64.11

Dividends From Nonbank Subs	6.93	5.44	3.79	3.00	4.35
Interest Income From Nonbank Subs	5.35	2.43	1.80	1.87	1.51
Mgt & Serv Fees From Nonbank Subs	0.10	0.09	0.07	0.09	0.12
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	15.34	10.23	6.46	5.90	7.27

Dividends From Subsidiary BHCs	3.46	9.68	9.19	11.45	12.67
Interest Inc From Subsidiary BHCs	0.77	0.88	0.58	0.33	0.42
Mgt & Serv Fees From Sub BHCs	0.01	0.03	0.00	0.01	0.06
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	6.56	13.61	12.75	13.21	14.69

Loans and Adv From Subs/ST Debt	567.45	304.69	1079.59	459.84	487.31
Loans and Adv From Subs/Total Debt	125.33	83.42	124.27	135.19	138.66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									77
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.77	0.71	1.04	2.45	2.86	3.24	3.72	3.87	77
+ Non-interest Income	1.97	0.19	0.41	0.91	1.76	2.80	3.98	4.86	77
- Overhead Expense	3.28	1.43	1.70	2.57	3.03	3.96	4.88	5.77	77
- Provision for Losses	1.84	0.08	0.23	0.63	1.71	2.83	3.79	4.44	77
+ Securities Gains (Losses)	0.01	-0.72	-0.29	-0.01	0.01	0.09	0.19	0.39	77
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	77
= Pretax Net Oper Income (TE)	-0.33	-5.04	-4.21	-1.10	-0.08	1.04	1.76	2.14	77
Net Operating Income	-0.32	-5.29	-4.06	-0.85	-0.01	0.70	1.17	1.26	77
Net Income	-0.29	-5.34	-3.34	-0.85	-0.01	0.65	1.15	1.26	77
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)	4.59	2.04	2.75	4.18	4.69	5.15	5.61	5.93	77
Interest Expense	1.48	0.51	0.64	0.99	1.46	1.88	2.35	3.08	77
Net Interest Income (TE)	3.08	0.76	1.14	2.68	3.11	3.65	4.13	4.53	77
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	2.27	0.14	0.45	0.91	1.88	3.23	4.72	6.40	77
Earnings Coverage of Net Losses (X)	1.85	-2.20	-0.73	0.48	1.12	2.19	6.52	10.36	76
Ln&Ls Allowance/Total Loans & Leases	2.71	0.68	1.01	1.67	2.54	3.78	4.58	5.37	77
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.34	0.87	1.10	2.18	3.85	5.65	8.63	12.55	77
30-89 Days Past Due Loans and Leases	1.46	0.01	0.44	0.96	1.24	2.08	2.56	3.04	77
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	32.62	-3.28	4.56	14.42	26.99	46.80	75.30	94.37	77
Net ST Noncore Funding Dependence	9.75	-67.97	-20.45	3.06	12.19	19.72	33.88	52.36	77
Net Loans and Leases/Total Assets	56.53	6.37	26.63	46.94	63.01	69.02	71.71	75.14	77
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.51	2.94	4.83	7.00	8.69	9.71	11.20	12.47	77
Equity Capital/Total Assets	9.74	1.60	5.67	8.14	10.12	11.56	12.77	14.18	77
Equity Capital+Minority Int/Total Assets	10.01	4.62	6.46	8.15	10.20	11.70	12.88	14.18	77
Net Loans&Ls/Equity Capital (X)	5.97	1.21	3.42	4.35	5.65	7.17	8.58	12.79	77
Cash Dividends/Net Income	60.24	0.00	12.11	29.84	41.24	76.41	98.63	130.06	38
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	-5.95	-55.45	-43.97	-9.28	-1.49	3.66	6.75	8.52	77
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.51	0.00	0.00	0.00	0.00	2.63	22.78	28.13	77
Long-Term Debt/Equity Capital	18.25	0.00	0.00	0.00	6.27	22.96	71.25	149.82	77
Equity Investment in Subs/Equity Cap	110.07	80.66	89.02	96.91	105.91	118.41	143.38	175.09	77
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.16	-232.75	-19.14	23.76	88.90	155.66	223.31	284.26	76

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.14	1.64	2.53	3.72	4.29	4.65	5.13	5.55	77
Less: Interest Expense	1.34	0.47	0.55	0.88	1.29	1.71	2.14	2.82	77
Equals: Net Interest Income (TE)	2.77	0.71	1.04	2.45	2.86	3.24	3.72	3.87	77
Plus: Non-Interest Income	1.97	0.19	0.41	0.91	1.76	2.80	3.98	4.86	77
Equals: Adj Operating Income (TE)	4.71	2.16	2.75	3.46	4.61	5.75	6.68	7.50	77
Less: Overhead Expense	3.28	1.43	1.70	2.57	3.03	3.96	4.88	5.77	77
Less: Provision for Loan and Lease Losses	1.84	0.08	0.23	0.63	1.71	2.83	3.79	4.44	77
Plus: Realized G/L on HTM Sec	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	77
Plus: Realized G/L on AFS Sec	0.02	-0.70	-0.25	-0.00	0.01	0.09	0.19	0.39	77
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	77
Equals: Pretax Net Oper Inc (TE)	-0.33	-5.04	-4.21	-1.10	-0.08	1.04	1.76	2.14	77
Less: Applicable Income Taxes (TE)	0.01	-1.01	-0.62	-0.31	0.03	0.32	0.58	0.71	77
Less: Minority Interest	0.00	-0.02	-0.00	0.00	0.00	0.00	0.01	0.03	77
Equals: Net Operating Income	-0.32	-5.29	-4.06	-0.85	-0.01	0.70	1.17	1.26	77
Plus: Net Extraordinary Items	-0.00	-0.06	-0.04	0.00	0.00	0.00	0.00	0.00	77
Equals: Net Income	-0.29	-5.34	-3.34	-0.85	-0.01	0.65	1.15	1.26	77
Memo: Net Income (Last Four Qtrs)	-0.29	-5.34	-3.34	-0.85	-0.01	0.65	1.15	1.26	77
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.40	81.88	86.05	88.23	90.38	92.69	94.21	94.81	77
Avg Int-Bearing Funds / Avg Assets	74.42	52.72	60.24	69.66	74.59	78.63	85.07	87.07	77
Int Income (TE) / Avg Earning Assets	4.59	2.04	2.75	4.18	4.69	5.15	5.61	5.93	77
Int Expense / Avg Earning Assets	1.48	0.51	0.64	0.99	1.46	1.88	2.35	3.08	77
Net Int Inc (TE) / Avg Earn Assets	3.08	0.76	1.14	2.68	3.11	3.65	4.13	4.53	77
YIELD OR COST:									
Total Loans and Leases (TE)	5.33	3.22	4.31	4.75	5.18	5.69	6.70	7.62	77
Interest-Bearing Bank Balances	0.52	0.05	0.14	0.25	0.34	0.70	1.05	1.99	77
Fed Funds Sold & Reverse Repos	0.47	0.00	0.00	0.17	0.33	0.63	1.34	2.34	68
Trading Assets	1.47	0.00	0.00	0.01	0.92	2.59	5.26	6.65	59
Total Earning Assets	4.53	2.02	2.69	4.15	4.66	5.06	5.59	5.68	77
Investment Securities (TE)	4.11	1.30	2.40	3.66	4.18	4.73	5.17	5.52	76
U.S. Treasury & Agency Sec (excl MBS)	2.51	0.54	0.71	1.45	2.47	3.39	4.42	4.82	75
Mortgage-Backed Securities	4.50	3.06	3.60	3.92	4.54	4.93	5.45	6.06	76
All Other Securities	5.82	1.63	2.31	3.47	5.80	6.75	10.40	14.50	76
Interest-Bearing Deposits	1.48	0.42	0.60	1.01	1.37	1.88	2.36	3.15	77
Time Deposits of \$100K or More	2.31	0.59	1.05	1.63	2.30	2.93	3.37	3.43	77
Time Deposits < \$100K	2.62	0.83	1.57	2.25	2.54	3.08	3.47	3.77	75
Other Domestic Deposits	0.74	0.31	0.38	0.50	0.67	0.87	1.15	1.64	77
Foreign Deposits	0.74	0.13	0.17	0.24	0.54	0.94	1.76	2.95	47
Fed Funds Purchased and Repos	1.06	0.00	0.06	0.20	0.46	1.96	3.06	3.79	77
Other Borrowed Funds & Trading Liab	2.47	0.53	0.70	1.47	2.35	3.38	4.12	4.75	77
All Interest-Bearing Funds	1.81	0.64	1.02	1.30	1.74	2.26	2.71	3.25	77

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	86.39	45.50	55.84	66.19	77.89	100.73	130.77	165.37	77
Avg Assets per Employee (\$000)	6707.58	2770.46	3369.12	4765.43	5544.79	7555.08	12080.0	17762.7	77

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.75	0.00	0.00	0.94	2.36	4.37	6.50	9.27	75
Overhead Exp / NII + Non-Int Income	73.71	45.56	53.45	59.14	67.26	81.78	119.49	139.41	77

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.28	1.43	1.70	2.57	3.03	3.96	4.88	5.77	77
Personnel Expense	1.42	0.54	0.67	1.12	1.37	1.68	2.12	2.51	77
Net Occupancy Expense	0.36	0.11	0.15	0.28	0.35	0.43	0.58	0.66	77
Other Operating Expenses	1.43	0.60	0.78	0.88	1.12	1.59	2.94	3.98	77
Overhead Less Non-Interest Income	1.26	-1.37	-0.11	0.75	1.33	1.63	2.46	3.77	77

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.76	45.46	52.77	57.97	66.06	80.59	118.72	135.94	77
Personnel Expense	31.25	15.46	20.73	27.50	31.65	35.77	39.31	42.54	77
Net Occupancy Expense	8.15	2.18	4.60	6.37	7.94	9.70	12.04	13.86	77
Other Operating Expenses	32.77	15.83	17.79	20.66	24.80	38.07	80.92	102.83	77
Total Non-Interest Income	38.87	7.01	13.97	23.96	38.47	49.76	67.89	78.62	77
Fiduciary Activities Income	3.14	0.00	0.00	0.18	1.56	4.00	7.45	23.37	77
Serv Charges on Deposit Accts - Domestic	7.15	0.00	0.02	2.44	7.57	10.50	12.47	13.55	77
Trading Revenue	2.21	-0.28	0.00	0.00	0.73	2.86	8.48	13.78	77
Investment Banking Fees & Commissions	3.62	0.00	0.04	0.79	1.83	3.71	12.72	16.81	77
Venture Capital Revenue	-0.05	-0.67	-0.40	-0.05	0.00	0.00	0.00	0.11	77
Net Servicing Fees	1.62	0.00	0.00	0.05	0.41	1.87	6.50	9.31	77
Net Securitization Income	0.16	-0.13	0.00	0.00	0.00	0.01	0.59	2.18	77
Insurance Activities Revenue	1.19	0.00	0.01	0.08	0.52	1.91	3.51	5.12	77
Net Gain (Loss) - Sales Loans, OREO, Oth	0.03	-9.67	-8.38	-1.14	0.02	1.66	4.28	7.90	77
Other Non-Interest Income	14.54	0.54	3.40	7.18	11.64	17.97	32.27	50.97	77
Overhead Less Non-Interest Income	33.12	-14.45	-2.06	13.89	27.56	46.14	85.83	110.45	77

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.49	-42.38	-11.90	15.73	25.93	30.54	35.25	37.60	37
Appl Inc Tax+TE/Pretax NOI+TE	29.40	-13.96	12.42	24.58	32.11	35.40	39.85	43.95	37

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	35.36	0.10	2.15	24.24	38.86	48.05	56.56	58.96	77
Commercial and Industrial Loans	11.27	0.16	0.75	6.93	10.84	15.27	19.87	24.73	77
Loans to Individuals	5.09	0.07	0.16	1.45	3.19	7.82	14.22	18.51	77
Loans to Depository Institutions	0.05	0.00	0.00	0.00	0.00	0.07	0.26	0.43	77
Agricultural Loans	0.15	0.00	0.00	0.00	0.04	0.26	0.68	0.83	77
Other Loans and Leases	3.11	0.01	0.32	1.05	2.77	4.39	6.76	10.21	77
Net Loans and Leases	56.53	6.37	26.63	46.94	63.01	69.02	71.71	75.14	77
Debt Securities Over 1 Year	15.11	0.19	2.11	8.63	13.08	20.34	29.60	36.06	77
Mutual Funds and Equity Securities	0.19	0.00	0.00	0.01	0.08	0.25	0.75	1.07	77
Subtotal	73.34	6.58	43.90	66.84	78.34	83.56	88.63	89.58	77
Interest-Bearing Bank Balances	4.55	0.04	0.09	1.17	2.53	7.07	15.24	20.71	77
Federal Funds Sold & Reverse Repos	1.55	0.00	0.00	0.00	0.08	0.62	9.57	18.09	77
Debt Securities 1 Year or Less	2.93	0.00	0.08	0.49	1.54	4.49	7.63	15.11	77
Trading Assets	1.68	0.00	0.00	0.00	0.36	1.22	5.26	19.28	77
Total Earning Assets	87.33	74.81	80.95	85.42	87.53	90.44	91.73	92.75	77
Non-Int Cash and Due From Dep Inst	1.70	0.53	0.65	1.25	1.57	2.01	3.29	3.87	77
Other Real Estate Owned	0.30	0.00	0.02	0.06	0.21	0.48	0.75	0.98	77
All Other Assets	10.87	5.13	5.70	8.17	10.50	12.72	16.84	21.54	77
MEMORANDA:									
Short-Term Investments	11.09	1.01	1.18	3.17	6.68	15.87	32.15	46.49	77
U. S. Treasury Securities	0.64	0.00	0.00	0.00	0.11	1.08	2.98	4.61	77
U. S. Agency Securities (excl MBS)	1.63	0.00	0.00	0.03	0.71	2.79	5.58	8.61	77
Municipal Securities	1.21	0.00	0.01	0.17	0.65	1.78	3.86	5.09	77
Mortgage-Backed Securities	11.08	0.06	0.55	3.89	10.54	16.69	21.73	27.86	77
Asset-Backed Securities	0.62	0.00	0.00	0.00	0.03	0.90	2.58	4.68	77
Other Debt Securities	0.93	0.00	0.00	0.00	0.17	0.81	4.37	8.92	77
RE Loans Secured by 1-4 Family	14.30	0.00	0.59	8.37	14.10	20.04	24.42	30.32	77
Revolving	3.69	0.00	0.00	0.89	3.53	5.71	9.31	10.25	77
Closed-End, Sec by First Liens	8.87	0.00	0.59	4.82	8.78	12.63	17.19	19.57	77
Closed-End, Sec by Junior Liens	1.14	0.00	0.00	0.29	1.10	1.65	2.80	3.75	77
Commercial Real Estate Loans	18.88	0.09	0.81	7.46	16.63	29.73	40.51	44.14	77
Construction and Land Dev	5.00	0.00	0.01	1.28	4.58	7.88	12.62	13.17	77
Multifamily	1.53	0.00	0.00	0.49	0.98	2.32	3.36	5.32	77
Nonfarm Nonresidential	11.67	0.04	0.46	5.20	11.13	18.00	23.68	26.65	77
RE Loans Secured by Farmland	0.35	0.00	0.00	0.00	0.12	0.48	1.43	2.07	77
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	58.46	3.49	17.89	49.03	61.42	72.04	78.49	85.51	77
RE Loans Secured by 1-4 Family	24.21	0.08	5.24	14.71	22.94	31.98	45.22	50.70	77
Revolving	6.03	0.00	0.01	1.93	5.53	10.80	13.95	16.16	77
Closed-End	17.22	0.08	3.58	9.51	16.68	23.42	34.35	37.53	77
Commercial Real Estate Loans	30.31	1.63	4.03	16.08	31.74	43.06	55.92	60.69	77
Construction and Land Dev	7.64	0.00	0.16	2.58	6.91	11.81	16.48	20.03	77
Multifamily	2.64	0.00	0.01	1.06	1.88	3.78	5.71	9.22	77
Nonfarm Nonresidential	19.02	0.12	2.66	11.18	19.53	27.34	34.44	37.69	77
RE Loans Secured by Farmland	0.56	0.00	0.00	0.00	0.20	0.73	2.74	3.35	77
Loans to Depository Institutions	0.11	0.00	0.00	0.00	0.00	0.12	0.56	1.34	77
Commercial and Industrial Loans	19.18	1.03	5.04	13.46	18.05	24.58	35.36	41.02	77
Loans to Individuals	9.41	0.22	0.35	2.53	6.44	13.07	25.53	37.19	77
Credit Card Loans	1.70	0.00	0.00	0.00	0.11	1.62	7.86	16.40	77
Agricultural Loans	0.25	0.00	0.00	0.00	0.06	0.39	1.05	1.34	77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.10	77
Other Loans and Leases	7.72	0.05	0.67	1.64	4.82	8.83	17.25	56.25	77

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	11.09	1.01	1.18	3.17	6.68	15.87	32.15	46.49	77
Liquid Assets	25.70	8.38	12.03	16.63	21.31	32.89	49.02	60.63	77
Investment Securities	19.19	0.48	7.48	11.72	17.19	25.32	38.54	43.25	77
Net Loans and Leases	56.53	6.37	26.63	46.94	63.01	69.02	71.71	75.14	77
Net Lns, Ls & Stdby Ltrs of Credit	59.26	8.00	31.25	49.00	65.63	70.72	76.83	78.91	77
Core Deposits	48.53	2.11	7.96	28.95	57.02	64.85	71.54	73.50	77
Noncore Funding	33.57	10.58	14.10	20.34	26.32	46.41	69.72	72.56	77
Time Deposits of \$100K or More	7.00	0.02	1.40	3.45	6.19	9.49	13.75	19.15	77
Foreign Deposits	2.04	0.00	0.00	0.00	0.49	1.83	5.66	20.52	77
Fed Funds Purchased and Repos	4.96	0.00	0.00	1.25	3.11	9.23	13.78	17.53	77
Net Fed Funds Purchased (Sold)	3.35	-4.63	-1.02	0.68	1.96	5.46	9.93	13.47	77
Commercial Paper	0.15	0.00	0.00	0.00	0.00	0.00	0.71	2.22	77
Oth Borrowings W/Rem Mat 1 Yr or Less	3.44	0.03	0.08	0.90	2.49	4.52	9.10	15.85	77
Earning Assets Repr in 1 Year	43.13	16.22	22.23	33.68	43.29	53.02	59.71	71.80	77
Int-Bearing Liab Repr in 1 Year	18.51	0.24	2.73	10.43	14.78	24.37	41.42	47.19	77
Long-Term Debt Repr in 1 Year	2.00	0.00	0.00	0.00	0.93	3.28	7.74	10.00	77
Net Assets Repriceable in 1 Year	21.04	-11.02	-0.69	9.95	21.74	31.19	43.96	46.77	77
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	32.62	-3.28	4.56	14.42	26.99	46.80	75.30	94.37	77
Net ST Noncore Funding Dependence	9.75	-67.97	-20.45	3.06	12.19	19.72	33.88	52.36	77
Short-Term Inv/ST Noncore Funding	58.32	4.57	7.10	20.48	37.72	85.48	153.67	201.54	77
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.48	-19.85	-13.55	-3.16	5.98	17.42	52.39	73.16	77
Net Loans and Leases/Total Deposits	94.93	41.56	49.16	75.75	89.92	102.52	124.20	260.05	77
Net Loans and Leases/Core Deposits	146.71	54.25	68.26	96.84	112.94	139.14	323.37	592.26	77
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.16	-2.20	-1.33	0.00	0.00	0.34	1.14	3.40	51
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.88	-14.06	-6.34	-0.74	0.93	3.14	6.73	8.04	75
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.46	-0.26	-0.06	-0.00	0.03	0.05	0.11	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.10	0.00	0.00	0.00	0.27	5.80	20.44	44.38	76
Available-For-Sale Securities	94.89	47.26	76.99	93.95	99.65	100.00	100.00	100.00	76
U.S. Treasury Securities	3.71	0.00	0.00	0.02	0.63	8.24	15.45	18.83	76
U.S. Agency Securities (excl MBS)	10.75	0.00	0.00	0.68	4.19	22.47	31.67	52.15	76
Municipal Securities	6.50	0.04	0.21	1.04	3.61	11.51	18.39	22.10	76
Mortgage-Backed Securities	57.35	2.59	9.48	29.58	63.90	83.76	94.98	96.84	76
Asset-Backed Securities	3.95	0.00	0.00	0.00	0.38	7.96	14.86	24.55	76
Other Debt Securities	6.20	0.00	0.00	0.07	0.93	8.40	25.18	45.56	76
Mutual Funds and Equity Securities	1.68	0.00	0.00	0.06	0.64	2.18	6.82	11.63	76
Debt Securities 1 Year or Less	17.24	0.38	1.05	3.52	10.15	31.16	51.34	55.90	76
Debt Securities 1 To 5 Years	23.91	0.18	1.56	6.97	20.58	43.23	50.47	51.75	76
Debt Securities Over 5 Years	52.17	4.55	12.14	27.62	53.73	75.34	89.48	94.53	76
Pledged Securities	53.02	5.81	19.85	35.83	51.41	72.35	83.36	88.96	76
Structured Notes, Fair Value	0.29	0.00	0.00	0.00	0.00	0.00	1.62	4.87	76

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.84	0.08	0.23	0.63	1.71	2.83	3.79	4.44	77
Provision for Ln&Ls Losses/Avg Lns&Ls	2.99	0.61	0.72	1.35	2.53	4.42	5.74	6.64	77
Provision for Ln&Ls Losses/Net Losses	140.49	85.66	108.79	122.23	136.43	157.89	179.22	213.07	76
Ln&Ls Allowance/Total Loans & Leases	2.71	0.68	1.01	1.67	2.54	3.78	4.58	5.37	77
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.52	0.56	0.69	0.96	1.33	2.10	2.63	3.16	76
ALLL/Nonaccrual Assets	91.31	18.70	23.57	54.01	81.85	107.78	161.88	308.59	76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	72.38	18.72	25.14	45.20	64.43	92.89	124.65	210.29	76
Gross Ln&Ls Losses/Avg Loans & Leases	2.41	0.15	0.53	0.98	2.03	3.39	5.26	6.55	77
Recoveries/Avg Loans and Leases	0.13	0.00	0.02	0.05	0.11	0.16	0.26	0.41	77
Net Losses/Avg Loans and Leases	2.27	0.14	0.45	0.91	1.88	3.23	4.72	6.40	77
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.27	77
Recoveries/Prior Year-End Losses	12.61	2.48	4.92	6.87	10.20	17.11	25.52	31.33	70
Earnings Coverage of Net Losses (X)	1.85	-2.20	-0.73	0.48	1.12	2.19	6.52	10.36	76
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	2.28	0.00	0.12	0.68	1.44	3.26	5.71	8.09	77
RE Loans Secured By 1-4 Family	1.36	0.00	0.10	0.32	0.89	1.94	3.28	5.02	74
Revolving	1.65	0.00	0.06	0.40	1.01	2.29	4.29	9.61	70
Closed-End	1.36	0.00	0.03	0.27	0.86	2.04	3.45	4.81	74
Commercial Real Estate Loans	2.90	0.08	0.30	0.82	1.87	3.88	7.19	12.68	75
Construction and Land Dev	6.68	0.00	0.59	1.87	5.78	10.40	15.16	20.09	73
Multifamily	1.11	0.00	0.00	0.00	0.68	1.55	4.30	5.74	71
Nonfarm Nonresidential	0.96	0.00	0.01	0.25	0.66	1.50	2.60	4.18	75
RE Loans Secured by Farmland	0.40	-0.06	0.00	0.00	0.00	0.49	2.19	2.80	61
Commercial and Industrial Loans	2.32	0.00	0.26	0.94	1.89	3.17	4.92	8.17	77
Loans to Depository Institutions	0.04	-0.02	0.00	0.00	0.00	0.00	0.24	0.55	44
Loans to Individuals	3.53	0.44	0.86	1.65	2.64	4.70	8.38	11.05	72
Credit Card Loans	5.79	-18.42	-0.54	3.43	6.37	8.73	11.81	13.54	52
Agricultural Loans	0.38	-0.11	-0.00	0.00	0.02	0.60	1.58	2.82	61
Loans to Foreign Governments & Inst	0.00	-0.36	-0.28	0.00	0.00	0.00	0.02	0.18	15
Other Loans and Leases	1.36	-0.08	0.00	0.11	0.81	1.91	3.58	9.03	77

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

30-89 Days PD Loans and Leases	1.46	0.01	0.44	0.96	1.24	2.08	2.56	3.04	77
90+ Days PD Loans and Leases	0.60	0.00	0.00	0.06	0.30	1.00	2.24	2.71	77
Nonaccrual Loans and Leases	3.85	0.57	0.92	1.80	3.32	4.93	8.17	11.57	77
90+ Days PD and Nonaccrual Loans and Leases	4.56	0.99	1.13	2.27	4.11	6.29	8.48	12.41	77
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.18	77
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	77
Nonaccrual Restructured	0.30	0.00	0.00	0.01	0.13	0.56	1.05	1.53	77
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.48	0.01	0.44	0.96	1.24	2.11	2.56	3.04	77
90+ Days Past Due Assets	0.61	0.00	0.00	0.06	0.30	1.00	2.24	2.71	77
Nonaccrual Assets	3.93	0.57	0.97	1.99	3.41	4.93	8.17	11.75	77
30+ Days PD & Nonaccrual Assets	6.22	1.26	2.27	3.49	5.74	8.30	11.52	15.66	77
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.67	0.23	0.40	1.05	2.39	4.01	5.12	7.37	77
90+ PD & Nonaccrual Assets + OREO	2.99	0.27	0.49	1.25	2.54	4.40	5.76	7.92	77
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.82	0.11	0.38	0.95	2.51	4.18	5.89	8.22	77
Allowance for Loan & Lease Losses	191.76	35.41	69.07	115.60	161.40	217.79	386.42	572.40	76
Equity Cap + ALLL	26.71	1.91	4.09	10.20	20.91	33.49	58.57	116.06	77
Tier 1 Cap + ALLL	28.97	1.74	4.12	13.08	25.11	40.41	55.92	96.93	77
Loans & Leases + RE Acquired	4.75	0.88	1.13	2.43	4.38	6.39	9.15	12.80	77

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	1.71	0.00	0.33	1.01	1.45	2.31	2.98	3.90	77
- 90+ Days Past Due	0.72	0.00	0.00	0.01	0.23	1.22	2.85	4.01	77
- Nonaccrual	5.74	0.55	1.19	2.35	5.18	6.93	12.89	17.16	77
Coml & Indl - 30-89 Days PD	0.84	0.00	0.03	0.37	0.75	1.13	2.31	3.19	77
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.10	0.26	0.55	0.74	77
- Nonaccrual	2.72	0.16	0.30	1.07	2.19	3.37	6.09	10.57	77
Individuals - 30-89 Days PD	2.18	0.00	0.11	1.27	2.07	2.78	3.56	5.32	77
- 90+ Days Past Due	0.62	0.00	0.00	0.04	0.31	1.01	2.37	2.86	77
- Nonaccrual	0.56	0.00	0.00	0.05	0.36	0.80	1.85	2.36	77
Dep Inst Lns - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.00	1.09	1.39	44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	44
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	0.37	3.99	44
Agricultural - 30-89 Days PD	0.74	0.00	0.00	0.00	0.07	0.96	3.59	5.21	61
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.27	0.51	61
- Nonaccrual	1.61	0.00	0.00	0.00	0.28	2.21	8.19	13.34	61
Foreign Govts- 30-89 Days PD	6.66	0.00	0.00	0.00	0.00	0.00	0.00	25.01	15
- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00	0.00	0.00	1.36	15
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other Lns&Ls - 30-89 Days PD	0.62	0.00	0.00	0.04	0.46	1.03	1.86	3.06	77
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.33	0.61	77
- Nonaccrual	1.02	0.00	0.00	0.11	0.74	1.54	3.03	4.47	77
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.82	0.00	0.48	0.97	1.58	2.43	3.46	4.97	74
- 90+ Days Past Due	1.00	0.00	0.00	0.00	0.24	1.78	4.34	6.44	74
- Nonaccrual	3.35	0.11	0.43	1.14	2.38	4.56	9.31	12.29	74
Revolving - 30-89 Days PD	0.98	0.00	0.20	0.43	0.75	1.33	2.28	3.74	70
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.01	0.28	0.93	1.38	70
- Nonaccrual	1.18	0.00	0.06	0.38	0.80	1.45	2.83	6.43	70
Closed-End - 30-89 Days PD	2.19	0.00	0.59	1.17	1.82	2.96	4.52	5.65	74
- 90+ Days Past Due	1.32	0.00	0.00	0.00	0.24	2.25	6.13	9.19	74
- Nonaccrual	4.19	0.23	0.48	1.40	3.07	6.37	11.50	12.93	74
- Jr Lien 30-89 Days PD	0.21	0.00	0.00	0.05	0.19	0.31	0.58	0.68	74
- Jr Lien 90+ Days PD	0.04	0.00	0.00	0.00	0.00	0.07	0.17	0.31	74
- Jr Lien Nonaccrual	0.25	0.00	0.00	0.02	0.22	0.43	0.74	0.91	74
Commercial RE - 30-89 Days PD	1.51	0.00	0.10	0.65	1.22	2.32	3.04	3.35	75
- 90+ Days Past Due	0.41	0.00	0.00	0.00	0.06	0.45	1.26	3.86	75
- Nonaccrual	7.82	0.42	1.43	2.63	6.73	9.94	19.55	25.47	75
Const & Dev - 30-89 Days PD	2.50	0.00	0.02	0.78	2.28	3.96	5.85	7.34	73
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.12	0.90	2.57	7.74	73
- Nonaccrual	17.32	0.00	2.00	7.86	13.54	20.80	43.31	49.25	73
Multifamily - 30-89 Days PD	1.07	0.00	0.00	0.09	0.76	1.82	3.23	3.45	71
- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.00	0.15	1.60	3.84	71
- Nonaccrual	3.45	0.00	0.00	0.64	2.99	5.78	8.68	11.12	71
Nonfarm Nres- 30-89 Days PD	1.05	0.00	0.02	0.39	0.94	1.58	2.18	2.31	75
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.04	0.24	1.05	1.60	75
- Nonaccrual	4.45	0.15	0.52	1.47	3.45	5.70	11.55	17.83	75
Farmland - 30-89 Days PD	0.79	0.00	0.00	0.00	0.38	1.37	3.28	4.08	61
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.09	0.68	1.55	61
- Nonaccrual	3.01	0.00	0.00	0.25	2.14	5.56	9.26	14.86	61
Credit Card - 30-89 Days PD	1.84	0.00	0.00	1.16	2.01	2.81	3.34	3.95	52
- 90+ Days Past Due	1.32	0.00	0.00	0.00	1.20	2.52	3.35	3.97	52
- Nonaccrual	0.46	0.00	0.00	0.00	0.00	0.84	2.04	3.56	52

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.51	2.94	4.83	7.00	8.69	9.71	11.20	12.47	77
Tier 1 RBC Ratio	11.45	4.23	7.43	9.87	11.64	13.09	14.90	15.59	77
Total Risk-Based Capital Ratio	14.04	5.38	9.65	12.68	14.35	15.59	17.10	19.01	77
Tangible Tier 1 Leverage Ratio	8.17	2.83	3.96	6.58	8.51	9.55	11.11	11.65	77
Tangible Common Eq Cap/Tan Assets	5.67	-0.84	2.34	4.17	5.94	7.30	8.16	8.88	77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.45	3.53	7.70	14.10	21.78	31.39	43.74	63.74	77
Standby Letters of Credit	2.39	0.00	0.11	0.69	1.95	3.74	5.94	6.45	77
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.03	0.10	0.22	0.31	77
Securities Lent	1.16	0.00	0.00	0.00	0.00	0.09	5.55	13.43	77
Credit Derivatives (BHC as Guarantor)	4.27	0.00	0.00	0.00	0.00	0.21	3.43	102.76	77
Credit Derivatives (BHC as Beneficiary)	4.46	0.00	0.00	0.00	0.00	0.13	4.62	101.60	77
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	128.66	0.06	0.77	5.23	16.97	60.01	338.76	2135.67	77
Interest Rate Contracts	105.60	0.06	0.20	3.36	14.72	47.90	229.86	1882.04	77
Interest Rate Futures & Forward Contr	14.57	0.00	0.00	0.00	0.67	6.61	66.23	186.60	77
Written Options Contr (Int Rate)	6.74	0.00	0.00	0.01	0.52	1.90	12.85	131.75	77
Purchased Options Contr (Int Rate)	6.82	0.00	0.00	0.00	0.36	2.98	13.06	124.64	77
Interest Rate Swaps	67.26	0.00	0.00	2.63	10.88	33.41	113.62	1257.80	77
Foreign Exchange Contracts	16.39	0.00	0.00	0.00	0.33	3.13	119.65	218.97	77
Futures & Forward Foreign Exch Contr	9.54	0.00	0.00	0.00	0.23	2.40	76.04	116.79	77
Written Options Contr (Foreign Exch)	0.83	0.00	0.00	0.00	0.00	0.05	0.78	18.00	77
Purchased Options Contr (Foreign Exch)	0.80	0.00	0.00	0.00	0.00	0.05	0.60	16.87	77
Foreign Exchange Rate Swaps	2.19	0.00	0.00	0.00	0.00	0.28	4.90	43.02	77
Equity, Commodity, & Other Deriv Contr	4.68	0.00	0.00	0.00	0.00	2.15	27.13	56.44	77
Commodity & Other Fut & Forward Contr	0.44	0.00	0.00	0.00	0.00	0.00	2.87	6.55	77
Written Options Contr (Comm & Other)	1.92	0.00	0.00	0.00	0.00	1.00	7.93	25.57	77
Purchased Options Contr (Comm & Oth)	1.54	0.00	0.00	0.00	0.00	0.40	6.26	22.23	77
Commodity & Other Swaps	0.58	0.00	0.00	0.00	0.00	0.23	3.81	6.47	77
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	57.59	9.02	15.90	24.59	35.25	64.26	159.93	286.39	77

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.19	20.23	49.13	80.87	93.58	99.82	100.00	100.00	76
Foreign Exchange Contracts	6.88	0.00	0.00	0.00	1.87	9.73	24.55	56.80	76
Equity, Comm, & Other Contracts	3.02	0.00	0.00	0.00	0.00	3.30	15.01	27.32	76
Futures and Forwards	20.14	0.00	0.03	5.77	15.04	31.86	55.23	67.95	76
Written Options	8.04	0.00	0.00	1.78	5.36	10.88	24.03	35.03	76
Exchange-Traded	0.33	0.00	0.00	0.00	0.00	0.00	2.10	3.08	76
Over-The-Counter	7.18	0.00	0.00	1.30	4.54	9.44	24.03	35.03	76
Purchased Options	5.75	0.00	0.00	0.00	4.05	10.65	18.02	24.51	76
Exchange-Traded	0.40	0.00	0.00	0.00	0.00	0.00	2.26	3.86	76
Over-The-Counter	4.81	0.00	0.00	0.00	2.88	7.61	15.69	24.51	76
Swaps	56.81	0.00	0.27	35.27	65.52	83.16	92.88	98.68	76
Held for Trading	48.87	0.00	0.00	0.00	59.41	82.25	99.71	99.88	76
Interest Rate Contracts	39.72	0.00	0.00	0.00	47.94	72.03	84.16	88.14	76
Foreign Exchange Contracts	3.50	0.00	0.00	0.00	0.19	5.96	16.54	26.10	76
Equity, Comm, & Other Contracts	1.48	0.00	0.00	0.00	0.00	1.27	8.73	14.30	76
Non-Traded	51.12	0.04	0.24	16.83	38.85	99.91	100.00	100.00	76
Interest Rate Contracts	45.92	0.00	0.17	5.27	31.97	80.42	100.00	100.00	76
Foreign Exchange Contracts	1.20	0.00	0.00	0.00	0.00	0.57	5.13	16.95	76
Equity, Comm, & Other Contracts	0.51	0.00	0.00	0.00	0.00	0.00	1.47	10.68	76
Deriv Contr (Excl Fut & FX LE 14 Days)	82.88	24.38	48.18	70.84	86.13	96.84	100.00	100.00	76
One Year or Less	29.93	0.24	6.16	14.35	25.30	41.43	67.84	80.79	76
Over 1 Year to 5 Years	32.29	0.00	0.00	17.17	32.69	49.85	61.74	74.33	76
Over 5 Years	12.64	0.00	0.00	1.34	12.24	21.41	28.49	35.75	76
Gross Negative Fair Value (Abs Val)	1.60	0.00	0.27	0.94	1.58	2.09	2.66	3.26	76
Gross Positive Fair Value	1.86	0.43	0.80	1.36	1.76	2.32	3.01	3.34	76
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.31	0.00	0.00	0.01	0.03	0.13	0.91	5.45	77
Gross Positive Fair Value (X)	0.33	0.00	0.00	0.00	0.04	0.12	0.97	5.41	77
Held for Trading (X)	0.29	0.00	0.00	0.00	0.01	0.08	0.86	5.33	77
Non-Traded (X)	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.14	77
Current Credit Exposure (X)	0.10	0.00	0.00	0.00	0.04	0.10	0.41	0.65	77
Credit Losses on Derivative Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.20	77
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	77
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	77
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.29	0.00	0.00	0.06	0.47	1.14	5.00	8.46	77

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.11	0.00	0.00	0.00	0.00	0.09	0.44	1.66	77
Ins Under Assets(P/C)/Tot Ins Und Ast	51.52	0.00	0.00	0.00	39.66	100.00	100.00	100.00	33
Ins Under Assets(L/H)/Tot Ins Und Ast	48.47	0.00	0.00	0.00	33.36	99.73	100.00	100.00	33
Sep Acct Assets(L/H)/Total Life Ast	3.72	0.00	0.00	0.00	0.00	0.00	26.61	31.02	23
Ins Activities Revenue/Adj Oper Inc	1.19	0.00	0.01	0.08	0.52	1.91	3.51	5.12	77
Premium Inc/Ins Activities Revenue	14.40	0.00	0.00	0.00	0.00	23.29	72.85	81.25	73
Credit Rel Prem Inc/Tot Prem Inc	58.46	0.00	0.00	0.00	84.11	100.00	100.00	100.00	30
Other Prem Inc/Total Prem Inc	41.53	0.00	0.00	0.00	0.02	98.67	100.00	100.00	30
Ins Under Net Income/Consol Net Income	0.40	-0.81	-0.06	0.00	0.00	0.01	2.81	4.72	76
Ins Net Inc (P/C)/Equity (P/C)	-3.31	-83.01	-41.90	-16.47	-1.63	11.38	22.27	27.86	24
Ins Net Inc (L/H)/Equity (L/H)	3.41	-18.16	-4.28	-0.14	2.40	3.98	13.16	18.90	23
Insur Ben, Losses, Exp/Insur Premiums	148.41	1.80	16.59	48.95	93.20	167.31	255.20	648.89	30
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.69	0.00	0.00	0.00	0.00	3.31	13.92	39.47	24
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.31	0.00	0.00	0.00	0.00	0.14	0.58	4.68	23
Net Assets Ins Under Subs/Cons Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.35	77
CSV Life Insurance/Tier 1 Cap + ALLL	9.05	0.00	0.00	0.35	7.39	17.51	22.92	26.79	76
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.33	0.00	0.00	0.00	0.00	0.14	6.48	20.06	77
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.74	0.00	0.00	0.00	1.02	4.41	15.58	21.85	58
Cost: Interest-Bearing Deposits	0.74	0.13	0.17	0.24	0.54	0.94	1.76	2.95	47
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	144.59	0.00	0.00	0.23	0.51	44.51	361.36	569.47	6
Commercial and Industrial Loans	1.50	0.03	0.10	0.31	0.94	1.86	4.35	5.18	23
Foreign Governments and Inst	0.00	-0.36	-0.28	0.00	0.00	0.00	0.02	0.18	15
GROWTH RATES:									
Net Loans and Leases	-5.28	-93.36	-66.99	-27.47	-11.22	12.74	54.06	103.26	49
Total Selected Assets	-1.30	-100.00	-97.10	-26.13	-4.67	13.82	60.80	163.87	60
Deposits	-10.79	-88.48	-74.05	-54.46	-16.71	9.96	68.49	226.30	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	-3.46	-53.44	-42.03	-7.61	-0.16	7.65	10.61	14.97	77
Bank Net Inc/Avg Eq Inv in Banks	0.28	-71.46	-23.00	-4.55	1.22	8.11	13.22	21.99	64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-1.48	-86.33	-19.14	-5.78	0.53	5.12	10.60	14.92	71
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-6.01	-84.34	-44.58	-17.52	-1.70	6.83	11.36	13.12	30
Bank Net Income/Parent Net Income	81.94	0.00	0.00	6.16	101.82	112.95	157.52	246.24	37
Nonbank Net Income/Parent Net Income	11.49	0.00	0.00	0.04	2.52	16.59	50.33	65.57	25
Sub BHCs Net Inc/Parent Net Income	78.37	1.51	3.99	31.94	96.53	108.90	112.78	114.61	13
LEVERAGE:									
Total Liabilities/Equity	47.47	0.10	1.67	12.60	26.20	55.72	161.70	305.51	77
Total Debt/Equity Capital	22.31	0.00	0.00	0.00	7.63	27.35	78.81	154.21	77
Tot Debt+NP to Subs Iss Tr Pref/Equity	32.23	0.00	0.00	9.16	20.31	44.54	91.81	161.52	77
Tot Debt+Lns Guaranteed for Affl/Equity	26.13	0.00	0.00	0.00	7.63	38.18	99.82	202.91	77
Total Debt/Eq Cap - Exc Over Fair Value	22.65	0.00	0.00	0.00	7.63	27.45	88.02	154.21	77
Long-Term Debt/Equity Capital	18.25	0.00	0.00	0.00	6.27	22.96	71.25	149.82	77
Short-Term Debt/Equity Capital	3.51	0.00	0.00	0.00	0.00	2.63	22.78	28.13	77
Current Portion of LT Debt/Equity	0.18	0.00	0.00	0.00	0.00	0.00	0.92	2.46	77
Exc Cost Over Fair Value/Equity Cap	0.56	0.00	0.00	0.00	0.00	0.37	1.74	6.44	77
Long-Term Debt/Consolidated LT Debt	16.65	0.00	0.00	0.00	8.56	27.31	57.60	71.60	76
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	110.07	80.66	89.02	96.91	105.91	118.41	143.38	175.09	77
Total Investment in Subs/Equity	128.57	91.05	93.67	100.13	110.65	131.29	191.10	359.27	77
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.13	73.82	79.94	88.57	97.04	106.75	130.31	152.52	77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	117.61	80.99	84.20	93.33	99.85	124.01	170.91	333.52	77
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.87	-11.77	-1.64	-0.44	0.60	2.90	5.79	10.23	38
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.16	0.24	0.47	1.40	4.42	8.63	22.47	49.53	22
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	85.94	5.39	15.48	44.63	82.02	112.08	189.10	207.45	76
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.16	-232.75	-19.14	23.76	88.90	155.66	223.31	284.26	76
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	71.85	-224.78	-161.78	15.53	87.30	109.91	178.27	490.80	76
Pretax Oper Inc + Int Exp/Int Expense	167.92	N/A	-265.59	-78.73	126.26	402.52	2645.25	9141.58	58
Div + Int From Subs/Int Exp + Div	77.63	0.62	1.76	10.81	72.93	114.81	201.14	269.15	71
Fees+Other Inc From Subs/Sal + 0th Exp	14.86	0.00	0.00	0.00	0.00	28.11	69.27	92.22	75
Net Inc/Curr Port of LT Debt+Pfd Div(X)	56.41	0.08	0.76	1.87	4.39	13.39	25.54	770.86	28
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.64	-14.61	-9.43	-0.19	3.15	11.28	16.40	21.75	77
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	0.12	19
Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.12	1.84	19
Total	0.21	0.00	0.00	0.00	0.00	0.00	1.38	3.05	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
To Nonbank Subsidiaries	1.38	0.00	0.00	0.00	0.00	0.00	8.27	21.82	77
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Total	1.51	0.00	0.00	0.00	0.00	0.00	8.27	25.01	77
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	10.53	0.00	0.00	0.04	1.41	5.62	60.67	90.03	77
Combined Thrift Assets	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.91	77
Combined Foreign Nonbank Sub Assets	1.05	0.00	0.00	0.00	0.00	0.04	4.30	14.76	77

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	111.42	0.00	7.59	39.72	97.90	141.09	255.43	327.93	46
Dividends Paid/Net Income	60.24	0.00	12.11	29.84	41.24	76.41	98.63	130.06	38
Net Income - Dividends/Avg Equity	-5.94	-55.45	-43.97	-9.28	-1.49	3.66	6.75	8.53	77
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	57.57	0.00	0.00	0.00	3.26	100.00	236.94	384.01	64
Dividends From Nonbank Subs	9.26	0.00	0.00	0.00	0.40	11.11	49.04	71.63	64
Dividends From Subsidiary BHCs	6.80	0.00	0.00	0.00	0.00	0.00	62.09	97.97	64
Dividends From All Subsidiaries	91.53	0.00	0.00	1.41	72.08	119.31	317.25	457.86	64
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	56.21	0.00	0.00	26.71	50.76	86.09	116.54	134.19	35
Interest Income From Bank Subs	2.81	0.00	0.00	0.01	1.29	3.69	9.94	14.00	35
Mgt & Service Fees From Bank Subs	17.41	0.00	0.00	0.00	0.00	4.73	58.58	190.10	35
Other Income From Bank Subs	0.52	-33.97	0.00	0.00	0.00	0.00	0.00	4.44	35
Operating Income From Bank Subs	81.59	-32.45	0.53	28.78	54.27	100.71	180.08	312.24	35
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	53.45	0.00	0.00	0.00	32.06	100.00	200.08	227.91	40
Interest Income From Nonbank Subs	26.24	0.00	0.00	0.00	5.13	27.81	84.24	325.52	40
Mgt & Serv Fees From Nonbank Subs	1.31	0.00	0.00	0.00	0.00	0.00	8.00	21.33	40
Other Income From Nonbank Subs	0.49	0.00	0.00	0.00	0.00	0.00	1.51	9.02	40
Operating Inc From Nonbank Subs	100.47	0.00	0.00	5.13	47.40	146.84	452.48	535.06	40
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	52.02	0.00	0.00	0.00	26.89	41.01	165.01	224.07	13
Interest Inc From Subsidiary BHCs	4.80	0.00	0.00	0.00	0.00	0.78	8.79	22.67	13
Mgt & Serv Fees From Sub BHCs	1.98	0.00	0.00	0.00	0.00	0.10	7.13	11.90	13
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Operating Income From Sub BHCs	58.81	0.00	0.00	0.13	26.89	48.96	192.51	255.33	13
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	30.95	0.00	0.00	0.00	0.00	82.19	99.49	115.72	75
Interest Income From Bank Subs	5.44	0.00	0.00	0.00	0.22	5.23	25.53	50.98	75
Mgt & Serv Fees From Bank Subs	6.88	0.00	0.00	0.00	0.00	1.28	47.61	61.23	75
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.58	75
Operating Income From Bank Subs	51.70	0.00	0.00	0.03	64.16	96.79	103.43	127.68	75
Dividends From Nonbank Subs	6.93	0.00	0.00	0.00	0.11	7.23	37.47	52.62	75
Interest Income From Nonbank Subs	5.34	0.00	0.00	0.00	0.13	5.46	28.76	50.45	75
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.56	1.27	75
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	75
Operating Inc From Nonbank Subs	15.34	0.00	0.00	0.00	2.61	20.22	62.11	87.96	75
Dividends From Subsidiary BHCs	3.45	0.00	0.00	0.00	0.00	0.00	20.80	47.84	75
Interest Inc From Subsidiary BHCs	0.77	0.00	0.00	0.00	0.00	0.00	5.86	10.45	75
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	75
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Operating Income From Sub BHCs	6.56	0.00	0.00	0.00	0.00	0.00	35.99	74.37	75
Loans and Adv From Subs/ST Debt	567.44	0.20	1.05	50.57	143.26	365.45	979.98	5530.61	27
Loans and Adv From Subs/Total Debt	125.33	0.00	0.20	6.55	42.02	111.99	408.32	775.31	52

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1275216	123,053,223	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	11,344,820	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,864,807	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,206,923	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	73,814,316	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,224,539,279	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	12,414,827	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	212,336,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
2914521	365,703,204	BARCLAYS GROUP US INC.	WILMINGTON, DE	
1074156	165,764,218	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	64,631,044	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	23,529,554	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	169,400,094	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,588,232	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	60,029,048	CIT GROUP INC.	NEW YORK, NY	
1951350	1,856,646,000	CITIGROUP INC.	NEW YORK, NY	
1132449	148,012,292	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	11,948,272	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	21,084,847	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	59,398,720	COMERICA INCORPORATED	DALLAS, TX	
1049341	18,147,945	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	16,361,611	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	68,570,088	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3602067	10,153,652	DORAL GP LTD.	SAN JUAN, PR	Moved from Peer 2
2734233	20,608,847	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	113,379,555	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	19,628,448	FIRST BANCORP	SAN JUAN, PR	
1118797	10,569,322	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	18,464,829	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	26,069,423	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	14,739,067	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1060627	10,129,222	FIRSTBANK HOLDING COMPANY	LAKESWOOD, CO	Moved from Peer 2
1070804	10,541,630	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,635,635	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1562859	172,313,000	GMAC INC.	DETROIT, MI	
2380443	849,278,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	63,675,159	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	391,332,071	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	51,554,989	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,762,543	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,031,989,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	93,381,546	KEYCORP	CLEVELAND, OH	
1037003	68,880,399	M&T BANK CORPORATION	BUFFALO, NY	
3594612	57,268,095	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1090987	10,865,393	MB FINANCIAL, INC	CHICAGO, IL	
2945824	539,314,240	METLIFE, INC.	NEW YORK, NY	
2162966	771,462,000	MORGAN STANLEY	NEW YORK, NY	
2132932	42,148,196	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	15,424,018	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	82,141,531	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	269,921,958	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	

BHCPR Reporters for Quarter Ending 12/31/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2009 and Other Notes
1129382	34,736,000	POPULAR, INC.	SAN JUAN, PR	
1839319	12,059,433	PRIVATEBANCORP, INC.	CHICAGO, IL	
1826056	27,519,480	RBC BANCORPORATION (USA)	RALEIGH, NC	
3242838	142,354,415	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	11,895,011	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	156,755,765	STATE STREET CORPORATION	BOSTON, MA	
3152245	10,901,745	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	174,166,407	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,689,262	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	12,846,636	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	32,831,418	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	369,105,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	17,933,187	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	145,482,536	TD BANK US HOLDING COMPANY	PORTLAND, ME	Name change from TD BANKNORTH INC.
1119794	281,176,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	11,663,356	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1378434	85,598,180	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	40,578,990	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,284,153	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	11,938,715	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1145476	17,744,862	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,243,646,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,893,800	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,491,586	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	12,215,620	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	51,144,478	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 77 bank holding companies.