

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	69	70	73	69	66
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.04	3.04	2.85	2.91	3.00
+ Non-interest Income	1.63	1.89	1.92	1.58	1.64
- Overhead Expense	3.18	3.19	3.28	3.29	2.96
- Provision for Losses	0.49	1.10	1.96	1.20	0.36
+ Securities Gains (Losses)	0.05	0.06	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)	1.12	0.77	-0.39	-0.16	1.31
Net Operating Income	0.72	0.51	-0.40	-0.26	0.86
Net Income	0.72	0.51	-0.38	-0.27	0.87
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.31	4.54	4.70	5.70	6.82
Interest Expense	0.87	1.07	1.52	2.41	3.44
Net Interest Income (TE)	3.38	3.39	3.16	3.25	3.34

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.18	2.04	2.33	1.10	0.38
Earnings Coverage of Net Losses (X)	3.52	2.54	1.67	2.24	13.40
Ln&Ls Allowance/Total Loans & Leases	2.11	2.63	2.80	1.84	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.71	3.75	4.24	2.45	1.08
30-89 Days Past Due Loans and Leases	0.95	1.20	1.51	1.58	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	19.53	25.40	30.25	37.21	41.10
Net ST Noncore Funding Dependence	3.97	6.24	10.25	22.32	26.17
Net Loans and Leases/Total Assets	57.60	57.51	59.71	63.39	63.84

CAPITALIZATION:

Tier 1 Leverage Ratio	9.34	9.03	8.69	8.43	7.40
Equity Capital/Total Assets	10.86	10.66	10.01	9.42	9.30
Equity Capital+Minority Int/Total Assets	11.07	10.81	10.22	9.70	9.41
Tier 1 Common Eq Cap / T RWA	11.32	10.47	8.37	N/A	N/A
Net Loans&Ls/Equity Capital (X)	5.28	5.41	6.29	7.08	7.18
Cash Dividends/Net Income	23.86	35.73	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	4.77	3.13	-7.11	-8.15	3.64

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.90	2.77	3.30	3.22	3.73
Long-Term Debt/Equity Capital	14.29	16.08	15.74	11.65	11.89
Equity Investment in Subs/Equity Cap	107.44	108.43	108.82	105.00	112.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	122.29	115.72	99.52	96.96	138.88

PERCENT OF AVERAGE ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	3.88	4.07	4.26	5.11	6.13
Less: Interest Expense	0.78	0.96	1.38	2.16	3.08
Equals: Net Interest Income (TE)	3.04	3.04	2.85	2.91	3.00
Plus: Non-Interest Income	1.63	1.89	1.92	1.58	1.64
Equals: Adj Operating Income (TE)	4.69	4.93	4.75	4.55	4.68
Less: Overhead Expense	3.18	3.19	3.28	3.29	2.96
Less: Provision for Loan and Lease Losses	0.49	1.10	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	0.05	0.06	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)	1.12	0.77	-0.39	-0.16	1.31
Less: Applicable Income Taxes (TE)	0.39	0.29	0.03	0.09	0.44
Less: Minority Interest	0.01	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.72	0.51	-0.40	-0.26	0.86
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.72	0.51	-0.38	-0.27	0.87
Memo: Net Income (Last Four Qtrs)	0.72	0.53	-0.38	-0.27	0.85
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.20	89.93	90.59	89.81	89.70
Avg Int-Bearing Funds / Avg Assets	70.62	72.84	75.26	77.63	76.48
Int Income (TE) / Avg Earning Assets	4.31	4.54	4.70	5.70	6.82
Int Expense / Avg Earning Assets	0.87	1.07	1.52	2.41	3.44
Net Int Inc (TE) / Avg Earn Assets	3.38	3.39	3.16	3.25	3.34
YIELD OR COST:					
Total Loans and Leases (TE)	5.34	5.44	5.29	6.10	7.36
Interest-Bearing Bank Balances	0.34	0.35	0.46	2.18	5.42
Fed Funds Sold & Reverse Repos	0.38	0.45	0.50	2.41	5.19
Trading Assets	1.43	1.37	1.42	2.55	3.45
Total Earning Assets	4.25	4.46	4.64	5.65	6.76
Investment Securities (TE)	2.96	3.49	4.18	4.98	5.27
U. S. Treasury & Agency Sec (excl MBS)	1.68	2.23	2.52	4.27	5.95
Mortgage-Backed Securities	3.16	3.82	4.53	4.84	4.89
All Other Securities	4.79	4.79	5.72	6.71	7.87
Interest-Bearing Deposits	0.66	0.88	1.48	2.43	3.57
Time Deposits of \$100K or More	1.29	1.55	2.36	3.56	4.96
Time Deposits < \$100K	1.46	1.76	2.58	3.53	4.47
Other Domestic Deposits	0.38	0.53	0.75	1.46	2.50
Foreign Deposits	0.50	0.48	0.72	2.20	4.23
Fed Funds Purchased and Repos	0.82	0.82	1.09	2.37	4.62
Other Borrowed Funds & Trading Liab	2.40	2.48	2.45	3.32	4.64
All Interest-Bearing Funds	1.09	1.31	1.82	2.81	4.04

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	91	89	82	76	75
Avg Assets per Employee (\$000)	6,433	6,303	6,201	5,749	5,301
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.12	2.86	2.66	3.67	4.25
Overhead Exp / NII + Non-Int Income	68.83	65.78	73.71	74.49	63.94
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.18	3.19	3.28	3.29	2.96
Personnel Expense	1.52	1.53	1.45	1.46	1.52
Net Occupancy Expense	0.37	0.38	0.38	0.39	0.39
Other Operating Expenses	1.24	1.24	1.39	1.36	1.01
Overhead Less Non-Interest Income	1.50	1.28	1.30	1.59	1.25
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	68.02	64.89	72.69	73.74	63.26
Personnel Expense	32.73	31.04	31.45	32.35	32.37
Net Occupancy Expense	7.98	7.84	8.41	8.80	8.56
Other Operating Expenses	26.40	25.24	32.61	32.19	22.08
Total Non-Interest Income	33.99	36.35	36.93	31.80	33.62
Fiduciary Activities Income	2.85	3.28	3.21	4.61	4.52
Serv Charges on Deposit Accts - Domestic	5.82	6.22	7.38	7.75	7.59
Trading Revenue	1.60	1.80	1.69	0.31	0.20
Investment Banking Fees & Commissions	2.84	3.07	3.00	3.10	3.28
Venture Capital Revenue	0.12	0.12	-0.06	-0.02	0.23
Net Servicing Fees	0.68	0.96	1.75	0.71	0.82
Net Securitization Income	0.01	0.00	0.13	0.17	0.31
Insurance Activities Revenue	0.95	1.00	1.08	0.98	1.21
Net Gain (Loss) - Sales Loans, OREO, Oth	0.54	0.49	-0.18	0.25	0.97
Other Non-Interest Income	12.22	12.94	14.89	11.68	11.14
Overhead Less Non-Interest Income	33.56	28.57	34.67	41.37	29.35
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.64	21.66	23.39	24.01	28.98
Appl Inc Tax+TE/Pretax NOI+TE	32.76	29.75	30.98	31.44	32.86

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	32.16	34.18	37.26	40.98	40.85
Commercial and Industrial Loans	11.80	11.80	12.18	13.26	12.72
Loans to Individuals	6.15	5.73	5.35	4.89	5.33
Loans to Depository Institutions	0.14	0.07	0.05	0.08	0.09
Agricultural Loans	0.15	0.17	0.17	0.19	0.21
Other Loans and Leases	3.54	3.32	3.20	3.01	3.26
Net Loans and Leases	57.60	57.51	59.71	63.39	63.84
Debt Securities Over 1 Year	16.24	16.23	15.06	13.34	13.05
Mutual Funds and Equity Securities	0.11	0.18	0.19	0.17	0.24
Subtotal	75.41	75.08	75.77	77.57	77.93
Interest-Bearing Bank Balances	3.91	3.99	4.51	2.92	0.50
Federal Funds Sold & Reverse Repos	1.32	1.27	0.78	0.80	2.24
Debt Securities 1 Year or Less	3.12	3.03	3.02	3.10	3.17
Trading Assets	1.40	1.42	0.95	1.33	1.34
Total Earning Assets	88.11	87.60	87.54	87.74	87.60
Non-Int Cash and Due From Dep Inst	1.55	1.33	1.72	1.92	2.28
Other Real Estate Owned	0.30	0.37	0.32	0.22	0.10
All Other Assets	10.23	10.97	10.69	10.18	9.97

MEMORANDA:

Short-Term Investments	10.09	10.19	9.62	7.95	6.96
U. S. Treasury Securities	0.67	0.85	0.63	0.13	0.14
U. S. Agency Securities (excl MBS)	1.82	1.99	1.70	1.85	2.38
Municipal Securities	1.41	1.36	1.26	1.18	1.13
Mortgage-Backed Securities	12.66	11.86	11.59	10.52	9.64
Asset-Backed Securities	0.57	0.51	0.62	0.39	0.35
Other Debt Securities	1.11	1.13	0.84	0.56	0.75
RE Loans Secured by 1-4 Family	14.65	14.73	15.14	15.77	16.28
Revolving	3.79	4.05	4.21	4.04	3.71
Closed-End, Sec by First Liens	9.66	9.35	9.38	9.83	10.54
Closed-End, Sec by Junior Liens	0.82	1.02	1.30	1.48	1.76
Commercial Real Estate Loans	15.98	17.75	19.88	22.89	22.23
Construction and Land Dev	2.31	3.37	5.28	7.50	8.05
Multifamily	1.55	1.60	1.62	1.57	1.35
Nonfarm Nonresidential	11.32	11.98	12.28	13.00	11.82
RE Loans Secured by Farmland	0.28	0.32	0.34	0.31	0.27
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	54.65	57.40	59.49	62.22	62.09
RE Loans Secured by 1-4 Family	25.53	25.52	25.20	24.64	25.69
Revolving	6.54	6.92	6.85	6.18	5.64
Closed-End	18.28	17.92	17.81	17.87	19.66
Commercial Real Estate Loans	26.24	28.90	30.65	34.15	33.44
Construction and Land Dev	3.85	5.53	8.02	11.06	11.93
Multifamily	2.64	2.64	2.58	2.40	2.05
Nonfarm Nonresidential	18.45	19.37	18.99	19.31	17.83
RE Loans Secured by Farmland	0.51	0.55	0.54	0.46	0.40
Loans to Depository Institutions	0.33	0.17	0.10	0.15	0.20
Commercial and Industrial Loans	20.42	19.92	19.90	20.85	19.88
Loans to Individuals	10.52	9.96	9.03	7.80	8.39
Credit Card Loans	3.20	2.54	1.52	1.21	1.26
Agricultural Loans	0.26	0.28	0.27	0.29	0.31
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.00	0.00
Other Loans and Leases	7.28	6.56	6.22	5.08	5.48

PERCENT OF TOTAL ASSETS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	10.09	10.19	9.62	7.95	6.96
Liquid Assets	26.72	25.95	24.18	21.51	19.49
Investment Securities	20.85	20.42	19.11	17.16	17.00
Net Loans and Leases	57.60	57.51	59.71	63.39	63.84
Net Lns, Ls & Stdby Ltrs of Credit	60.00	60.01	62.43	66.40	66.90
Core Deposits	56.42	53.59	50.90	46.50	46.33
Noncore Funding	26.05	29.02	32.76	37.61	37.91
Time Deposits of \$100K or More	6.03	6.69	7.50	9.21	10.08
Foreign Deposits	1.67	1.96	2.14	2.28	3.12
Fed Funds Purchased and Repos	3.69	4.09	4.43	5.81	7.30
Net Fed Funds Purchased (Sold)	2.22	2.58	3.36	4.62	4.96
Commercial Paper	0.11	0.12	0.12	0.28	0.48
Oth Borrowings W/Rem Mat 1 Yr or Less	2.68	2.53	3.36	5.61	4.77
Earning Assets Repr in 1 Year	42.01	42.48	42.90	44.44	43.47
Int-Bearing Liab Repr in 1 Year	13.07	14.97	19.48	23.53	22.78
Long-Term Debt Repr in 1 Year	1.65	2.03	1.96	2.02	2.17
Net Assets Repriceable in 1 Year	25.57	23.91	20.25	17.90	17.10
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.53	25.40	30.25	37.21	41.10
Net ST Noncore Funding Dependence	3.97	6.24	10.25	22.32	26.17
Short-Term Inv/ST Noncore Funding	74.36	65.98	55.51	31.65	25.06
Liq Asts-ST Noncore Fndg/Nonliq Asts	20.36	15.47	8.18	-3.84	-8.27
Net Loans and Leases/Total Deposits	87.49	88.15	89.66	99.38	101.86
Net Loans and Leases/Core Deposits	113.23	120.15	140.58	150.98	154.70
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.94	0.28	0.11	-0.66	-0.09
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.77	2.05	0.97	-4.29	-1.37
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.03	-0.02	0.01	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.67	5.22	5.35	5.54	6.07
Available-For-Sale Securities	93.33	94.78	94.65	94.46	93.93
U. S. Treasury Securities	3.69	4.71	3.48	1.09	1.15
U. S. Agency Securities (excl MBS)	9.30	11.25	10.28	11.58	14.07
Municipal Securities	6.89	6.92	6.77	7.25	6.70
Mortgage-Backed Securities	61.08	57.24	59.41	63.84	60.58
Asset-Backed Securities	3.54	3.48	3.88	2.89	2.79
Other Debt Securities	6.94	6.78	5.16	3.86	5.41
Mutual Funds and Equity Securities	0.98	1.15	1.42	1.39	1.84
Debt Securities 1 Year or Less	16.98	17.10	16.99	18.06	17.41
Debt Securities 1 To 5 Years	25.04	27.34	23.78	18.00	19.34
Debt Securities Over 5 Years	51.94	50.65	52.85	59.42	57.87
Pledged Securities	47.35	50.95	54.10	66.91	63.70
Structured Notes, Fair Value	0.34	0.47	0.31	0.27	0.32

ANALYSIS RATIOS

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	0.49	1.10	1.96	1.20	0.36
Provision for Ln&Ls Losses/Avg Lns&Ls	0.80	1.80	3.07	1.79	0.56
Provision for Ln&Ls Losses/Net Losses	69.94	100.32	139.96	170.76	153.50
Ln&Ls Allowance/Total Loans & Leases	2.11	2.63	2.80	1.84	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.24	1.70	1.52	2.52	5.86
ALL/Nonaccrual Assets	116.58	99.32	92.12	115.68	193.95
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	89.92	78.33	72.80	87.10	136.12
Gross Ln&Ls Losses/Avg Loans & Leases	1.41	2.26	2.47	1.18	0.47
Recoveries/Avg Loans and Leases	0.23	0.20	0.13	0.08	0.08
Net Losses/Avg Loans and Leases	1.18	2.04	2.33	1.10	0.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.05	0.02	0.03	0.00
Recoveries/Prior Year-End Losses	12.27	9.74	13.00	21.90	30.58
Earnings Coverage of Net Losses (X)	3.52	2.54	1.67	2.24	13.40

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.21	2.17	2.21	0.97	0.18
RE Loans Secured By 1-4 Family	0.96	1.43	1.41	0.61	0.18
Revolving	1.13	1.31	1.65	0.72	0.24
Closed-End	0.94	1.45	1.42	0.54	0.15
Commercial Real Estate Loans	1.20	2.64	2.81	1.13	0.14
Construction and Land Dev	3.36	6.61	6.64	2.87	0.25
Multifamily	0.78	1.20	1.09	0.36	0.07
Nonfarm Nonresidential	0.75	1.38	1.00	0.23	0.06
RE Loans Secured by Farmland	1.05	0.60	0.41	0.09	0.02
Commercial and Industrial Loans	0.80	1.57	2.44	0.82	0.32
Loans to Depository Institutions	-0.02	0.05	0.04	0.00	0.00
Loans to Individuals	1.94	2.87	3.39	2.01	1.30
Credit Card Loans	3.85	5.94	5.75	8.43	2.91
Agricultural Loans	0.34	0.61	0.33	0.09	0.11
Loans to Foreign Governments & Inst	-0.11	-0.13	0.00	0.05	-0.24
Other Loans and Leases	0.37	0.72	1.44	0.54	0.27

PERCENT OF LOANS AND LEASES

12/31/2011

12/31/2010

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

0.95

1.20

1.51

1.58

1.03

90+ Days PD Loans and Leases

0.68

0.78

0.66

0.35

0.21

Nonaccrual Loans and Leases

2.17

3.12

3.77

2.16

0.94

90+ Days PD and Nonaccrual Loans and Leases

2.95

4.07

4.51

2.58

1.22

30-89 Days PD Restructured

0.07

0.05

0.04

0.02

0.00

90+ Days PD Restructured

0.03

0.02

0.01

0.00

0.00

Nonaccrual Restructured

0.55

0.46

0.31

0.09

0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.96

1.21

1.52

1.58

1.03

90+ Days Past Due Assets

0.69

0.79

0.67

0.35

0.21

Nonaccrual Assets

2.20

3.14

3.80

2.18

0.95

30+ Days PD & Nonaccrual Assets

4.01

5.38

6.16

4.24

2.31

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.73

2.40

2.83

1.71

0.77

90+ PD & Nonaccrual Assets + OREO

2.05

2.79

3.16

1.97

0.90

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.38

2.79

3.04

1.72

0.73

Allowance for Loan & Lease Losses

206.32

201.05

180.34

141.96

89.96

Equity Cap + ALLL

20.45

23.64

27.89

17.33

7.74

Tier 1 Cap + ALLL

23.53

26.85

30.58

18.49

8.93

Loans & Leases + RE Acquired

4.01

4.70

4.78

2.61

1.14

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.14	1.38	1.74	1.78	1.13
- 90+ Days Past Due	0.83	0.95	0.74	0.36	0.20
- Nonaccrual	3.74	5.21	5.49	2.85	1.23
Coml & Indl - 30-89 Days PD	0.44	0.65	0.89	0.87	0.64
- 90+ Days Past Due	0.16	0.24	0.16	0.11	0.08
- Nonaccrual	1.13	1.91	2.48	1.15	0.50
Individuals - 30-89 Days PD	1.49	1.90	2.20	2.04	1.65
- 90+ Days Past Due	0.54	0.62	0.62	0.41	0.29
- Nonaccrual	0.30	0.44	0.63	0.37	0.24
Dep Inst Lns - 30-89 Days PD	0.02	0.00	0.09	0.02	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.00	0.00	0.17	0.02	0.00
Agricultural - 30-89 Days PD	0.19	0.37	0.77	0.47	0.28
- 90+ Days Past Due	0.03	0.04	0.04	0.02	0.02
- Nonaccrual	1.12	2.34	1.61	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	0.00	0.39	0.00	0.00
- Nonaccrual	0.16	0.62	0.00	0.07	0.00
Other Lns&Ls - 30-89 Days PD	0.31	0.49	0.66	0.69	0.59
- 90+ Days Past Due	0.04	0.08	0.07	0.07	0.03
- Nonaccrual	0.44	0.72	1.11	0.49	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.37	1.57	1.82	1.86	1.17
- 90+ Days Past Due	1.11	1.08	0.90	0.45	0.28
- Nonaccrual	2.75	3.31	3.32	1.80	0.87
Revolving - 30-89 Days PD	0.81	0.75	0.98	1.02	0.83
- 90+ Days Past Due	0.18	0.18	0.20	0.15	0.10
- Nonaccrual	1.02	1.34	1.19	0.78	0.47
Closed-End - 30-89 Days PD	1.64	1.98	2.20	2.23	1.32
- 90+ Days Past Due	1.45	1.45	1.18	0.56	0.34
- Nonaccrual	3.36	4.13	4.19	2.20	1.01
- Jr Lien 30-89 Days PD	0.15	0.19	0.22	0.21	0.13
- Jr Lien 90+ Days PD	0.03	0.05	0.05	0.03	0.02
- Jr Lien Nonaccrual	0.19	0.29	0.28	0.19	0.09
Commercial RE - 30-89 Days PD	0.76	1.11	1.53	1.63	1.03
- 90+ Days Past Due	0.38	0.57	0.43	0.20	0.10
- Nonaccrual	4.25	6.69	7.32	3.43	1.34
Const & Dev - 30-89 Days PD	1.20	1.71	2.80	2.97	1.74
- 90+ Days Past Due	1.25	1.57	0.81	0.39	0.15
- Nonaccrual	10.39	15.43	16.60	7.98	2.55
Multi family - 30-89 Days PD	0.61	0.85	1.14	1.10	0.77
- 90+ Days Past Due	0.17	0.41	0.32	0.07	0.04
- Nonaccrual	2.49	3.47	3.87	1.94	0.66
Nonfarm Nres- 30-89 Days PD	0.58	0.81	1.06	0.98	0.60
- 90+ Days Past Due	0.24	0.34	0.22	0.09	0.05
- Nonaccrual	3.23	4.23	4.02	1.27	0.61
Farmland - 30-89 Days PD	0.41	0.44	0.81	0.60	0.50
- 90+ Days Past Due	0.54	0.23	0.12	0.07	0.01
- Nonaccrual	3.98	5.18	3.11	1.02	0.56
Credit Card - 30-89 Days PD	1.12	1.30	1.82	1.95	1.67
- 90+ Days Past Due	0.71	0.97	1.28	1.19	0.84
- Nonaccrual	0.29	0.39	0.50	0.31	0.17

CAPITAL RATIOS	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	9.34	9.03	8.69	8.43	7.40
Tier 1 RBC Ratio	13.25	12.98	11.57	10.38	8.92
Total Risk-Based Capital Ratio	15.62	15.63	14.23	13.13	11.57
Tangible Tier 1 Leverage Ratio	9.02	8.70	8.34	8.12	7.05
Tangible Common Eq Cap/Tan Assets	7.69	7.05	5.83	4.69	5.59
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	27.04	24.60	25.34	25.49	30.37
Standby Letters of Credit	2.04	2.31	2.49	2.91	3.00
Commercial & Similar Letters of Credit	0.08	0.08	0.07	0.08	0.12
Securities Lent	0.64	0.84	0.85	0.90	1.73
Credit Derivatives (BHC as Guarantor)	2.66	2.54	2.55	1.39	1.86
Credit Derivatives (BHC as Beneficiary)	2.90	2.75	2.68	1.57	2.19
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	114.33	106.16	85.57	59.30	67.33
Interest Rate Contracts	86.90	81.18	65.75	44.46	47.29
Interest Rate Futures & Forward Contr	13.72	13.85	9.80	8.67	7.46
Written Options Contr (Int Rate)	4.46	5.08	4.88	2.99	3.80
Purchased Options Contr (Int Rate)	4.22	5.03	4.66	2.78	4.45
Interest Rate Swaps	62.21	51.76	41.23	26.10	27.46
Foreign Exchange Contracts	19.34	17.41	13.12	9.07	12.36
Futures & Forward Foreign Exch Contr	11.58	10.24	8.44	6.52	8.29
Written Options Contr (Foreign Exch)	0.60	0.62	0.55	0.31	0.66
Purchased Options Contr (Foreign Exch)	0.59	0.62	0.53	0.31	0.66
Foreign Exchange Rate Swaps	4.06	2.25	1.44	0.78	1.03
Equity, Commodity, & Other Deriv Contr	3.43	2.77	2.60	1.78	2.14
Commodity & Other Fut & Forward Contr	0.28	0.32	0.24	0.14	0.14
Written Options Contr (Comm & Other)	1.30	1.16	0.94	0.55	0.54
Purchased Options Contr (Comm & Oth)	0.96	0.68	0.67	0.56	0.76
Commodity & Other Swaps	0.50	0.35	0.35	0.33	0.44
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.95	50.50	50.09	47.91	54.66

PERCENT OF NOTIONAL AMOUNT	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	84.63	87.69	89.28	86.19	85.40
Foreign Exchange Contracts	9.69	8.20	6.97	9.88	9.53
Equity, Comm, & Other Contracts	3.29	2.32	2.05	1.88	1.95
Futures and Forwards	24.98	25.32	19.21	18.51	18.00
Written Options	8.58	7.79	7.85	7.02	5.77
Exchange-Traded	0.31	0.33	0.26	0.35	0.36
Over-The-Counter	7.78	7.09	7.41	5.84	5.02
Purchased Options	4.67	4.47	5.07	4.69	5.83
Exchange-Traded	0.25	0.30	0.30	0.29	0.27
Over-The-Counter	3.96	3.76	4.52	4.12	5.13
Swaps	58.91	55.17	58.12	58.16	63.98
Held for Trading	50.53	51.39	47.50	48.51	43.70
Interest Rate Contracts	39.66	42.13	38.99	37.65	31.08
Foreign Exchange Contracts	4.84	4.23	3.58	4.45	5.60
Equity, Comm, & Other Contracts	1.52	1.09	1.05	1.04	1.14
Non-Traded	49.47	48.61	52.50	51.49	56.30
Interest Rate Contracts	36.16	42.57	47.64	45.50	49.73
Foreign Exchange Contracts	2.02	1.37	1.09	1.84	0.81
Equity, Comm, & Other Contracts	0.71	0.50	0.25	0.12	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	79.79	82.32	83.30	82.24	86.30
One Year or Less	32.35	31.49	29.75	27.58	27.64
Over 1 Year to 5 Years	27.59	29.22	32.85	30.35	27.98
Over 5 Years	12.92	14.32	12.21	13.63	19.42
Gross Negative Fair Value (Abs Val)	2.17	1.87	1.59	2.75	1.19
Gross Positive Fair Value	2.11	1.94	1.84	2.97	1.29
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.30	0.23	0.21	0.22	0.14
Gross Positive Fair Value (X)	0.31	0.23	0.21	0.24	0.15
Held for Trading (X)	0.26	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)	0.11	0.10	0.09	0.14	0.09
Credit Losses on Derivative Contracts	0.02	0.03	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	1.31	1.20	1.01	2.06	0.84

INSURANCE ACTIVITIES	12/31/2011	12/31/2010	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	47.22	45.80	48.36	45.50	41.42
Ins Under Assets(L/H)/Tot Ins Und Ast	52.78	54.20	51.64	54.50	58.58
Sep Acct Assets(L/H)/Total Life Ast	1.57	1.95	2.42	1.00	0.98
Ins Activities Revenue/Adj Oper Inc	0.95	1.00	1.08	0.98	1.21
Premium Inc/Ins Activities Revenue	12.00	14.18	14.67	10.11	10.36
Credit Rel Prem Inc/Tot Prem Inc	60.30	61.98	63.75	79.23	73.60
Other Prem Inc/Total Prem Inc	39.70	38.02	36.25	20.77	26.40
Ins Under Net Income/Consol Net Income	0.44	0.53	0.34	-0.09	0.23
Ins Net Inc (P/C)/Equity (P/C)	7.03	8.71	-4.71	-7.24	12.02
Ins Net Inc (L/H)/Equity (L/H)	4.99	5.19	4.19	5.14	7.25
Insur Ben, Losses, Exp/Insur Premiums	378.79	185.18	145.18	201.66	133.41
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.39	1.34	0.92	4.01	3.09
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.10	0.36	0.31	0.21	0.37
Net Assets Ins Under Subs/Cons Assets	0.02	0.02	0.02	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.27	9.27	9.42	10.81	13.49
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.29	1.39	0.83	0.43	0.64
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.44	3.66	3.35	2.72	3.00
Cost: Interest-Bearing Deposits	0.50	0.48	0.72	2.20	4.23
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	3.56	194.12	173.52	95.75	8.22
Commercial and Industrial Loans	0.93	1.06	1.51	0.49	2.70
Foreign Governments and Inst	-0.11	-0.13	0.00	0.05	-0.24
GROWTH RATES:					
Net Loans and Leases	36.83	22.91	-6.04	21.44	126.81
Total Selected Assets	60.32	16.38	4.40	3.43	126.36
Deposits	-13.17	0.96	-12.79	-10.81	41.77

PROFITABILITY:	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	6.79	5.10	-4.66	-3.86	8.75
Bank Net Inc/Avg Eq Inv in Banks	7.57	5.21	-0.48	0.36	9.71
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.62	4.07	-1.56	-2.26	6.73
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.79	5.34	-7.22	-3.66	6.54
Bank Net Income/Parent Net Income	79.63	80.04	85.29	97.63	78.21
Nonbank Net Income/Parent Net Income	6.20	15.07	7.24	4.90	5.89
Sub BHCs Net Inc/Parent Net Income	82.89	83.04	88.86	80.03	73.87
LEVERAGE:					
Total Liabilities/Equity	33.27	36.76	37.77	31.65	34.44
Total Debt/Equity Capital	18.68	19.48	19.62	16.06	16.48
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.19	27.18	29.93	25.78	26.01
Tot Debt+Lns Guaranteed for Affl/Equity	21.17	22.35	23.12	17.80	18.53
Total Debt/Eq Cap - Exc Over Fair Value	18.80	19.58	19.95	16.24	16.69
Long-Term Debt/Equity Capital	14.29	16.08	15.74	11.65	11.89
Short-Term Debt/Equity Capital	3.90	2.77	3.30	3.22	3.73
Current Portion of LT Debt/Equity	0.26	0.34	0.14	0.18	0.05
Exc Cost Over Fair Value/Equity Cap	0.18	0.18	0.30	0.27	0.29
Long-Term Debt/Consolidated LT Debt	19.33	17.29	14.79	13.53	12.74
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.44	108.43	108.82	105.00	112.58
Total Investment in Subs/Equity	117.96	120.23	121.37	115.05	122.25
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.99	99.62	98.86	93.97	100.34
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.57	110.53	110.20	102.97	108.48
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.43	2.98	2.10	1.98	1.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.97	7.87	9.08	6.67	4.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	120.16	112.73	84.29	93.34	131.72
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.29	115.72	99.52	96.96	138.88
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.73	87.43	71.15	170.72	96.06
Pretax Oper Inc + Int Exp/Int Expense	-----	923.25	174.07	955.41	5442.83
Div + Int From Subs/Int Exp + Div	162.40	128.12	78.11	108.98	165.84
Fees+Other Inc From Subs/Sal + Oth Exp	13.41	20.37	13.88	13.99	15.70
Net Inc/Curr Port of LT Debt+Pfd Div(X)	183.20	63.84	58.66	38.34	348.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	3.71	4.58	5.34	4.97	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.28	0.14	0.00	0.00	0.00
Nonaccrual	15.04	2.10	0.07	8.55	0.66
Total	15.65	4.03	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	1.79	1.21	1.17	0.60	0.48
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.95	1.28	1.31	0.86	0.60
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.76	7.97	6.27	4.34	5.39
Combined Thrift Assets	0.00	0.30	0.10	0.38	0.23
Combined Foreign Nonbank Sub Assets	0.67	0.77	0.59	0.09	0.11

PAYOUT RATIOS - PARENT

	12/31/2011	12/31/2010	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	68.74	73.55	106.22	121.59	71.25
Dividends Paid/Net Income	23.86	35.73	59.69	74.27	50.51
Net Income - Dividends/Avg Equity	4.77	3.13	-7.11	-8.15	3.66

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	117.47	83.88	59.06	76.03	129.55
Dividends From Nonbank Subs	17.65	12.50	7.65	4.14	8.12
Dividends From Subsidiary BHCs	45.00	32.86	7.04	12.71	16.03
Dividends From All Subsidiaries	232.45	187.24	85.50	111.97	194.05

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	36.33	27.49	60.02	92.30	86.39
Interest Income From Bank Subs	1.09	2.76	2.70	5.61	4.07
Mgt & Service Fees From Bank Subs	5.64	6.42	17.80	9.08	4.86
Other Income From Bank Subs	0.02	0.36	0.55	0.19	0.04
Operating Income From Bank Subs	50.12	57.64	86.13	134.96	104.62

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	67.04	53.42	66.78	62.85	80.92
Interest Income From Nonbank Subs	15.69	14.96	61.03	14.32	60.61
Mgt & Serv Fees From Nonbank Subs	2.98	5.73	4.56	4.47	2.56
Other Income From Nonbank Subs	0.52	0.09	0.99	0.01	0.03
Operating Inc From Nonbank Subs	107.00	96.30	145.41	89.90	188.18

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	47.86	50.38	42.02	134.04	38.68
Interest Inc From Subsidiary BHCs	1.02	1.39	1.41	20.51	8.74
Mgt & Serv Fees From Sub BHCs	1.15	2.41	2.35	3.96	1.78
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	51.44	54.18	45.78	158.51	54.91

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	36.15	24.89	32.65	48.64	57.87
Interest Income From Bank Subs	2.34	3.50	6.16	5.08	2.70
Mgt & Serv Fees From Bank Subs	5.15	10.18	7.20	4.24	2.72
Other Income From Bank Subs	0.00	0.01	0.03	0.09	0.01
Operating Income From Bank Subs	52.12	46.82	54.97	68.46	69.02

Dividends From Nonbank Subs	6.87	8.28	5.57	3.96	3.79
Interest Income From Nonbank Subs	3.21	4.14	4.19	2.40	1.80
Mgt & Serv Fees From Nonbank Subs	0.32	0.33	0.13	0.09	0.07
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	13.97	16.65	12.90	8.49	6.46

Dividends From Subsidiary BHCs	10.16	8.88	3.66	9.98	9.19
Interest Inc From Subsidiary BHCs	0.26	0.26	0.71	0.91	0.58
Mgt & Serv Fees From Sub BHCs	0.00	0.00	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	12.20	10.64	6.85	14.04	12.75

Loans and Adv From Subs/ST Debt	307.77	718.14	585.90	307.18	1079.59
Loans and Adv From Subs/Total Debt	58.77	73.30	130.59	86.37	124.27

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.03	0.87	1.19	2.62	3.11	3.48	4.17	4.92	69
+ Non-interest Income	1.63	0.24	0.49	0.88	1.47	2.17	3.04	3.65	69
- Overhead Expense	3.18	1.58	1.96	2.69	3.08	3.77	4.53	4.93	69
- Provision for Losses	0.49	-0.00	0.02	0.17	0.36	0.72	1.18	1.48	69
+ Securities Gains (Losses)	0.04	-0.03	-0.01	0.00	0.03	0.07	0.14	0.21	69
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	69
= Pretax Net Oper Income (TE)	1.11	-0.64	0.01	0.60	1.09	1.62	2.10	2.38	69
Net Operating Income	0.71	-0.46	-0.05	0.39	0.69	1.09	1.26	1.58	69
Net Income	0.72	-0.41	-0.06	0.39	0.69	1.08	1.26	1.55	69
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)	4.31	1.85	2.90	3.70	4.32	4.85	5.46	6.81	69
Interest Expense	0.86	0.25	0.33	0.60	0.73	1.06	1.57	1.91	69
Net Interest Income (TE)	3.37	0.96	1.29	2.96	3.42	3.88	4.62	5.48	69
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.17	0.07	0.24	0.47	1.08	1.54	2.57	3.11	69
Earnings Coverage of Net Losses (X)	3.51	-0.74	0.54	1.30	2.09	4.25	11.33	11.81	68
Ln&Ls Allowance/Total Loans & Leases	2.11	0.57	1.00	1.43	2.01	2.64	3.48	3.84	69
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.70	0.54	0.78	1.49	2.31	3.31	4.98	8.92	69
30-89 Days Past Due Loans and Leases	0.95	0.09	0.42	0.55	0.88	1.23	1.71	2.42	69
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.53	-10.87	-3.95	9.12	17.05	29.02	49.23	61.84	69
Net ST Noncore Funding Dependence	3.97	-79.60	-13.12	0.20	6.24	11.79	20.21	22.66	69
Net Loans and Leases/Total Assets	57.60	17.24	34.15	43.72	61.84	67.87	72.68	76.31	69
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.33	4.78	6.72	7.66	9.21	10.85	11.64	12.84	69
Equity Capital/Total Assets	10.86	7.15	7.88	9.52	10.59	12.30	14.18	14.61	69
Equity Capital+Minority Int/Total Assets	11.07	7.46	8.10	9.71	10.81	12.30	14.40	15.74	69
Tier 1 Common Eq Cap / T RWA	11.32	6.25	8.00	9.61	11.33	13.14	13.89	15.98	69
Net Loans&Ls/Equity Capital (X)	5.27	1.62	3.39	4.04	5.40	6.28	7.24	7.42	69
Cash Dividends/Net Income	23.86	0.00	0.00	6.60	21.61	34.51	61.49	90.67	62
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	4.76	-7.02	-2.71	2.13	4.85	7.64	10.56	11.81	69
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.90	0.00	0.00	0.00	0.00	5.98	20.25	26.41	69
Long-Term Debt/Equity Capital	14.28	0.00	0.00	0.00	6.18	26.06	53.71	75.71	69
Equity Investment in Subs/Equity Cap	107.44	88.66	92.32	98.42	106.53	112.43	128.49	140.93	69
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	122.29	-72.64	3.34	48.64	99.35	174.28	284.55	372.74	68

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.88	1.66	2.72	3.33	3.87	4.30	5.01	6.09	69
Less: Interest Expense	0.78	0.22	0.30	0.53	0.66	0.96	1.45	1.82	69
Equals: Net Interest Income (TE)	3.03	0.87	1.19	2.62	3.11	3.48	4.17	4.92	69
Plus: Non-Interest Income	1.63	0.24	0.49	0.88	1.47	2.17	3.04	3.65	69
Equals: Adj Operating Income (TE)	4.68	2.99	3.31	3.93	4.43	5.23	6.21	7.74	69
Less: Overhead Expense	3.18	1.58	1.96	2.69	3.08	3.77	4.53	4.93	69
Less: Provision for Loan and Lease Losses	0.49	-0.00	0.02	0.17	0.36	0.72	1.18	1.48	69
Plus: Realized G/L on HTM Sec	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	69
Plus: Realized G/L on AFS Sec	0.05	-0.02	-0.00	0.01	0.03	0.08	0.14	0.21	69
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Pretax Net Oper Inc (TE)	1.11	-0.64	0.01	0.60	1.09	1.62	2.10	2.38	69
Less: Applicable Income Taxes (TE)	0.38	-0.03	0.03	0.20	0.39	0.52	0.67	0.88	69
Less: Minority Interest	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.03	69
Equals: Net Operating Income	0.71	-0.46	-0.05	0.39	0.69	1.09	1.26	1.58	69
Plus: Net Extraordinary Items	-0.00	-0.05	0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Income	0.72	-0.41	-0.06	0.39	0.69	1.08	1.26	1.55	69
Memo: Net Income (Last Four Qtrs)	0.72	-0.41	-0.06	0.39	0.69	1.08	1.26	1.55	69
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.20	83.02	85.18	87.72	90.18	92.50	95.16	96.72	69
Avg Int-Bearing Funds / Avg Assets	70.61	54.56	60.06	64.38	70.39	74.96	81.99	85.25	69
Int Income (TE) / Avg Earning Assets	4.31	1.85	2.90	3.70	4.32	4.85	5.46	6.81	69
Int Expense / Avg Earning Assets	0.86	0.25	0.33	0.60	0.73	1.06	1.57	1.91	69
Net Int Inc (TE) / Avg Earn Assets	3.37	0.96	1.29	2.96	3.42	3.88	4.62	5.48	69
YIELD OR COST:									
Total Loans and Leases (TE)	5.33	2.81	3.96	4.54	5.16	5.84	7.02	8.91	69
Interest-Bearing Bank Balances	0.34	0.03	0.11	0.23	0.27	0.40	0.72	0.88	69
Fed Funds Sold & Reverse Repos	0.38	0.00	0.00	0.07	0.21	0.60	1.32	1.87	60
Trading Assets	1.43	0.00	0.00	0.00	0.65	2.42	3.81	6.81	56
Total Earning Assets	4.24	1.78	2.89	3.66	4.22	4.77	5.45	6.74	69
Investment Securities (TE)	2.96	1.02	1.56	2.52	2.92	3.55	4.09	4.58	69
U. S. Treasury & Agency Sec (excl MBS)	1.68	0.14	0.51	0.98	1.39	2.27	3.35	3.87	68
Mortgage-Backed Securities	3.16	1.80	2.31	2.61	3.05	3.65	4.03	4.34	69
All Other Securities	4.79	1.23	2.28	2.79	4.46	5.93	9.16	10.64	69
Interest-Bearing Deposits	0.66	0.20	0.25	0.45	0.59	0.86	1.08	1.60	69
Time Deposits of \$100K or More	1.29	0.30	0.51	0.80	1.28	1.66	2.10	2.58	68
Time Deposits < \$100K	1.46	0.54	0.74	1.09	1.39	1.76	2.23	2.66	68
Other Domestic Deposits	0.38	0.16	0.17	0.23	0.31	0.47	0.74	0.99	69
Foreign Deposits	0.49	0.08	0.10	0.21	0.29	0.60	1.28	2.10	43
Fed Funds Purchased and Repos	0.81	0.00	0.06	0.12	0.23	1.07	3.23	4.18	64
Other Borrowed Funds & Trading Liab	2.39	0.22	0.60	1.34	2.21	3.22	4.59	6.08	69
All Interest-Bearing Funds	1.09	0.40	0.51	0.75	0.97	1.43	1.95	2.32	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	90.57	55.34	61.04	75.21	83.05	102.84	133.14	147.21	69
Avg Assets per Employee (\$000)	6433.48	3072.72	3539.59	4781.63	5504.35	6951.71	12197.1	13191.9	69

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.12	0.00	0.00	1.09	2.79	5.15	8.13	10.68	68
Overhead Exp / NII + Non-Int Income	68.82	44.86	52.82	60.50	68.63	74.73	81.78	97.55	69

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.18	1.58	1.96	2.69	3.08	3.77	4.53	4.93	69
Personnel Expense	1.52	0.72	0.83	1.26	1.52	1.73	2.20	2.40	69
Net Occupancy Expense	0.36	0.13	0.18	0.28	0.36	0.41	0.55	0.65	69
Other Operating Expenses	1.24	0.66	0.72	0.85	1.12	1.44	2.16	2.90	69
Overhead Less Non-Interest Income	1.49	-0.14	0.32	1.11	1.50	1.98	2.25	2.65	69

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	68.01	44.86	51.45	59.84	67.44	74.22	80.91	96.87	69
Personnel Expense	32.73	18.60	21.00	28.18	33.47	37.87	40.17	42.13	69
Net Occupancy Expense	7.98	2.39	4.70	6.37	7.70	9.27	11.29	13.05	69
Other Operating Expenses	26.40	15.63	17.64	21.07	24.42	30.26	39.47	50.07	69
Total Non-Interest Income	33.99	7.45	14.08	22.58	30.93	40.51	69.30	77.13	69
Fiduciary Activities Income	2.85	0.00	0.00	0.19	1.80	4.36	7.77	21.25	69
Serv Charges on Deposit Accts - Domestic	5.82	0.00	0.02	2.42	5.54	8.11	10.41	13.17	69
Trading Revenue	1.60	-0.11	0.00	0.00	0.51	1.89	7.07	9.55	69
Investment Banking Fees & Commissions	2.84	0.00	0.04	0.90	1.89	3.51	8.77	11.42	69
Venture Capital Revenue	0.12	-0.08	0.00	0.00	0.00	0.07	0.89	1.14	69
Net Servicing Fees	0.68	-1.84	-1.18	0.00	0.16	0.78	2.90	6.91	69
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	69
Insurance Activities Revenue	0.94	0.00	0.00	0.05	0.36	1.55	3.30	5.45	69
Net Gain (Loss) - Sales Loans, OREO, Oth	0.53	-8.49	-2.76	-0.48	0.22	1.73	3.66	7.79	69
Other Non-Interest Income	12.22	0.88	3.83	7.52	11.42	17.02	22.67	26.44	69
Overhead Less Non-Interest Income	33.56	-2.71	5.49	24.25	34.57	43.25	52.06	59.84	69

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.63	-9.75	9.50	23.01	28.98	34.37	36.63	37.28	63
Appl Inc Tax+TE/Pretax NOI+TE	32.76	9.69	23.20	28.59	32.31	36.80	40.34	50.18	63

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.16	0.11	2.40	19.98	35.02	44.85	51.98	55.06	69
Commercial and Industrial Loans	11.80	0.45	0.78	7.18	10.81	17.06	21.02	25.00	69
Loans to Individuals	6.15	0.05	0.16	0.90	3.33	9.63	14.15	36.16	69
Loans to Depository Institutions	0.14	0.00	0.00	0.00	0.00	0.13	0.71	1.31	69
Agricultural Loans	0.14	0.00	0.00	0.00	0.04	0.23	0.65	0.76	69
Other Loans and Leases	3.53	0.01	0.31	1.47	3.47	5.03	8.56	10.51	69
Net Loans and Leases	57.60	17.24	34.15	43.72	61.84	67.87	72.68	76.31	69
Debt Securities Over 1 Year	16.24	0.26	3.35	10.77	14.22	19.82	34.56	40.27	69
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.01	0.07	0.16	0.31	0.70	69
Subtotal	75.40	28.73	45.05	71.31	78.12	84.04	87.17	89.37	69
Interest-Bearing Bank Balances	3.90	0.14	0.40	1.52	2.78	5.52	8.87	14.77	69
Federal Funds Sold & Reverse Repos	1.31	0.00	0.00	0.00	0.04	0.96	8.12	14.19	69
Debt Securities 1 Year or Less	3.12	0.01	0.08	0.54	1.86	4.92	7.54	14.84	69
Trading Assets	1.39	0.00	0.00	0.01	0.36	1.12	5.73	15.14	69
Total Earning Assets	88.10	81.52	84.14	85.64	87.54	90.71	92.98	93.55	69
Non-Int Cash and Due From Dep Inst	1.54	0.52	0.70	1.05	1.48	1.92	2.61	3.09	69
Other Real Estate Owned	0.30	0.00	0.01	0.07	0.21	0.46	0.78	0.91	69
All Other Assets	10.23	4.91	5.09	7.34	10.65	12.72	14.37	15.70	69
MEMORANDA:									
Short-Term Investments	10.08	0.85	1.76	3.94	6.57	12.26	26.00	45.99	69
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.08	0.77	3.66	4.97	69
U.S. Agency Securities (excl MBS)	1.81	0.00	0.00	0.11	0.86	2.61	7.87	12.02	69
Municipal Securities	1.41	0.00	0.02	0.10	0.89	2.18	3.49	6.83	69
Mortgage-Backed Securities	12.66	0.13	1.26	5.20	11.42	17.37	26.34	36.18	69
Asset-Backed Securities	0.56	0.00	0.00	0.00	0.04	0.64	2.01	6.25	69
Other Debt Securities	1.10	0.00	0.00	0.02	0.39	1.32	4.75	5.92	69
RE Loans Secured by 1-4 Family	14.64	0.00	1.59	7.60	13.89	20.25	27.11	28.83	69
Revolving	3.79	0.00	0.04	1.14	3.22	5.75	8.70	10.29	69
Closed-End, Sec by First Liens	9.66	0.00	1.11	4.36	9.34	14.41	19.31	22.35	69
Closed-End, Sec by Junior Liens	0.82	0.00	0.00	0.20	0.67	1.14	1.81	2.99	69
Commercial Real Estate Loans	15.98	0.05	0.29	8.40	14.17	24.93	34.01	37.07	69
Construction and Land Dev	2.30	0.00	0.06	0.80	1.95	3.30	5.50	6.46	69
Multifamily	1.55	0.00	0.01	0.53	1.08	2.53	3.99	4.40	69
Nonfarm Nonresidential	11.32	0.01	0.13	5.69	10.55	16.70	26.31	28.28	69
RE Loans Secured by Farmland	0.28	0.00	0.00	0.00	0.07	0.33	1.34	1.78	69
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	54.64	1.79	12.28	43.79	58.06	70.40	76.82	79.65	69
RE Loans Secured by 1-4 Family	25.52	0.01	3.27	15.33	26.08	35.07	44.23	51.10	69
Revolving	6.53	0.00	0.10	2.08	5.73	10.79	13.88	16.77	69
Closed-End	18.28	0.00	2.49	8.67	17.55	25.58	36.41	41.00	69
Commercial Real Estate Loans	26.24	0.37	1.83	14.06	26.35	38.85	50.31	54.89	69
Construction and Land Dev	3.85	0.02	0.18	1.58	3.36	5.72	8.85	10.20	69
Multifamily	2.64	0.00	0.15	0.87	2.16	3.78	5.89	9.02	69
Nonfarm Nonresidential	18.44	0.03	0.99	10.92	17.22	26.79	33.90	38.90	69
RE Loans Secured by Farmland	0.50	0.00	0.00	0.00	0.14	0.55	2.52	3.76	69
Loans to Depository Institutions	0.33	0.00	0.00	0.00	0.00	0.21	1.64	3.31	69
Commercial and Industrial Loans	20.41	0.64	2.10	13.56	19.19	25.85	38.74	43.35	69
Loans to Individuals	10.52	0.15	0.33	1.71	6.15	15.57	29.02	54.36	69
Credit Card Loans	3.20	0.00	0.00	0.00	0.22	1.73	16.99	40.42	69
Agricultural Loans	0.26	0.00	0.00	0.00	0.08	0.38	1.14	1.54	69
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.22	69
Other Loans and Leases	7.28	0.01	0.54	2.64	5.32	9.50	15.84	35.56	69

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.08	0.85	1.76	3.94	6.57	12.26	26.00	45.99	69
Liquid Assets	26.72	11.28	12.22	16.83	21.41	34.39	51.19	58.53	69
Investment Securities	20.84	6.11	9.28	13.59	17.17	24.76	42.02	46.89	69
Net Loans and Leases	57.60	17.24	34.15	43.72	61.84	67.87	72.68	76.31	69
Net Lns, Ls & Stdby Ltrs of Credit	59.99	18.82	38.40	45.83	64.87	70.52	74.78	79.38	69
Core Deposits	56.41	12.63	21.84	42.19	61.09	67.65	74.50	78.33	69
Noncore Funding	26.05	8.05	9.91	14.17	21.31	34.41	50.72	57.02	69
Time Deposits of \$100K or More	6.03	0.46	1.33	2.82	4.37	9.43	11.54	15.94	69
Foreign Deposits	1.67	0.00	0.00	0.00	0.31	2.05	5.74	19.62	69
Fed Funds Purchased and Repos	3.69	0.00	0.00	0.74	2.34	6.18	11.51	14.19	69
Net Fed Funds Purchased (Sold)	2.21	-7.56	-1.00	0.13	1.32	3.60	7.95	11.62	69
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.46	1.96	69
Oth Borrowings W/Rem Mat 1 Yr or Less	2.67	0.00	0.01	0.62	2.00	4.43	6.32	7.92	69
Earning Assets Repr in 1 Year	42.01	15.35	20.69	31.27	43.90	49.72	60.82	69.78	69
Int-Bearing Liab Repr in 1 Year	13.06	2.81	4.00	6.93	9.44	16.52	30.02	43.69	69
Long-Term Debt Repr in 1 Year	1.64	0.00	0.00	0.00	0.41	2.30	6.75	13.06	69
Net Assets Repriceable in 1 Year	25.56	-11.97	2.43	14.61	25.71	37.47	43.87	51.62	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.53	-10.87	-3.95	9.12	17.05	29.02	49.23	61.84	69
Net ST Noncore Funding Dependence	3.97	-79.60	-13.12	0.20	6.24	11.79	20.21	22.66	69
Short-Term Inv/ST Noncore Funding	74.36	8.41	14.20	26.25	57.18	92.41	181.42	269.93	69
Liq Asts-ST Noncore Fndg/Nonliq Asts	20.35	-15.98	-9.20	4.71	14.79	31.71	61.10	99.98	69
Net Loans and Leases/Total Deposits	87.48	37.66	48.62	70.56	87.05	94.94	120.52	204.38	69
Net Loans and Leases/Core Deposits	113.22	48.20	53.89	84.89	98.52	117.12	214.03	346.51	69
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.94	-1.08	-0.45	0.00	0.12	1.32	4.05	6.95	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.77	-2.89	-1.14	1.22	2.86	6.02	9.74	14.34	69
Struct Notes Appr(Depr)/T1 Cap	-0.03	-2.48	-0.52	-0.01	0.00	0.00	0.04	0.09	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.67	0.00	0.00	0.00	0.34	9.36	27.86	49.16	69
Available-For-Sale Securities	93.32	48.82	60.95	89.40	99.09	100.00	100.00	100.00	69
U.S. Treasury Securities	3.69	0.00	0.00	0.00	0.53	3.93	18.56	24.94	69
U.S. Agency Securities (excl MBS)	9.30	0.00	0.00	0.74	3.58	18.47	29.38	51.74	69
Municipal Securities	6.89	0.00	0.10	0.75	5.10	11.20	18.05	25.43	69
Mortgage-Backed Securities	61.08	5.02	15.29	35.67	68.97	82.00	95.27	96.69	69
Asset-Backed Securities	3.53	0.00	0.00	0.00	0.29	4.27	13.66	26.49	69
Other Debt Securities	6.94	0.00	0.00	0.10	2.16	12.19	23.70	33.50	69
Mutual Funds and Equity Securities	0.98	0.00	0.00	0.06	0.40	1.21	3.70	8.07	69
Debt Securities 1 Year or Less	16.98	0.05	0.53	3.23	10.81	28.17	46.14	51.37	69
Debt Securities 1 To 5 Years	25.04	0.08	1.29	5.54	19.50	41.15	65.80	70.26	69
Debt Securities Over 5 Years	51.93	1.31	8.24	24.95	48.70	78.10	90.81	93.83	69
Pledged Securities	47.35	3.97	10.53	26.25	42.37	68.68	81.65	90.72	69
Structured Notes, Fair Value	0.34	0.00	0.00	0.00	0.00	0.02	2.55	4.52	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.49	-0.00	0.02	0.17	0.36	0.72	1.18	1.48	69
Provision for Ln&Ls Losses/Avg Lns&Ls	0.80	-0.04	0.09	0.34	0.68	1.13	1.82	2.08	69
Provision for Ln&Ls Losses/Net Losses	69.94	-27.11	10.93	41.58	71.48	95.19	113.35	141.02	68
Ln&Ls Allowance/Total Loans & Leases	2.11	0.57	1.00	1.43	2.01	2.64	3.48	3.84	69
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.24	0.90	1.10	1.39	1.80	2.77	4.56	6.08	67
ALLL/Nonaccrual Assets	116.57	31.38	39.83	71.04	101.53	133.74	244.71	336.67	68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	89.92	25.19	37.17	50.11	73.01	107.35	187.93	252.51	69
Gross Ln&Ls Losses/Avg Loans & Leases	1.40	0.24	0.36	0.60	1.36	1.71	3.02	3.94	69
Recoveries/Avg Loans and Leases	0.22	0.01	0.04	0.10	0.17	0.30	0.47	0.79	69
Net Losses/Avg Loans and Leases	1.17	0.07	0.24	0.47	1.08	1.54	2.57	3.11	69
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.00	0.00	0.00	0.00	0.02	0.08	0.32	69
Recoveries/Prior Year-End Losses	12.27	3.76	5.04	7.42	10.53	16.91	21.92	27.94	67
Earnings Coverage of Net Losses (X)	3.51	-0.74	0.54	1.30	2.09	4.25	11.33	11.81	68
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.20	0.00	0.10	0.41	1.16	1.67	2.71	3.19	68
RE Loans Secured By 1-4 Family	0.96	0.00	0.04	0.29	0.93	1.53	2.24	2.85	67
Revolving	1.12	0.00	0.00	0.33	0.94	1.89	2.82	3.33	65
Closed-End	0.93	0.00	0.02	0.20	0.78	1.49	2.31	3.14	67
Commercial Real Estate Loans	1.20	-0.03	0.03	0.35	1.05	1.65	2.69	3.86	68
Construction and Land Dev	3.35	-0.16	0.00	0.70	2.86	5.15	8.17	12.81	67
Multifamily	0.78	0.00	0.00	0.02	0.46	1.25	2.87	3.99	66
Nonfarm Nonresidential	0.74	-0.04	0.00	0.22	0.65	1.16	1.68	2.01	68
RE Loans Secured by Farmland	1.05	-0.04	0.00	0.00	0.23	0.90	2.88	10.11	54
Commercial and Industrial Loans	0.79	0.01	0.06	0.32	0.62	1.02	1.64	3.74	69
Loans to Depository Institutions	-0.01	-0.69	-0.00	0.00	0.00	0.00	0.00	0.12	39
Loans to Individuals	1.93	0.06	0.23	0.65	1.66	2.92	4.05	6.45	65
Credit Card Loans	3.85	-8.48	0.45	2.52	4.00	4.95	6.58	9.51	46
Agricultural Loans	0.34	-1.95	-0.48	-0.01	0.00	0.48	1.48	3.51	52
Loans to Foreign Governments & Inst	-0.10	-1.63	-0.81	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.37	-0.00	0.00	0.01	0.27	0.58	1.12	1.37	67

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

30-89 Days PD Loans and Leases	0.95	0.09	0.42	0.55	0.88	1.23	1.71	2.42	69
90+ Days PD Loans and Leases	0.67	0.00	0.01	0.09	0.34	1.14	2.06	2.53	69
Nonaccrual Loans and Leases	2.16	0.24	0.54	1.07	1.85	2.83	3.82	7.51	69
90+ Days PD and Nonaccrual Loans and Leases	2.94	0.57	0.98	1.59	2.60	3.65	6.43	8.84	69
30-89 Days PD Restructured	0.07	0.00	0.00	0.00	0.04	0.14	0.24	0.31	69
90+ Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.04	0.12	0.22	69
Nonaccrual Restructured	0.54	0.02	0.07	0.20	0.45	0.76	1.19	2.07	69
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.95	0.09	0.42	0.55	0.88	1.23	1.71	2.43	69
90+ Days Past Due Assets	0.68	0.00	0.01	0.09	0.34	1.19	2.06	2.53	69
Nonaccrual Assets	2.19	0.24	0.54	1.18	1.85	2.83	3.82	7.51	69
30+ Days PD & Nonaccrual Assets	4.00	0.73	1.64	2.27	3.47	4.75	8.22	11.58	69
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.72	0.17	0.33	1.04	1.58	2.25	3.21	4.54	69
90+ PD & Nonaccrual Assets + OREO	2.04	0.17	0.35	1.13	1.91	2.81	3.67	5.08	69
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.38	0.16	0.42	1.26	2.23	3.13	4.73	6.98	69
Allowance for Loan & Lease Losses	206.31	50.92	73.35	133.01	180.66	256.95	385.65	485.04	69
Equity Cap + ALLL	20.44	1.83	4.83	8.64	16.37	26.71	46.20	63.69	69
Tier 1 Cap + ALLL	23.53	2.68	5.16	12.01	21.62	31.71	49.55	61.99	69
Loans & Leases + RE Acquired	4.00	0.94	1.49	1.96	3.56	5.06	8.29	11.16	69

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	1.14	0.00	0.23	0.65	0.98	1.50	2.46	2.82	68
- 90+ Days Past Due	0.82	0.00	0.00	0.04	0.33	1.23	2.87	4.72	68
- Nonaccrual	3.73	0.49	1.04	1.70	2.88	4.46	10.54	13.75	68
Coml & Indl - 30-89 Days PD	0.44	0.00	0.08	0.18	0.32	0.67	0.94	1.35	69
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.04	0.15	0.73	1.38	69
- Nonaccrual	1.13	0.03	0.21	0.55	1.03	1.42	2.12	3.96	69
Individuals - 30-89 Days PD	1.48	0.00	0.29	0.81	1.40	2.06	3.12	3.64	69
- 90+ Days Past Due	0.54	0.00	0.00	0.04	0.24	0.97	1.71	3.04	69
- Nonaccrual	0.29	0.00	0.00	0.04	0.19	0.50	0.95	1.34	69
Dep Inst Lns - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.58	39
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	39
Agricultural - 30-89 Days PD	0.18	0.00	0.00	0.00	0.08	0.27	0.77	1.04	52
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.24	52
- Nonaccrual	1.11	0.00	0.00	0.00	0.38	1.47	3.81	7.11	52
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.59	15
Other Lns&LS - 30-89 Days PD	0.31	0.00	0.00	0.04	0.21	0.49	0.89	1.46	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.39	67
- Nonaccrual	0.44	0.00	0.00	0.00	0.18	0.69	1.52	2.26	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.36	0.00	0.33	0.77	1.18	1.80	2.57	3.89	67
- 90+ Days Past Due	1.10	0.00	0.00	0.02	0.28	1.42	5.37	6.85	67
- Nonaccrual	2.75	0.07	0.35	1.07	1.75	3.45	9.18	12.31	67
Revolving - 30-89 Days PD	0.80	0.00	0.13	0.43	0.70	1.07	1.67	2.08	65
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.05	0.28	0.69	0.93	65
- Nonaccrual	1.01	0.00	0.05	0.36	0.78	1.57	2.67	4.78	65
Closed-End - 30-89 Days PD	1.63	0.00	0.32	0.81	1.32	2.29	3.32	4.26	67
- 90+ Days Past Due	1.44	0.00	0.00	0.02	0.41	2.31	6.89	9.52	67
- Nonaccrual	3.36	0.07	0.36	1.38	2.19	4.23	11.19	12.91	67
- Jr Lien 30-89 Days PD	0.14	0.00	0.00	0.04	0.11	0.23	0.44	0.53	67
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.17	67
- Jr Lien Nonaccrual	0.19	0.00	0.00	0.02	0.12	0.38	0.55	0.64	67
Commercial RE - 30-89 Days PD	0.76	0.00	0.06	0.31	0.63	1.05	1.64	2.55	68
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.07	0.54	1.75	2.86	68
- Nonaccrual	4.24	0.50	1.18	1.89	3.53	5.91	9.39	11.72	68
Const & Dev - 30-89 Days PD	1.20	0.00	0.00	0.34	0.84	1.90	3.10	5.69	67
- 90+ Days Past Due	1.24	0.00	0.00	0.00	0.18	1.57	7.16	10.20	67
- Nonaccrual	10.39	0.00	1.15	4.52	8.94	14.79	21.67	31.84	67
Multifamily - 30-89 Days PD	0.61	0.00	0.00	0.08	0.36	0.88	2.09	3.15	66
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.27	0.80	1.33	66
- Nonaccrual	2.48	0.00	0.00	0.52	1.63	3.76	6.96	12.94	66
Nonfarm Nres- 30-89 Days PD	0.57	0.00	0.04	0.21	0.53	0.82	1.42	1.90	68
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.06	0.37	1.08	1.71	68
- Nonaccrual	3.22	0.00	0.42	1.24	2.57	3.82	7.20	10.41	68
Farmland - 30-89 Days PD	0.41	0.00	0.00	0.00	0.18	0.58	1.39	2.09	54
- 90+ Days Past Due	0.53	0.00	0.00	0.00	0.00	0.12	3.59	5.43	54
- Nonaccrual	3.98	0.00	0.00	0.18	1.52	6.31	10.49	27.80	54
Credit Card - 30-89 Days PD	1.12	0.00	0.00	0.65	1.25	1.69	2.11	2.94	46
- 90+ Days Past Due	0.71	0.00	0.00	0.00	0.69	1.36	1.67	2.10	46
- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.41	1.41	1.57	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.33	4.78	6.72	7.66	9.21	10.85	11.64	12.84	69
Tier 1 RBC Ratio	13.25	7.83	10.40	11.77	12.96	14.62	15.98	18.18	69
Total Risk-Based Capital Ratio	15.61	9.74	12.82	14.23	15.61	16.99	17.99	20.14	69
Tangible Tier 1 Leverage Ratio	9.02	4.39	6.36	7.46	9.08	10.54	11.35	12.32	69
Tangible Common Eq Cap/Tan Assets	7.69	3.51	5.16	6.53	7.88	8.77	9.91	10.20	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	27.04	6.52	8.68	14.49	23.43	32.29	47.69	119.28	69
Standby Letters of Credit	2.04	0.00	0.13	0.53	1.62	3.32	5.27	6.07	69
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.03	0.13	0.26	0.39	69
Securities Lent	0.63	0.00	0.00	0.00	0.00	0.00	4.13	8.73	69
Credit Derivatives (BHC as Guarantor)	2.65	0.00	0.00	0.00	0.00	0.16	1.54	82.49	69
Credit Derivatives (BHC as Beneficiary)	2.90	0.00	0.00	0.00	0.00	0.24	2.23	86.84	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	114.33	0.90	1.49	6.72	18.92	60.39	355.71	1883.50	69
Interest Rate Contracts	86.90	0.30	1.11	4.71	16.04	47.73	228.47	1554.49	69
Interest Rate Futures & Forward Contr	13.72	0.00	0.00	0.00	0.83	9.04	57.10	150.30	69
Written Options Contr (Int Rate)	4.46	0.00	0.00	0.08	0.64	2.33	13.65	86.08	69
Purchased Options Contr (Int Rate)	4.21	0.00	0.00	0.00	0.31	2.44	12.15	80.30	69
Interest Rate Swaps	62.20	0.00	0.23	2.74	9.60	33.02	142.23	1144.09	69
Foreign Exchange Contracts	19.33	0.00	0.00	0.00	0.62	4.80	122.02	282.70	69
Futures & Forward Foreign Exch Contr	11.58	0.00	0.00	0.00	0.51	4.08	76.19	168.07	69
Written Options Contr (Foreign Exch)	0.60	0.00	0.00	0.00	0.00	0.07	0.67	14.87	69
Purchased Options Contr (Foreign Exch)	0.59	0.00	0.00	0.00	0.00	0.07	0.82	14.27	69
Foreign Exchange Rate Swaps	4.05	0.00	0.00	0.00	0.00	0.30	8.33	80.56	69
Equity, Commodity, & Other Deriv Contr	3.43	0.00	0.00	0.00	0.01	3.03	14.24	53.14	69
Commodity & Other Fut & Forward Contr	0.27	0.00	0.00	0.00	0.00	0.00	0.46	7.56	69
Written Options Contr (Comm & Other)	1.30	0.00	0.00	0.00	0.00	0.99	5.62	21.62	69
Purchased Options Contr (Comm & Oth)	0.95	0.00	0.00	0.00	0.00	0.50	5.18	15.55	69
Commodity & Other Swaps	0.50	0.00	0.00	0.00	0.00	0.18	2.89	6.49	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	57.95	8.98	15.37	25.67	44.34	68.69	141.77	219.12	69

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	84.62	19.19	32.66	75.25	89.69	99.46	100.00	100.00	69
Foreign Exchange Contracts	9.68	0.00	0.00	0.00	2.71	13.36	37.75	72.85	69
Equity, Comm, & Other Contracts	3.28	0.00	0.00	0.00	0.03	3.53	15.92	26.64	69
Futures and Forwards	24.98	0.00	0.34	7.67	16.12	35.50	67.01	75.74	69
Written Options	8.57	0.00	0.00	2.60	6.23	11.38	28.08	39.11	69
Exchange-Traded	0.30	0.00	0.00	0.00	0.00	0.01	1.89	2.85	69
Over-The-Counter	7.78	0.00	0.00	1.74	5.70	9.97	27.24	39.11	69
Purchased Options	4.67	0.00	0.00	0.00	3.07	8.95	14.91	18.23	69
Exchange-Traded	0.24	0.00	0.00	0.00	0.00	0.00	1.50	3.30	69
Over-The-Counter	3.95	0.00	0.00	0.00	2.60	6.78	14.07	17.02	69
Swaps	58.90	0.00	7.48	37.72	63.27	79.19	84.35	92.04	69
Held for Trading	50.52	0.00	0.00	0.27	68.37	89.79	98.19	99.72	69
Interest Rate Contracts	39.66	0.00	0.00	0.00	46.96	74.86	85.81	92.47	69
Foreign Exchange Contracts	4.84	0.00	0.00	0.00	0.28	7.60	21.69	41.65	69
Equity, Comm, & Other Contracts	1.52	0.00	0.00	0.00	0.00	1.76	7.58	15.66	69
Non-Traded	49.47	0.26	0.94	9.97	30.87	99.40	100.00	100.00	69
Interest Rate Contracts	36.15	0.00	0.23	7.36	22.03	69.57	99.88	100.00	69
Foreign Exchange Contracts	2.02	0.00	0.00	0.00	0.00	0.71	9.24	27.84	69
Equity, Comm, & Other Contracts	0.70	0.00	0.00	0.00	0.00	0.05	2.38	13.99	69
Deriv Contr (Excl Fut & FX LE 14 Days)	79.78	27.79	43.27	64.83	83.85	93.59	98.40	99.88	69
One Year or Less	32.34	0.98	3.51	13.22	25.71	49.85	72.04	85.94	69
Over 1 Year to 5 Years	27.58	0.00	0.00	7.05	29.21	46.59	60.32	67.33	69
Over 5 Years	12.92	0.00	0.00	4.21	12.19	20.84	29.58	34.19	69
Gross Negative Fair Value (Abs Val)	2.17	0.22	0.36	1.25	2.07	2.92	3.78	4.84	69
Gross Positive Fair Value	2.10	0.23	0.45	1.03	2.03	2.99	3.69	4.53	69
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.29	0.00	0.00	0.01	0.04	0.14	0.89	5.19	69
Gross Positive Fair Value (X)	0.30	0.00	0.00	0.00	0.06	0.15	0.93	5.20	69
Held for Trading (X)	0.25	0.00	0.00	0.00	0.02	0.11	0.83	5.13	69
Non-Traded (X)	0.03	0.00	0.00	0.00	0.00	0.05	0.11	0.23	69
Current Credit Exposure (X)	0.10	0.00	0.00	0.00	0.05	0.12	0.47	0.64	69
Credit Losses on Derivative Contracts	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.16	69
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	69
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.31	0.00	0.00	0.10	0.57	1.40	4.51	8.59	69

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	0.06	0.29	1.43	69
Ins Under Assets(P/C)/Tot Ins Und Ast	47.21	0.00	0.00	0.00	24.28	96.91	100.00	100.00	30
Ins Under Assets(L/H)/Tot Ins Und Ast	52.78	0.00	0.00	0.94	71.10	100.00	100.00	100.00	30
Sep Acct Assets(L/H)/Total Life Ast	1.57	0.00	0.00	0.00	0.00	0.00	12.10	17.34	23
Ins Activities Revenue/Adj Oper Inc	0.94	0.00	0.00	0.05	0.36	1.55	3.30	5.45	69
Premium Inc/Ins Activities Revenue	12.00	0.00	0.00	0.00	0.00	18.28	67.45	84.68	63
Credit Rel Prem Inc/Tot Prem Inc	60.30	0.00	0.00	3.18	85.20	100.00	100.00	100.00	27
Other Prem Inc/Total Prem Inc	39.69	0.00	0.00	0.00	10.21	87.37	100.00	100.00	27
Ins Under Net Income/Consol Net Income	0.43	-0.35	-0.02	0.00	0.00	0.05	2.50	5.96	69
Ins Net Inc (P/C)/Equity (P/C)	7.02	-9.23	-8.80	-3.83	2.92	17.99	29.36	32.11	20
Ins Net Inc (L/H)/Equity (L/H)	4.99	-6.55	-0.53	0.50	2.81	6.37	14.30	15.14	23
Insur Ben, Losses, Exp/Insur Premiums	378.79	3.58	26.28	58.84	83.10	186.80	284.00	4486.67	27
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.38	0.00	0.00	0.00	0.00	0.12	6.73	33.46	20
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.10	0.00	0.00	0.00	0.00	0.00	0.33	1.47	23
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.27	69
CSV Life Insurance/Tier 1 Cap + ALLL	9.27	0.00	0.00	0.81	7.45	17.45	23.57	27.08	69
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.29	0.00	0.00	0.00	0.00	0.18	8.17	18.23	69
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.43	0.00	0.00	0.00	0.31	3.41	8.58	14.50	57
Cost: Interest-Bearing Deposits	0.49	0.08	0.10	0.21	0.29	0.60	1.28	2.10	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	3.55	0.04	0.04	0.13	0.50	5.53	8.27	10.95	9
Commercial and Industrial Loans	0.93	0.00	0.04	0.17	0.42	1.11	1.95	2.80	17
Foreign Governments and Inst	-0.10	-1.63	-0.81	0.00	0.00	0.00	0.00	0.00	15
GROWTH RATES:									
Net Loans and Leases	36.83	-31.31	-18.73	-3.83	16.70	39.39	152.46	336.86	51
Total Selected Assets	60.32	-33.66	-15.72	-0.72	14.54	43.18	192.60	560.58	57
Deposits	-13.16	-99.91	-92.34	-34.90	-5.33	8.43	23.10	62.50	42

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	6.78	-5.71	-0.82	3.78	6.90	10.05	11.90	15.44	69
Bank Net Inc/Avg Eq Inv in Banks	7.56	-0.28	1.44	4.77	7.55	10.29	13.86	15.75	59
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.61	-13.82	-7.99	-0.26	3.11	9.20	18.21	23.19	62
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.78	-11.92	-2.20	2.25	8.23	9.69	11.67	15.18	25
Bank Net Income/Parent Net Income	79.62	0.00	0.00	31.71	101.58	111.84	128.65	157.45	62
Nonbank Net Income/Parent Net Income	6.19	0.00	0.00	0.16	2.39	10.28	26.65	29.12	48
Sub BHCs Net Inc/Parent Net Income	82.88	1.43	3.14	49.91	99.95	109.73	112.87	135.55	20
LEVERAGE:									
Total Liabilities/Equity	33.26	0.05	0.66	9.54	21.90	45.89	78.10	202.58	69
Total Debt/Equity Capital	18.68	0.00	0.00	0.00	7.19	30.60	73.18	111.81	69
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.18	0.00	0.00	6.44	17.50	40.63	75.39	121.80	69
Tot Debt+Lns Guaranteed for Affl/Equity	21.17	0.00	0.00	0.00	8.69	33.81	73.18	141.19	69
Total Debt/Eq Cap - Exc Over Fair Value	18.80	0.00	0.00	0.00	7.48	30.64	73.18	112.20	69
Long-Term Debt/Equity Capital	14.28	0.00	0.00	0.00	6.18	26.06	53.71	75.71	69
Short-Term Debt/Equity Capital	3.90	0.00	0.00	0.00	0.00	5.98	20.25	26.41	69
Current Portion of LT Debt/Equity	0.25	0.00	0.00	0.00	0.00	0.05	1.21	3.95	69
Exc Cost Over Fair Value/Equity Cap	0.18	0.00	0.00	0.00	0.00	0.16	0.88	2.12	69
Long-Term Debt/Consolidated LT Debt	19.33	0.00	0.00	0.00	13.24	39.89	57.54	67.63	69
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	107.44	88.66	92.32	98.42	106.53	112.43	128.49	140.93	69
Total Investment in Subs/Equity	117.96	94.62	97.38	102.57	111.21	124.83	148.29	202.77	69
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.98	82.31	87.97	94.06	97.74	102.59	115.56	137.62	69
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.56	89.26	93.10	97.05	100.88	113.21	143.32	180.87	69
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.42	-1.04	-0.70	-0.19	0.88	1.83	5.29	10.01	62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.96	0.03	0.26	1.00	1.60	5.02	9.16	10.83	43
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	120.16	28.52	36.04	60.83	98.11	159.99	260.54	321.85	68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.29	-72.64	3.34	48.64	99.35	174.28	284.55	372.74	68
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.73	-33.11	0.65	65.54	102.29	143.17	218.64	291.72	68
Pretax Oper Inc + Int Exp/Int Expense	-565.02	N/A	-957.20	-11.63	226.57	1124.08	3264.55	9822.36	51
Div + Int From Subs/Int Exp + Div	162.40	0.66	1.82	29.87	125.58	220.89	488.71	668.20	65
Fees+Other Inc From Subs/Sal + 0th Exp	13.40	0.00	0.00	0.00	0.00	23.47	58.52	82.99	67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	183.19	0.74	1.26	4.55	14.39	56.84	669.12	1950.51	35
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.71	-9.30	-5.33	0.00	1.95	8.01	14.07	16.32	69
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.27	0.00	0.00	0.00	0.00	0.00	0.50	5.08	19
Nonaccrual	15.04	0.00	0.00	0.00	0.00	0.09	82.94	100.00	19
Total	15.64	0.00	0.00	0.00	0.00	4.51	82.94	100.00	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	69
To Nonbank Subsidiaries	1.79	0.00	0.00	0.00	0.00	0.00	7.26	38.99	69
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Total	1.95	0.00	0.00	0.00	0.00	0.00	10.47	42.84	69
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.75	0.00	0.00	0.06	0.89	3.51	32.92	63.14	69
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Combined Foreign Nonbank Sub Assets	0.67	0.00	0.00	0.00	0.00	0.02	1.60	15.17	69

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.74	0.00	0.00	18.52	57.16	95.19	195.80	332.62	46
Dividends Paid/Net Income	23.85	0.00	0.00	6.60	21.61	34.45	61.49	90.67	62
Net Income - Dividends/Avg Equity	4.76	-7.02	-2.71	2.13	4.85	7.64	10.62	11.81	69
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	117.46	0.00	0.00	0.00	39.51	160.71	360.62	908.78	55
Dividends From Nonbank Subs	17.65	0.00	0.00	0.00	1.36	17.10	57.65	189.75	55
Dividends From Subsidiary BHCs	45.00	0.00	0.00	0.00	0.00	10.68	208.05	454.80	55
Dividends From All Subsidiaries	232.45	0.00	0.35	51.80	161.32	303.77	644.67	979.22	55
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.33	0.00	0.00	0.00	28.77	62.38	99.01	100.29	54
Interest Income From Bank Subs	1.08	0.00	0.00	0.00	0.13	1.13	3.98	8.84	54
Mgt & Service Fees From Bank Subs	5.63	0.00	0.00	0.00	0.00	3.17	29.24	54.15	54
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.29	54
Operating Income From Bank Subs	50.11	0.00	0.08	14.83	40.43	82.86	100.00	123.47	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	67.04	0.00	0.00	0.00	38.58	100.82	251.34	416.77	43
Interest Income From Nonbank Subs	15.69	0.00	0.00	0.00	2.23	24.69	58.63	113.80	43
Mgt & Serv Fees From Nonbank Subs	2.97	0.00	0.00	0.00	0.00	0.08	21.68	38.26	43
Other Income From Nonbank Subs	0.52	0.00	0.00	0.00	0.00	0.00	1.22	13.38	43
Operating Inc From Nonbank Subs	106.99	0.00	0.02	14.66	69.60	143.98	318.75	824.81	43
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	47.85	0.00	0.00	0.00	57.47	76.11	116.27	123.78	22
Interest Inc From Subsidiary BHCs	1.01	0.00	0.00	0.00	0.00	0.91	4.47	7.84	22
Mgt & Serv Fees From Sub BHCs	1.15	0.00	0.00	0.00	0.00	0.00	1.75	19.97	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	51.44	0.00	0.00	5.96	57.47	87.97	116.41	130.87	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	36.14	0.00	0.00	0.00	10.21	91.55	98.90	99.64	67
Interest Income From Bank Subs	2.33	0.00	0.00	0.00	0.14	1.36	9.97	29.23	67
Mgt & Serv Fees From Bank Subs	5.14	0.00	0.00	0.00	0.00	0.11	32.25	72.73	67
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Bank Subs	52.11	0.00	0.00	0.78	61.78	96.75	99.86	103.12	67
Dividends From Nonbank Subs	6.87	0.00	0.00	0.00	0.26	7.67	39.86	58.96	67
Interest Income From Nonbank Subs	3.21	0.00	0.00	0.00	0.18	3.02	15.75	39.68	67
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	2.53	4.39	67
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.03	0.96	67
Operating Inc From Nonbank Subs	13.97	0.00	0.00	0.04	3.51	23.51	62.71	76.74	67
Dividends From Subsidiary BHCs	10.16	0.00	0.00	0.00	0.00	0.00	76.42	91.36	67
Interest Inc From Subsidiary BHCs	0.26	0.00	0.00	0.00	0.00	0.00	1.53	5.22	67
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Sub BHCs	12.20	0.00	0.00	0.00	0.00	4.04	85.29	94.22	67
Loans and Adv From Subs/ST Debt	307.77	0.08	4.76	38.09	115.51	341.65	942.87	1846.09	28
Loans and Adv From Subs/Total Debt	58.77	0.00	0.06	6.51	24.46	59.98	225.79	363.19	46

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
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1562859	184,059,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	152,273,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	12,558,997	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	21,924,217	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,001,167	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	78,118,254	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,136,577,907	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,890,116	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	325,793,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
2938451	15,265,400	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	174,579,294	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	63,134,877	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	117,374,209	BMD FINANCIAL CORP.	WILMINGTON, DE	
1883693	25,488,433	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	206,103,658	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,644,864	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	45,235,752	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,873,878,000	CITIGROUP INC.	NEW YORK, NY	
1132449	129,810,542	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	23,666,291	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	61,139,192	COMERICA INCORPORATED	DALLAS, TX	
1049341	20,663,043	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	20,386,252	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	69,483,014	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	21,968,902	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	116,966,697	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,127,275	FIRST BANCORP	SAN JUAN, PR	
1075612	20,881,494	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	24,790,132	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,274,648	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	32,827,411	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	11,626,297	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,444,790	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,345,173	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	923,718,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	19,786,771	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3232316	331,402,982	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	54,450,652	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	11,757,928	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,739,650	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	10,679,189	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1039502	2,265,792,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	88,762,571	KEYCORP	CLEVELAND, OH	
1037003	77,924,287	M&T BANK CORPORATION	BUFFALO, NY	
2132932	42,026,245	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	10,847,456	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	100,223,739	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	271,407,158	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	37,348,000	POPULAR, INC.	SAN JUAN, PR	
1839319	12,416,870	PRIVATEBANCORP, INC.	CHICAGO, IL	
3226762	83,152,884	RBC USA HOLDCO CORPORATION	NEW YORK, NY	

BHCPR Reporters for Quarter Ending 12/31/2011
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2011 and Other Notes
3242838	127,049,907	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1111435	216,435,818	STATE STREET CORPORATION	BOSTON, MA	
1131787	176,900,103	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	14,974,789	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	19,976,168	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	27,162,845	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	19,011,580	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	201,057,066	TD BANK US HOLDING COMPANY	PORTLAND, ME	
1119794	340,122,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	13,541,398	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,569,863	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	89,677,054	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	46,527,000	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,244,507	VALLEY NATIONAL BANCORP	WAYNE, NJ	
1145476	18,719,111	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,313,867,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	15,893,808	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	53,150,649	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.