

	PEER GROUP 01 06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	75	69	71	66	68
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.69	2.85	2.88	3.00	3.09
+ Non-interest Income	1.88	1.73	1.60	1.64	1.91
- Overhead Expense	3.26	3.00	3.29	2.96	2.97
- Provision for Losses	1.79	0.87	1.17	0.36	0.15
+ Securities Gains (Losses)	0.02	0.00	-0.12	-0.02	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	-0.42	0.75	-0.14	1.31	1.83
Net Operating Income	-0.35	0.48	-0.23	0.86	1.18
Net Income	-0.43	0.47	-0.25	0.87	1.21
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.68	5.86	5.67	6.82	6.60
Interest Expense	1.64	2.64	2.41	3.44	3.16
Net Interest Income (TE)	3.00	3.20	3.23	3.34	3.42
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.96	0.79	1.10	0.38	0.23
Earnings Coverage of Net Losses (X)	1.91	6.50	2.64	13.40	33.33
Ln&Ls Allowance/Total Loans & Leases	2.43	1.45	1.82	1.22	1.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.73	1.64	2.42	1.08	0.57
30-89 Days Past Due Loans and Leases	1.41	1.08	1.58	1.03	0.81
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	37.45	42.99	37.52	41.09	37.63
Net ST Noncore Funding Dependence	15.64	26.54	22.48	26.17	23.42
Net Loans and Leases/Total Assets	59.41	62.79	61.91	63.85	62.66
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.28	7.48	8.29	7.42	7.79
Equity Capital/Total Assets	9.71	9.13	9.24	9.31	9.22
Equity Capital+Minority Int/Total Assets	9.92	9.46	9.52	9.42	9.34
Net Loans&Ls/Equity Capital (X)	6.29	7.25	6.96	7.17	6.97
Cash Dividends/Net Income	76.44	56.44	71.23	50.49	36.79
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	-8.24	0.33	-7.64	3.67	8.58
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.55	4.54	3.65	3.73	3.12
Long-Term Debt/Equity Capital	18.91	11.85	11.95	11.89	11.77
Equity Investment in Subs/Equity Cap	108.82	112.09	105.96	112.58	110.24
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.66	100.45	95.72	138.88	134.43

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.19	5.22	5.06	6.13	5.95
Less: Interest Expense	1.48	2.36	2.16	3.08	2.85
Equals: Net Interest Income (TE)	2.69	2.85	2.88	3.00	3.09
Plus: Non-Interest Income	1.88	1.73	1.60	1.64	1.91
Equals: Adj Operating Income (TE)	4.54	4.62	4.54	4.68	4.97
Less: Overhead Expense	3.26	3.00	3.29	2.96	2.97
Less: Provision for Loan and Lease Losses	1.79	0.87	1.17	0.36	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	0.00	-0.10	-0.02	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.42	0.75	-0.14	1.31	1.83
Less: Applicable Income Taxes (TE)	-0.04	0.26	0.10	0.44	0.63
Less: Minority Interest	0.00	0.01	0.00	0.00	0.01
Equals: Net Operating Income	-0.35	0.48	-0.23	0.86	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.01
Equals: Net Income	-0.43	0.47	-0.25	0.87	1.21
Memo: Net Income (Last Four Qtrs)	-0.72	0.53	-0.25	0.85	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.84	89.48	89.65	89.70	90.22
Avg Int-Bearing Funds / Avg Assets	74.10	76.79	77.39	76.48	75.80
Int Income (TE) / Avg Earning Assets	4.68	5.86	5.67	6.82	6.60
Int Expense / Avg Earning Assets	1.64	2.64	2.41	3.44	3.16
Net Int Inc (TE) / Avg Earn Assets	3.00	3.20	3.23	3.34	3.42
YIELD OR COST:					
Total Loans and Leases (TE)	5.29	6.29	6.12	7.37	7.24
Interest-Bearing Bank Balances	0.80	3.58	2.23	5.42	5.07
Fed Funds Sold & Reverse Repos	0.70	2.90	2.40	5.20	5.08
Trading Assets	1.70	2.99	2.64	3.45	2.87
Total Earning Assets	4.62	5.82	5.62	6.76	6.52
Investment Securities (TE)	4.40	5.06	4.97	5.27	4.94
U.S. Treasury & Agency Sec (excl MBS)	2.85	4.99	4.25	5.95	4.48
Mortgage-Backed Securities	4.72	4.88	4.84	4.89	4.71
All Other Securities	5.85	7.02	6.64	7.87	8.24
Interest-Bearing Deposits	1.64	2.68	2.44	3.57	3.22
Time Deposits of \$100K or More	2.62	3.97	3.55	4.96	4.43
Time Deposits < \$100K	2.88	3.93	3.54	4.47	3.96
Other Domestic Deposits	0.81	1.62	1.47	2.50	2.26
Foreign Deposits	0.78	2.63	2.20	4.23	4.23
Fed Funds Purchased and Repos	1.18	2.80	2.39	4.62	4.53
Other Borrowed Funds & Trading Liab	2.50	3.63	3.38	4.64	4.51
All Interest-Bearing Funds	2.01	3.11	2.83	4.04	3.77

	PEER GROUP 01				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	44	40	77	75	74
Avg Assets per Employee (\$000)	6,838	5,871	5,926	5,301	5,057
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.99	3.99	3.68	4.25	3.57
Overhead Exp / NII + Non-Int Income	72.73	66.01	74.38	63.90	60.93
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.26	3.00	3.29	2.96	2.97
Personnel Expense	1.44	1.46	1.43	1.52	1.61
Net Occupancy Expense	0.36	0.38	0.38	0.39	0.40
Other Operating Expenses	1.40	1.07	1.39	1.01	0.94
Overhead Less Non-Interest Income	1.32	1.19	1.57	1.25	1.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.28	65.65	73.69	63.22	60.19
Personnel Expense	32.07	32.21	32.09	32.37	32.03
Net Occupancy Expense	8.21	8.42	8.67	8.55	8.03
Other Operating Expenses	29.88	24.89	32.85	22.03	19.46
Total Non-Interest Income	39.07	34.60	32.16	33.61	36.13
Fiduciary Activities Income	2.92	4.31	4.48	4.52	4.66
Serv Charges on Deposit Accts - Domestic	6.73	7.25	7.53	7.59	6.77
Trading Revenue	2.38	0.42	0.00	0.20	1.15
Investment Banking Fees & Commissions	3.31	3.61	3.27	3.28	3.04
Venture Capital Revenue	-0.15	0.01	-0.02	0.23	0.19
Net Servicing Fees	1.36	1.06	0.77	0.82	0.68
Net Securitization Income	0.14	0.20	0.17	0.31	0.37
Insurance Activities Revenue	1.15	1.10	1.05	1.21	1.24
Net Gain (Loss) - Sales Loans, OREO, Oth	0.37	0.41	0.31	0.97	1.36
Other Non-Interest Income	12.62	12.49	11.79	11.14	10.74
Overhead Less Non-Interest Income	32.99	30.59	40.98	29.32	22.96
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.83	28.42	24.76	28.98	30.50
Appl Inc Tax+TE/Pretax NOI+TE	32.73	33.26	31.86	32.86	34.13

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	36.76	40.15	39.94	40.85	39.85
Commercial and Industrial Loans	12.24	12.66	12.88	12.72	11.89
Loans to Individuals	5.27	5.06	4.82	5.33	5.36
Loans to Depository Institutions	0.06	0.11	0.07	0.09	0.11
Agricultural Loans	0.16	0.20	0.19	0.21	0.21
Other Loans and Leases	3.14	3.25	2.95	3.26	3.17
Net Loans and Leases	59.41	62.79	61.91	63.85	62.66
Debt Securities Over 1 Year	13.40	12.93	13.43	13.05	13.87
Mutual Funds and Equity Securities	0.25	0.22	0.17	0.24	0.26
Subtotal	74.45	76.98	76.41	77.94	77.54
Interest-Bearing Bank Balances	3.20	0.71	2.87	0.50	0.55
Federal Funds Sold & Reverse Repos	1.79	1.94	0.98	2.24	2.68
Debt Securities 1 Year or Less	3.00	3.10	3.11	3.17	3.12
Trading Assets	1.86	1.56	1.60	1.34	1.15
Total Earning Assets	87.43	87.19	87.67	87.60	88.10
Non-Int Cash and Due From Dep Inst	1.69	2.09	1.90	2.28	2.38
Other Real Estate Owned	0.25	0.17	0.23	0.10	0.06
All Other Assets	10.74	10.52	10.27	9.97	9.34

MEMORANDA:

Short-Term Investments	9.85	7.19	8.53	6.96	8.04
U. S. Treasury Securities	0.41	0.15	0.19	0.14	0.32
U. S. Agency Securities (excl MBS)	1.60	1.94	1.81	2.38	3.46
Municipal Securities	1.13	1.08	1.16	1.13	1.07
Mortgage-Backed Securities	9.89	10.22	10.36	9.64	9.68
Asset-Backed Securities	0.65	0.42	0.40	0.35	0.22
Other Debt Securities	0.99	0.75	0.69	0.75	0.60
RE Loans Secured by 1-4 Family	14.27	15.92	15.33	16.28	16.64
Revolving	4.03	3.82	3.98	3.71	3.86
Closed-End, Sec by First Liens	8.93	10.20	9.57	10.54	10.76
Closed-End, Sec by Junior Liens	1.17	1.62	1.43	1.76	1.67
Commercial Real Estate Loans	20.36	21.86	22.33	22.22	20.91
Construction and Land Dev	6.15	7.58	7.28	8.05	7.45
Multifamily	1.58	1.44	1.53	1.35	1.55
Nonfarm Nonresidential	12.09	11.98	12.74	11.82	11.02
RE Loans Secured by Farmland	0.35	0.29	0.33	0.27	0.23
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	58.28	62.27	62.33	62.08	61.98
RE Loans Secured by 1-4 Family	23.14	24.98	24.29	25.69	26.62
Revolving	6.21	5.73	6.08	5.64	5.88
Closed-End	16.77	18.81	17.70	19.66	20.25
Commercial Real Estate Loans	31.42	33.43	34.36	33.44	31.92
Construction and Land Dev	9.07	11.09	10.73	11.93	11.10
Multifamily	2.63	2.15	2.33	2.05	2.44
Nonfarm Nonresidential	18.80	18.57	19.86	17.83	16.60
RE Loans Secured by Farmland	0.51	0.42	0.49	0.40	0.34
Loans to Depository Institutions	0.11	0.25	0.15	0.20	0.18
Commercial and Industrial Loans	19.62	19.60	20.30	19.89	18.82
Loans to Individuals	9.29	8.29	8.00	8.39	8.68
Credit Card Loans	1.65	1.36	1.39	1.26	1.18
Agricultural Loans	0.24	0.29	0.29	0.31	0.33
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.01
Other Loans and Leases	7.56	5.70	5.21	5.48	6.21

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	9.85	7.19	8.53	6.96	8.04
Liquid Assets	22.86	19.78	21.88	19.49	22.35
Investment Securities	17.53	16.99	17.40	17.00	18.55
Net Loans and Leases	59.41	62.79	61.91	63.85	62.66
Net Lns, Ls & Stdby Ltrs of Credit	62.33	65.93	64.94	66.91	65.82
Core Deposits	45.00	43.72	45.36	46.33	48.23
Noncore Funding	36.64	39.55	37.85	37.91	36.10
Time Deposits of \$100K or More	7.88	9.36	8.98	10.08	11.73
Foreign Deposits	2.13	2.64	2.21	3.12	2.70
Fed Funds Purchased and Repos	5.58	7.17	6.00	7.30	7.72
Net Fed Funds Purchased (Sold)	3.30	5.02	4.75	4.96	4.92
Commercial Paper	0.23	0.41	0.28	0.48	0.43
Oth Borrowings W/Rem Mat 1 Yr or Less	4.76	5.46	5.59	4.77	3.45
Earning Assets Repr in 1 Year	42.88	41.83	44.36	43.57	44.16
Int-Bearing Liab Repr in 1 Year	20.28	21.91	22.87	22.78	22.38
Long-Term Debt Repr in 1 Year	2.42	2.17	1.96	2.17	2.14
Net Assets Repriceable in 1 Year	18.88	16.61	18.12	17.20	18.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.45	42.99	37.52	41.09	37.63
Net ST Noncore Funding Dependence	15.64	26.54	22.48	26.17	23.42
Short-Term Inv/ST Noncore Funding	45.83	24.68	33.83	25.06	26.53
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.88	-7.93	-3.36	-8.26	-3.40
Net Loans and Leases/Total Deposits	104.85	107.22	101.85	101.89	97.38
Net Loans and Leases/Core Deposits	168.17	163.48	154.98	154.81	156.68
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.48	-0.33	-0.65	-0.09	-0.59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.08	-4.99	-4.76	-1.37	-1.93
Struct Notes Appr(Depr)/T1 Cap	-0.21	-0.02	0.01	-0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.93	4.20	5.38	6.07	7.53
Available-For-Sale Securities	94.07	95.80	94.62	93.93	92.47
U. S. Treasury Securities	2.17	1.06	1.21	1.15	2.12
U. S. Agency Securities (excl MBS)	10.52	11.49	11.52	14.07	17.97
Municipal Securities	6.47	6.52	7.08	6.70	5.90
Mortgage-Backed Securities	56.82	62.39	62.36	60.58	59.23
Asset-Backed Securities	3.96	3.06	2.87	2.79	1.59
Other Debt Securities	6.78	4.85	4.46	5.41	3.89
Mutual Funds and Equity Securities	2.90	1.80	1.52	1.84	1.70
Debt Securities 1 Year or Less	17.37	17.58	17.85	17.41	16.38
Debt Securities 1 To 5 Years	20.29	17.84	17.86	19.34	21.70
Debt Securities Over 5 Years	53.64	58.88	59.01	57.87	56.17
Pledged Securities	52.66	65.39	65.54	63.70	61.87
Structured Notes, Fair Value	0.29	0.28	0.26	0.32	0.20

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.79	0.87	1.17	0.36	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	2.88	1.35	1.78	0.56	0.25
Provision for Ln&Ls Losses/Net Losses	156.74	175.13	170.41	152.78	109.78
Ln&Ls Allowance/Total Loans & Leases	2.43	1.45	1.82	1.22	1.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.64	2.67	2.49	5.84	11.75
ALLL/Nonaccrual Assets	96.81	154.94	122.59	193.95	330.96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	74.00	111.44	89.32	136.21	231.67
Gross Ln&Ls Losses/Avg Loans & Leases	2.08	0.87	1.18	0.47	0.33
Recoveries/Avg Loans and Leases	0.11	0.08	0.08	0.08	0.10
Net Losses/Avg Loans and Leases	1.96	0.79	1.10	0.38	0.23
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.03	0.00	0.00
Recoveries/Prior Year-End Losses	4.75	9.89	21.65	30.58	31.81
Earnings Coverage of Net Losses (X)	1.91	6.50	2.64	13.40	33.33
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	1.84	0.69	0.95	0.18	0.08
RE Loans Secured By 1-4 Family	1.13	0.48	0.61	0.18	0.09
Revolving	1.27	0.59	0.72	0.24	0.12
Closed-End	1.19	0.44	0.52	0.15	0.08
Commercial Real Estate Loans	2.07	0.61	1.13	0.14	0.04
Construction and Land Dev	4.24	1.44	2.87	0.25	0.03
Multifamily	0.69	0.17	0.35	0.07	0.02
Nonfarm Nonresidential	0.62	0.14	0.23	0.06	0.04
RE Loans Secured by Farmland	0.16	0.09	0.10	0.02	0.04
Commercial and Industrial Loans	2.06	0.60	0.81	0.32	0.26
Loans to Depository Institutions	0.02	0.00	0.00	0.00	-0.01
Loans to Individuals	3.29	1.88	2.02	1.30	1.08
Credit Card Loans	5.91	4.53	8.34	2.91	1.79
Agricultural Loans	0.24	0.04	0.09	0.11	0.00
Loans to Foreign Governments & Inst	-0.16	0.05	0.05	-0.24	-0.13
Other Loans and Leases	0.86	0.35	0.52	0.27	0.22

PERCENT OF LOANS AND LEASES

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.41

1.08

1.58

1.03

0.81

90+ Days PD Loans and Leases

0.50

0.26

0.37

0.21

0.15

Nonaccrual Loans and Leases

3.22

1.42

2.12

0.94

0.50

90+ Days PD and Nonaccrual Loans and Leases

3.87

1.74

2.58

1.22

0.68

30-89 Days PD Restructured

0.02

0.01

0.01

0.00

0.00

90+ Days PD Restructured

0.01

0.00

0.00

0.00

0.00

Nonaccrual Restructured

0.14

0.02

0.09

0.01

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.43

1.09

1.58

1.03

0.81

90+ Days Past Due Assets

0.51

0.26

0.38

0.21

0.15

Nonaccrual Assets

3.24

1.44

2.14

0.95

0.50

30+ Days PD & Nonaccrual Assets

5.39

2.91

4.24

2.29

1.50

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.40

1.12

1.67

0.77

0.42

90+ PD & Nonaccrual Assets + OREO

2.70

1.33

1.94

0.90

0.48

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.51

1.13

1.64

0.73

0.35

Allowance for Loan & Lease Losses

183.34

116.38

138.07

89.33

50.61

Equity Cap + ALLL

23.24

12.37

16.60

7.74

3.91

Tier 1 Cap + ALLL

25.79

13.54

17.74

8.93

4.32

Loans & Leases + RE Acquired

4.00

1.75

2.53

1.14

0.58

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.65	1.19	1.78	1.13	0.81
- 90+ Days Past Due	0.59	0.23	0.40	0.20	0.14
- Nonaccrual	4.65	1.98	2.82	1.23	0.56
Coml & Indl - 30-89 Days PD	0.83	0.67	0.89	0.64	0.50
- 90+ Days Past Due	0.20	0.08	0.13	0.08	0.05
- Nonaccrual	2.40	0.78	1.11	0.50	0.52
Individuals - 30-89 Days PD	1.95	1.61	2.05	1.65	1.57
- 90+ Days Past Due	0.52	0.37	0.45	0.29	0.31
- Nonaccrual	0.56	0.27	0.37	0.24	0.14
Dep Inst Lns - 30-89 Days PD	0.05	0.00	0.02	0.02	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	0.36	0.00	0.02	0.00	0.00
Agricultural - 30-89 Days PD	0.49	0.41	0.47	0.28	0.27
- 90+ Days Past Due	0.03	0.01	0.02	0.02	0.02
- Nonaccrual	1.11	0.40	0.74	0.43	0.36
Foreign Govts- 30-89 Days PD	0.66	0.01	0.18	0.29	1.35
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.00	0.07	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.46	0.55	0.67	0.59	0.49
- 90+ Days Past Due	0.10	0.03	0.06	0.03	0.02
- Nonaccrual	0.81	0.34	0.48	0.23	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.62	1.29	1.89	1.17	1.04
- 90+ Days Past Due	0.68	0.30	0.49	0.28	0.20
- Nonaccrual	2.75	1.27	1.87	0.87	0.50
Revolvi ng - 30-89 Days PD	0.80	0.73	1.00	0.83	0.65
- 90+ Days Past Due	0.18	0.10	0.17	0.10	0.08
- Nonaccrual	1.25	0.69	0.78	0.47	0.26
Closed-End - 30-89 Days PD	1.90	1.48	2.25	1.32	1.19
- 90+ Days Past Due	0.89	0.35	0.62	0.34	0.24
- Nonaccrual	3.38	1.48	2.26	1.00	0.58
- Jr Lien 30-89 Days PD	0.17	0.13	0.21	0.13	0.10
- Jr Lien 90+ Days PD	0.03	0.02	0.03	0.02	0.01
- Jr Lien Nonaccrual	0.23	0.12	0.19	0.09	0.05
Commercial RE - 30-89 Days PD	1.51	1.00	1.59	1.03	0.63
- 90+ Days Past Due	0.36	0.13	0.20	0.10	0.05
- Nonaccrual	5.85	2.39	3.35	1.34	0.54
Const & Dev - 30-89 Days PD	2.57	1.82	2.92	1.74	0.87
- 90+ Days Past Due	0.61	0.27	0.38	0.15	0.05
- Nonaccrual	12.12	4.95	7.85	2.39	0.50
Multifamily - 30-89 Days PD	0.97	0.76	1.07	0.77	0.43
- 90+ Days Past Due	0.15	0.07	0.07	0.04	0.04
- Nonaccrual	2.98	0.97	1.95	0.66	0.38
Nonfarm Nres- 30-89 Days PD	0.88	0.55	0.98	0.60	0.47
- 90+ Days Past Due	0.18	0.06	0.08	0.05	0.03
- Nonaccrual	2.91	0.91	1.27	0.61	0.51
Farmland - 30-89 Days PD	0.61	0.89	0.59	0.50	0.44
- 90+ Days Past Due	0.08	0.04	0.07	0.01	0.05
- Nonaccrual	2.16	0.69	1.01	0.56	0.58
Credit Card - 30-89 Days PD	1.93	1.66	1.96	1.67	1.69
- 90+ Days Past Due	1.34	0.94	1.21	0.84	0.98
- Nonaccrual	0.50	0.34	0.30	0.17	0.13

CAPITAL RATIOS	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.28	7.48	8.29	7.42	7.79
Tier 1 RBC Ratio	10.69	9.14	10.29	8.95	9.59
Total Risk-Based Capital Ratio	13.32	11.87	13.01	11.60	12.18
Tangible Tier 1 Leverage Ratio	7.97	7.12	7.98	7.07	7.47
Tangible Common Eq Cap/Tan Assets	5.13	5.16	4.63	5.60	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.58	28.45	25.16	30.37	31.81
Standby Letters of Credit	2.63	3.01	2.84	3.00	3.13
Commercial & Similar Letters of Credit	0.08	0.13	0.08	0.12	0.12
Securities Lent	1.04	1.76	0.94	1.73	3.15
Credit Derivatives (BHC as Guarantor)	4.59	1.92	1.36	1.86	1.21
Credit Derivatives (BHC as Beneficiary)	4.82	2.19	1.54	2.19	1.49
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	133.70	70.53	59.66	67.33	76.05
Interest Rate Contracts	114.94	49.82	45.12	47.29	59.24
Interest Rate Futures & Forward Contr	17.60	8.48	9.32	7.46	8.76
Written Options Contr (Int Rate)	7.86	3.90	3.28	3.80	7.12
Purchased Options Contr (Int Rate)	7.63	4.56	3.18	4.45	7.15
Interest Rate Swaps	68.43	29.10	25.49	27.46	28.42
Foreign Exchange Contracts	17.17	12.67	8.88	12.36	10.78
Futures & Forward Foreign Exch Contr	9.31	8.51	6.34	8.29	7.01
Written Options Contr (Foreign Exch)	1.03	0.52	0.31	0.66	0.54
Purchased Options Contr (Foreign Exch)	1.05	0.58	0.31	0.66	0.58
Foreign Exchange Rate Swaps	2.40	0.98	0.81	1.03	0.84
Equity, Commodity, & Other Deriv Contr	4.51	2.51	1.82	2.14	2.11
Commodity & Other Fut & Forward Contr	0.41	0.18	0.19	0.14	0.11
Written Options Contr (Comm & Other)	1.22	0.68	0.53	0.54	0.60
Purchased Options Contr (Comm & Oth)	1.42	0.92	0.56	0.76	0.78
Commodity & Other Swaps	0.63	0.49	0.34	0.44	0.36
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	58.59	53.09	49.61	54.66	62.14

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	86.28	85.27	86.19	85.40	87.06
Foreign Exchange Contracts	8.54	9.34	9.78	9.53	8.39
Equity, Comm, & Other Contracts	2.72	2.27	2.04	1.95	1.83
Futures and Forwards	21.09	15.76	19.20	18.00	19.00
Written Options	7.20	5.57	7.18	5.77	6.76
Exchange-Traded	0.41	0.43	0.44	0.36	0.41
Over-The-Counter	6.11	4.82	5.66	5.02	5.74
Purchased Options	5.10	7.33	5.10	5.83	6.76
Exchange-Traded	0.41	0.48	0.34	0.27	0.39
Over-The-Counter	4.22	6.48	4.29	5.13	5.82
Swaps	60.94	62.54	56.92	63.98	60.99
Held for Trading	46.43	47.95	48.51	43.70	38.64
Interest Rate Contracts	35.70	35.89	37.89	31.08	27.48
Foreign Exchange Contracts	4.62	5.21	4.31	5.60	4.27
Equity, Comm, & Other Contracts	1.21	1.29	1.02	1.14	0.94
Non-Traded	53.57	52.05	51.49	56.30	61.36
Interest Rate Contracts	47.16	45.73	45.28	49.73	55.09
Foreign Exchange Contracts	1.30	1.39	1.99	0.81	0.65
Equity, Comm, & Other Contracts	0.70	0.21	0.21	0.11	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	84.21	82.68	81.97	86.30	86.62
One Year or Less	31.94	24.26	27.95	27.64	26.33
Over 1 Year to 5 Years	30.40	30.68	29.85	27.98	33.22
Over 5 Years	13.56	16.68	13.84	19.42	19.26
Gross Negative Fair Value (Abs Val)	1.75	1.27	2.75	1.19	0.78
Gross Positive Fair Value	2.25	1.44	3.07	1.29	0.75
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.40	0.15	0.25	0.14	0.09
Gross Positive Fair Value (X)	0.47	0.16	0.29	0.15	0.09
Held for Trading (X)	0.38	0.14	0.24	0.12	0.07
Non-Traded (X)	0.03	0.02	0.03	0.02	0.01
Current Credit Exposure (X)	0.15	0.09	0.15	0.09	0.05
Credit Losses on Derivative Contracts	0.01	0.00	0.02	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	1.73	0.98	2.12	0.84	0.47

INSURANCE ACTIVITIES

06/30/2009

06/30/2008

12/31/2008

12/31/2007

12/31/2006

ANALYSIS RATIOS:

	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Ins Underwriting Assets/Consol Assets	0.12	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	46.92	39.47	43.79	41.42	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	53.08	60.53	56.21	58.58	55.30
Sep Acct Assets(L/H)/Total Life Ast	3.29	2.23	2.13	0.98	0.74
Ins Activities Revenue/Adj Oper Inc	1.15	1.10	1.05	1.21	1.24
Premium Inc/Ins Activities Revenue	15.68	12.97	11.07	10.36	8.92
Credit Rel Prem Inc/Tot Prem Inc	60.55	73.57	75.79	73.60	75.39
Other Prem Inc/Total Prem Inc	39.45	26.43	24.21	26.40	24.61
Ins Under Net Income/Consol Net Income	0.45	0.08	-0.06	0.23	0.21
Ins Net Inc (P/C)/Equity (P/C)	-8.91	6.50	-5.84	12.02	7.90
Ins Net Inc (L/H)/Equity (L/H)	2.16	5.70	5.55	7.25	6.78
Insur Ben, Losses, Exp/Insur Premiums	158.28	172.35	199.12	133.41	88.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.10	1.11	4.00	3.09	2.64
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.44	0.27	0.20	0.37	0.29
Net Assets Ins Under Subs/Cons Assets	0.02	0.01	0.01	0.00	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.65	12.46	10.51	13.49	11.97
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.08	0.85	0.63	0.64	0.98
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.14	2.94	2.72	3.00	2.66
Cost: Interest-Bearing Deposits	0.78	2.63	2.20	4.23	4.23
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	192.78	46.17	79.79	8.22	68.14
Commercial and Industrial Loans	1.35	0.47	0.50	2.70	0.22
Foreign Governments and Inst	-0.16	0.05	0.05	-0.24	-0.13
GROWTH RATES:					
Net Loans and Leases	-0.55	233.56	22.07	126.76	148.72
Total Selected Assets	3.85	65.20	3.59	126.31	67.29
Deposits	3.73	14.97	-10.81	41.77	33.71

PROFITABILITY:	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-5.47	4.82	-3.42	8.75	13.95
Bank Net Inc/Avg Eq Inv in Banks	0.25	7.72	0.65	9.71	14.64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-2.92	1.50	-1.92	6.73	9.27
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-7.64	4.10	-3.51	6.54	8.92
Bank Net Income/Parent Net Income	88.30	82.31	88.60	78.21	76.65
Nonbank Net Income/Parent Net Income	23.42	5.73	13.08	5.89	4.94
Sub BHCs Net Inc/Parent Net Income	73.87	76.43	80.03	73.87	69.45
LEVERAGE:					
Total Liabilities/Equity	51.48	35.36	33.21	34.44	35.29
Total Debt/Equity Capital	24.11	17.32	17.49	16.48	15.66
Tot Debt+NP to Subs Iss Tr Pref/Equity	34.27	27.02	27.04	26.01	25.31
Tot Debt+Lns Guaranteed for Affl/Equity	28.26	19.87	19.83	18.53	17.33
Total Debt/Eq Cap - Exc Over Fair Value	24.87	17.59	17.69	16.69	15.89
Long-Term Debt/Equity Capital	18.91	11.85	11.95	11.89	11.77
Short-Term Debt/Equity Capital	4.55	4.54	3.65	3.73	3.12
Current Portion of LT Debt/Equity	0.27	0.10	0.21	0.05	0.28
Exc Cost Over Fair Value/Equity Cap	0.59	0.47	0.30	0.29	0.40
Long-Term Debt/Consolidated LT Debt	17.36	12.77	13.97	12.74	14.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.82	112.09	105.96	112.58	110.24
Total Investment in Subs/Equity	129.97	121.90	116.40	122.25	121.05
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.18	101.12	95.48	100.18	99.43
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	118.85	110.06	104.93	108.32	108.62
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.30	2.11	1.53	1.65	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.89	8.24	4.94	4.89	2.26
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	79.03	89.25	92.64	131.72	136.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.66	100.45	95.72	138.88	134.43
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	68.48	149.11	168.39	96.06	114.51
Pretax Oper Inc + Int Exp/Int Expense	378.12	1117.50	921.02	5442.83	3185.46
Div + Int From Subs/Int Exp + Div	71.54	100.81	107.58	165.84	157.02
Fees+Other Inc From Subs/Sal + Oth Exp	12.33	15.80	13.56	15.70	15.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4.92	158.84	34.33	348.50	128.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.07	1.19	4.58	-0.11	0.78
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.71	2.36	8.55	0.66	11.33
Total	0.88	2.36	8.55	0.66	11.33
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.01	0.00	0.00
To Nonbank Subsidiaries	1.65	0.99	1.27	0.48	0.25
To Subsidiary BHCs	0.00	0.01	0.00	0.00	0.01
Total	1.86	1.79	1.52	0.60	0.36
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	11.66	6.77	6.04	5.39	5.81
Combined Thrift Assets	0.53	0.18	0.37	0.23	0.39
Combined Foreign Nonbank Sub Assets	1.30	0.18	0.12	0.11	0.11

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	06/30/2009	06/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	112.69	173.68	121.25	71.25	68.73
Dividends Paid/Net Income	76.44	56.44	67.94	50.51	36.79
Net Income - Dividends/Avg Equity	-8.25	0.33	-7.62	3.66	8.58
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	40.55	67.55	73.41	129.55	125.44
Dividends From Nonbank Subs	5.20	3.17	5.67	8.12	6.21
Dividends From Subsidiary BHCs	2.61	14.81	12.27	16.03	17.75
Dividends From All Subsidiaries	64.49	103.37	114.66	194.05	175.07
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	57.01	53.58	78.98	86.39	66.52
Interest Income From Bank Subs	3.45	4.10	5.30	4.07	3.07
Mgt & Service Fees From Bank Subs	19.09	5.95	5.52	4.86	3.62
Other Income From Bank Subs	0.40	0.01	0.06	0.04	0.01
Operating Income From Bank Subs	92.48	71.30	110.41	104.62	76.68
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	78.93	64.66	60.27	80.92	55.89
Interest Income From Nonbank Subs	47.48	20.21	13.52	60.61	30.14
Mgt & Serv Fees From Nonbank Subs	6.84	0.93	4.20	2.56	3.76
Other Income From Nonbank Subs	0.02	0.00	0.01	0.03	0.02
Operating Inc From Nonbank Subs	161.21	91.21	85.61	188.18	109.39
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	29.22	59.53	134.04	38.68	46.80
Interest Inc From Subsidiary BHCs	5.83	12.34	20.51	8.74	4.08
Mgt & Serv Fees From Sub BHCs	11.39	3.05	3.96	1.78	0.44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	46.44	74.93	158.51	54.91	54.75
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	25.75	44.35	47.12	57.87	57.66
Interest Income From Bank Subs	5.67	6.54	5.47	2.70	2.76
Mgt & Serv Fees From Bank Subs	5.66	3.94	4.11	2.72	3.23
Other Income From Bank Subs	0.01	0.00	0.08	0.01	0.00
Operating Income From Bank Subs	44.86	60.23	66.85	69.02	67.12
Dividends From Nonbank Subs	7.22	4.05	5.44	3.79	3.00
Interest Income From Nonbank Subs	5.45	3.58	2.43	1.80	1.87
Mgt & Serv Fees From Nonbank Subs	0.10	0.11	0.09	0.07	0.09
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	15.22	10.80	10.23	6.46	5.90
Dividends From Subsidiary BHCs	2.42	8.62	9.68	9.19	11.45
Interest Inc From Subsidiary BHCs	0.86	0.82	0.88	0.58	0.33
Mgt & Serv Fees From Sub BHCs	0.13	0.13	0.03	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.03	12.49	13.61	12.75	13.21
Loans and Adv From Subs/ST Debt	1398.48	345.99	318.54	1079.59	459.84
Loans and Adv From Subs/Total Debt	85.45	125.05	83.69	124.27	135.19

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									75
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.68	0.61	1.25	2.40	2.75	3.16	3.62	3.71	75
+ Non-interest Income	1.87	-0.05	0.24	0.84	1.52	2.73	3.95	4.97	75
- Overhead Expense	3.25	1.34	1.68	2.54	3.00	3.64	5.16	6.96	75
- Provision for Losses	1.78	0.09	0.16	0.67	1.58	2.53	3.81	4.46	75
+ Securities Gains (Losses)	0.01	-0.51	-0.33	-0.02	0.00	0.08	0.26	0.41	75
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	75
= Pretax Net Oper Income (TE)	-0.41	-5.39	-3.92	-1.53	0.03	0.96	1.63	1.87	75
Net Operating Income	-0.35	-5.28	-3.37	-1.10	0.06	0.65	1.10	1.26	75
Net Income	-0.42	-5.28	-3.52	-1.14	0.03	0.60	1.02	1.19	75
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)	4.68	2.05	2.74	4.37	4.79	5.17	5.62	5.81	75
Interest Expense	1.63	0.56	0.74	1.12	1.61	2.09	2.47	3.09	75
Net Interest Income (TE)	3.00	0.65	1.40	2.60	3.05	3.55	4.01	4.24	75
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.96	0.12	0.30	0.92	1.67	2.77	4.28	4.98	75
Earnings Coverage of Net Losses (X)	1.91	-6.81	-1.02	0.39	1.51	2.46	5.59	12.32	74
Ln&Ls Allowance/Total Loans & Leases	2.42	0.71	1.01	1.54	2.28	3.06	4.28	4.92	75
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.72	0.76	1.00	2.16	3.31	5.09	7.43	8.68	75
30-89 Days Past Due Loans and Leases	1.41	0.05	0.55	0.85	1.30	1.89	2.49	3.06	75
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.44	-13.65	8.36	21.47	34.28	51.82	75.20	96.00	75
Net ST Noncore Funding Dependence	15.63	-62.35	-22.51	7.83	17.53	24.78	39.88	57.47	75
Net Loans and Leases/Total Assets	59.40	7.56	26.10	50.86	65.06	70.14	74.10	78.35	75
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.28	0.97	5.27	6.85	8.45	9.47	10.82	12.19	75
Equity Capital/Total Assets	9.70	2.25	6.51	7.95	9.71	11.49	13.01	14.13	75
Equity Capital+Minority Int/Total Assets	9.92	3.67	6.65	7.95	9.88	11.57	13.16	14.13	75
Net Loans&Ls/Equity Capital (X)	6.29	1.34	3.47	4.73	6.36	7.50	8.88	11.80	75
Cash Dividends/Net Income	76.44	0.00	0.00	36.02	57.58	112.26	239.29	244.32	39
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	-8.24	-61.69	-43.07	-12.78	-2.03	2.43	6.36	8.36	75
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	4.55	0.00	0.00	0.00	0.00	5.36	27.32	36.45	75
Long-Term Debt/Equity Capital	18.91	0.00	0.00	0.00	7.16	24.14	75.91	127.96	75
Equity Investment in Subs/Equity Cap	108.81	81.69	85.22	96.92	105.99	117.11	136.53	168.97	75
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.66	-168.12	-18.98	27.32	87.96	130.90	258.83	403.13	75

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.19	1.66	2.47	3.86	4.34	4.70	5.05	5.49	75
Less: Interest Expense	1.48	0.51	0.65	1.00	1.43	1.89	2.28	2.88	75
Equals: Net Interest Income (TE)	2.68	0.61	1.25	2.40	2.75	3.16	3.62	3.71	75
Plus: Non-Interest Income	1.87	-0.05	0.24	0.84	1.52	2.73	3.95	4.97	75
Equals: Adj Operating Income (TE)	4.53	2.02	2.55	3.34	4.47	5.60	6.62	7.17	75
Less: Overhead Expense	3.25	1.34	1.68	2.54	3.00	3.64	5.16	6.96	75
Less: Provision for Loan and Lease Losses	1.78	0.09	0.16	0.67	1.58	2.53	3.81	4.46	75
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Plus: Realized G/L on AFS Sec	0.02	-0.51	-0.31	-0.02	0.00	0.09	0.26	0.41	75
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	75
Equals: Pretax Net Oper Inc (TE)	-0.41	-5.39	-3.92	-1.53	0.03	0.96	1.63	1.87	75
Less: Applicable Income Taxes (TE)	-0.04	-1.18	-0.95	-0.38	0.06	0.30	0.57	0.62	75
Less: Minority Interest	0.00	-0.04	-0.00	0.00	0.00	0.00	0.01	0.02	75
Equals: Net Operating Income	-0.35	-5.28	-3.37	-1.10	0.06	0.65	1.10	1.26	75
Plus: Net Extraordinary Items	-0.00	-0.08	-0.02	0.00	0.00	0.00	0.00	0.00	75
Equals: Net Income	-0.42	-5.28	-3.52	-1.14	0.03	0.60	1.02	1.19	75
Memo: Net Income (Last Four Qtrs)	-0.71	-4.72	-4.02	-1.21	-0.19	0.35	0.82	0.95	69
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.84	79.89	84.26	87.84	90.30	92.13	93.54	94.07	75
Avg Int-Bearing Funds / Avg Assets	74.09	50.08	60.09	70.21	74.62	78.54	84.18	87.03	75
Int Income (TE) / Avg Earning Assets	4.68	2.05	2.74	4.37	4.79	5.17	5.62	5.81	75
Int Expense / Avg Earning Assets	1.63	0.56	0.74	1.12	1.61	2.09	2.47	3.09	75
Net Int Inc (TE) / Avg Earn Assets	3.00	0.65	1.40	2.60	3.05	3.55	4.01	4.24	75
YIELD OR COST:									
Total Loans and Leases (TE)	5.29	3.13	4.27	4.74	5.13	5.59	6.75	7.97	75
Interest-Bearing Bank Balances	0.79	0.06	0.16	0.24	0.45	1.01	2.32	4.91	75
Fed Funds Sold & Reverse Repos	0.70	0.00	0.00	0.20	0.38	0.70	2.24	5.49	68
Trading Assets	1.70	0.00	0.00	0.03	1.19	2.74	5.33	7.36	54
Total Earning Assets	4.62	2.05	2.71	4.32	4.72	5.06	5.53	5.80	75
Investment Securities (TE)	4.40	1.39	2.76	4.17	4.52	5.02	5.37	5.66	74
U.S. Treasury & Agency Sec (excl MBS)	2.85	0.27	0.85	1.73	2.59	3.83	4.87	5.20	72
Mortgage-Backed Securities	4.72	2.99	3.48	4.25	4.65	5.22	5.83	6.39	74
All Other Securities	5.85	1.25	1.86	3.55	5.57	7.24	10.55	12.96	74
Interest-Bearing Deposits	1.64	0.51	0.68	1.18	1.61	2.06	2.40	3.24	75
Time Deposits of \$100K or More	2.62	0.65	1.43	2.05	2.67	3.18	3.57	4.02	74
Time Deposits < \$100K	2.88	0.81	1.94	2.56	2.85	3.37	3.61	3.81	72
Other Domestic Deposits	0.81	0.37	0.45	0.56	0.77	1.00	1.27	1.50	74
Foreign Deposits	0.77	0.15	0.17	0.26	0.62	1.09	1.61	2.60	45
Fed Funds Purchased and Repos	1.17	0.00	0.15	0.21	0.60	1.96	3.25	4.04	74
Other Borrowed Funds & Trading Liab	2.49	0.56	0.72	1.54	2.38	3.21	4.30	4.96	75
All Interest-Bearing Funds	2.00	0.75	1.13	1.51	2.00	2.47	2.80	3.69	75

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	43.79	25.61	28.96	33.17	38.40	48.98	76.09	88.26	75
Avg Assets per Employee (\$000)	6838.20	2716.29	3573.20	4665.86	5675.66	8517.40	12558.6	17626.0	75

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.99	0.00	0.00	0.94	2.29	4.46	8.47	10.12	71
Overhead Exp / NII + Non-Int Income	72.72	41.71	53.97	59.83	68.95	82.02	104.99	125.31	75

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.25	1.34	1.68	2.54	3.00	3.64	5.16	6.96	75
Personnel Expense	1.43	0.53	0.72	1.10	1.39	1.67	2.15	2.45	75
Net Occupancy Expense	0.36	0.10	0.14	0.27	0.35	0.42	0.56	0.66	75
Other Operating Expenses	1.39	0.58	0.74	0.88	1.10	1.46	2.65	5.66	75
Overhead Less Non-Interest Income	1.32	-1.13	-0.31	0.81	1.42	2.00	2.42	2.70	75

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	71.28	41.67	53.30	58.23	68.51	81.43	97.82	118.34	75
Personnel Expense	32.07	14.61	19.93	27.11	32.03	37.52	43.30	45.18	75
Net Occupancy Expense	8.21	1.97	4.06	6.13	8.09	10.54	12.03	13.38	75
Other Operating Expenses	29.87	15.35	17.20	20.81	25.45	34.64	47.67	100.17	75
Total Non-Interest Income	39.07	0.88	10.23	23.83	36.94	51.90	71.52	87.28	75
Fiduciary Activities Income	2.92	0.00	0.00	0.20	1.24	4.05	7.28	22.56	74
Serv Charges on Deposit Accts - Domestic	6.72	0.00	0.04	2.44	6.76	10.13	11.47	12.70	74
Trading Revenue	2.38	0.00	0.00	0.00	0.71	2.89	10.82	15.24	74
Investment Banking Fees & Commissions	3.31	0.00	0.04	0.61	1.93	4.19	11.39	14.79	74
Venture Capital Revenue	-0.15	-2.58	-0.69	-0.22	0.00	0.00	0.00	0.15	74
Net Servicing Fees	1.35	-0.20	0.00	0.01	0.28	1.60	6.57	7.61	74
Net Securitization Income	0.13	-0.29	0.00	0.00	0.00	0.00	0.68	1.84	74
Insurance Activities Revenue	1.15	0.00	0.01	0.05	0.51	1.85	2.68	6.43	74
Net Gain (Loss) - Sales Loans, OREO, Oth	0.36	-10.69	-4.39	-0.57	0.08	2.05	4.56	5.44	74
Other Non-Interest Income	12.61	-0.03	2.74	6.02	10.68	17.31	26.21	42.88	74
Overhead Less Non-Interest Income	32.99	-18.27	-6.30	12.90	32.79	48.12	72.45	93.76	75

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.82	-655.27	6.39	16.57	27.83	32.77	42.76	52.82	39
Appl Inc Tax+TE/Pretax NOI+TE	32.72	-426.86	15.04	25.87	34.21	37.76	47.10	68.22	39

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.76	0.17	2.77	25.29	40.75	49.31	55.85	59.73	75
Commercial and Industrial Loans	12.24	0.21	1.00	7.77	11.80	15.40	22.92	27.21	75
Loans to Individuals	5.26	0.06	0.12	1.15	3.20	8.52	14.44	19.39	75
Loans to Depository Institutions	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.43	75
Agricultural Loans	0.15	0.00	0.00	0.00	0.05	0.27	0.64	0.81	75
Other Loans and Leases	3.14	0.04	0.11	1.04	2.74	4.75	6.83	10.60	75
Net Loans and Leases	59.40	7.56	26.10	50.86	65.06	70.14	74.10	78.35	75
Debt Securities Over 1 Year	13.39	0.25	3.02	8.35	11.57	19.58	25.88	30.22	75
Mutual Funds and Equity Securities	0.25	0.00	0.00	0.01	0.11	0.32	0.77	1.95	75
Subtotal	74.44	7.77	43.51	69.44	79.94	84.63	88.58	90.12	75
Interest-Bearing Bank Balances	3.20	0.01	0.04	0.27	1.51	4.55	9.79	17.72	75
Federal Funds Sold & Reverse Repos	1.79	0.00	0.00	0.00	0.16	1.04	9.28	19.15	75
Debt Securities 1 Year or Less	3.00	0.00	0.07	0.43	1.76	4.55	8.47	15.99	75
Trading Assets	1.85	0.00	0.00	0.00	0.42	1.45	6.89	20.14	75
Total Earning Assets	87.42	76.24	81.64	85.57	87.71	90.20	91.62	92.24	75
Non-Int Cash and Due From Dep Inst	1.68	0.49	0.70	1.02	1.63	2.10	2.61	4.08	75
Other Real Estate Owned	0.24	0.00	0.00	0.06	0.20	0.36	0.60	0.80	75
All Other Assets	10.73	5.24	6.71	8.22	9.81	12.55	16.02	21.07	75

MEMORANDA:

Short-Term Investments	9.84	0.55	0.79	2.25	5.69	13.20	33.15	45.89	75
U. S. Treasury Securities	0.41	0.00	0.00	0.00	0.04	0.27	2.07	4.56	75
U. S. Agency Securities (excl MBS)	1.60	0.00	0.00	0.06	0.71	2.88	5.68	6.69	75
Municipal Securities	1.13	0.00	0.01	0.17	0.66	1.76	3.30	4.23	75
Mortgage-Backed Securities	9.89	0.03	0.37	3.90	9.52	14.08	19.74	25.24	75
Asset-Backed Securities	0.64	0.00	0.00	0.00	0.04	1.18	2.98	4.07	75
Other Debt Securities	0.99	0.00	0.00	0.02	0.19	0.92	3.41	8.54	75
RE Loans Secured by 1-4 Family	14.26	0.01	0.89	8.08	14.56	20.37	25.60	30.39	75
Revolving	4.03	0.00	0.01	0.80	3.58	5.99	9.32	9.87	75
Closed-End, Sec by First Liens	8.93	0.01	0.74	4.62	9.03	13.00	17.73	19.73	75
Closed-End, Sec by Junior Liens	1.17	0.00	0.00	0.18	1.00	1.78	3.12	3.85	75
Commercial Real Estate Loans	20.36	0.12	0.87	7.85	18.35	29.99	43.20	44.94	75
Construction and Land Dev	6.15	0.00	0.02	1.70	5.67	9.26	14.57	16.23	75
Multifamily	1.58	0.00	0.00	0.57	0.89	2.27	3.92	5.66	75
Nonfarm Nonresidential	12.09	0.03	0.50	5.28	11.38	18.83	24.91	26.23	75
RE Loans Secured by Farmland	0.34	0.00	0.00	0.00	0.12	0.46	1.45	2.20	75

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	58.28	3.03	12.58	48.89	61.45	71.42	78.54	83.06	75
RE Loans Secured by 1-4 Family	23.14	0.18	3.51	13.82	22.23	32.90	42.96	47.79	75
Revolving	6.21	0.00	0.04	1.71	4.98	10.53	13.28	15.36	75
Closed-End	16.77	0.16	2.45	9.01	16.00	23.50	31.42	35.63	75
Commercial Real Estate Loans	31.41	1.24	3.27	16.10	32.91	43.38	58.78	68.18	75
Construction and Land Dev	9.07	0.00	0.21	3.06	7.95	13.88	19.81	23.52	75
Multifamily	2.63	0.00	0.01	1.05	1.79	3.53	6.26	10.29	75
Nonfarm Nonresidential	18.80	0.09	2.33	10.39	18.77	27.95	33.33	37.87	75
RE Loans Secured by Farmland	0.51	0.00	0.00	0.00	0.20	0.67	2.15	3.34	75
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.10	0.49	1.02	75
Commercial and Industrial Loans	19.62	1.48	5.56	13.83	18.80	24.80	34.15	39.74	75
Loans to Individuals	9.29	0.17	0.31	1.89	6.29	13.23	25.45	37.51	75
Credit Card Loans	1.65	0.00	0.00	0.00	0.02	1.28	8.77	17.95	75
Agricultural Loans	0.23	0.00	0.00	0.00	0.07	0.42	0.94	1.20	75
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	75
Other Loans and Leases	7.55	0.07	0.18	1.57	4.60	8.71	17.80	54.78	75

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.84	0.55	0.79	2.25	5.69	13.20	33.15	45.89	75
Liquid Assets	22.85	8.30	10.49	14.44	18.38	28.83	44.62	58.42	75
Investment Securities	17.53	0.61	6.15	11.23	16.09	22.87	31.63	36.88	75
Net Loans and Leases	59.40	7.56	26.10	50.86	65.06	70.14	74.10	78.35	75
Net Lns, Ls & Stdbly Ltrs of Credit	62.32	8.89	31.23	51.89	67.11	73.68	79.56	80.83	75
Core Deposits	44.99	1.89	6.92	26.37	50.03	59.83	68.79	72.30	75
Noncore Funding	36.64	13.51	16.67	23.63	32.27	49.84	63.05	74.95	75
Time Deposits of \$100K or More	7.88	0.07	1.14	4.55	6.97	10.13	15.13	21.03	75
Foreign Deposits	2.12	0.00	0.00	0.00	0.45	2.59	7.75	19.75	75
Fed Funds Purchased and Repos	5.57	0.00	0.05	1.23	3.59	8.47	14.24	17.61	75
Net Fed Funds Purchased (Sold)	3.30	-3.84	-0.83	0.08	2.36	5.67	10.86	13.42	75
Commercial Paper	0.22	0.00	0.00	0.00	0.00	0.02	1.38	2.80	75
Oth Borrowings W/Rem Mat 1 Yr or Less	4.76	0.06	0.36	0.86	3.80	7.12	10.69	16.06	75
Earning Assets Repr in 1 Year	42.88	17.46	24.34	33.58	43.67	51.96	60.86	69.49	75
Int-Bearing Liab Repr in 1 Year	20.28	0.07	1.61	11.34	17.41	29.59	46.05	46.88	75
Long-Term Debt Repr in 1 Year	2.41	0.00	0.00	0.00	1.07	4.11	8.59	12.73	75
Net Assets Repriceable in 1 Year	18.88	-11.03	-2.48	9.44	17.68	28.97	38.13	42.49	75
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.44	-13.65	8.36	21.47	34.28	51.82	75.20	96.00	75
Net ST Noncore Funding Dependence	15.63	-62.35	-22.51	7.83	17.53	24.78	39.88	57.47	75
Short-Term Inv/ST Noncore Funding	45.82	1.48	3.58	10.97	25.12	65.97	123.86	195.22	75
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.88	-32.78	-22.14	-10.90	-1.90	11.28	36.87	58.53	75
Net Loans and Leases/Total Deposits	104.84	44.65	61.41	83.26	95.99	107.80	146.35	317.33	75
Net Loans and Leases/Core Deposits	168.16	66.50	88.11	107.12	125.98	162.29	376.52	753.74	75
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.48	-5.01	-3.89	-0.89	0.00	0.07	0.63	1.57	48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.07	-44.85	-16.74	-4.51	-0.22	1.69	3.60	4.97	73
Struct Notes Appr(Depr)/T1 Cap	-0.20	-3.71	-0.48	-0.05	0.00	0.03	0.05	0.09	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.92	0.00	0.00	0.00	0.29	9.15	26.13	41.23	74
Available-For-Sale Securities	94.07	45.01	71.36	89.58	99.67	100.00	100.00	100.00	74
U.S. Treasury Securities	2.17	0.00	0.00	0.00	0.34	2.67	9.66	16.39	74
U.S. Agency Securities (excl MBS)	10.52	0.00	0.00	1.06	4.79	20.80	32.04	46.70	74
Municipal Securities	6.46	0.03	0.24	1.40	3.99	11.59	18.15	19.91	74
Mortgage-Backed Securities	56.82	2.10	6.44	26.44	64.44	80.01	87.58	94.46	74
Asset-Backed Securities	3.95	0.00	0.00	0.00	0.76	7.10	17.54	20.14	74
Other Debt Securities	6.77	0.00	0.01	0.17	1.36	6.98	26.79	46.49	74
Mutual Funds and Equity Securities	2.90	0.00	0.00	0.08	0.77	2.88	8.58	36.03	74
Debt Securities 1 Year or Less	17.36	0.53	1.07	3.39	12.85	26.99	48.18	62.44	74
Debt Securities 1 To 5 Years	20.28	0.98	1.63	9.29	16.23	29.79	50.18	62.06	74
Debt Securities Over 5 Years	53.64	2.76	12.78	29.28	55.84	73.68	88.31	94.33	74
Pledged Securities	52.66	2.66	9.71	38.06	53.67	71.45	81.78	84.51	74
Structured Notes, Fair Value	0.29	0.00	0.00	0.00	0.00	0.00	1.68	4.40	74

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.78	0.09	0.16	0.67	1.58	2.53	3.81	4.46	75
Provision for Ln&Ls Losses/Avg Lns&Ls	2.88	0.42	0.68	1.31	2.60	4.41	5.51	6.59	75
Provision for Ln&Ls Losses/Net Losses	156.74	102.11	114.45	125.53	148.75	172.43	216.65	269.18	74
Ln&Ls Allowance/Total Loans & Leases	2.42	0.71	1.01	1.54	2.28	3.06	4.28	4.92	75
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.63	0.66	0.75	1.05	1.29	1.91	3.20	4.80	74
ALLL/Nonaccrual Assets	96.80	24.68	35.97	56.39	77.95	118.19	174.92	347.77	74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	73.99	24.34	32.93	50.06	63.13	93.25	135.53	189.64	74
Gross Ln&Ls Losses/Avg Loans & Leases	2.07	0.12	0.34	1.00	1.76	2.94	4.54	5.38	75
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.04	0.09	0.16	0.19	0.34	75
Net Losses/Avg Loans and Leases	1.96	0.12	0.30	0.92	1.67	2.77	4.28	4.98	75
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	75
Recoveries/Prior Year-End Losses	4.75	0.79	1.51	2.57	4.45	6.63	9.40	11.20	68
Earnings Coverage of Net Losses (X)	1.91	-6.81	-1.02	0.39	1.51	2.46	5.59	12.32	74
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.83	0.00	0.02	0.48	1.27	2.50	4.61	6.52	75
RE Loans Secured By 1-4 Family	1.13	0.00	0.02	0.28	0.80	1.62	3.06	5.15	72
Revolving	1.27	0.00	0.00	0.19	0.78	2.00	3.33	6.91	69
Closed-End	1.18	0.00	0.00	0.27	0.70	1.61	3.04	4.65	72
Commercial Real Estate Loans	2.07	0.00	0.10	0.46	1.35	2.82	4.98	11.00	73
Construction and Land Dev	4.23	0.00	0.00	1.12	3.41	7.46	11.14	15.12	70
Multifamily	0.68	-0.00	-0.00	0.00	0.25	0.93	2.58	4.25	69
Nonfarm Nonresidential	0.61	0.00	0.00	0.13	0.38	0.83	2.01	2.51	73
RE Loans Secured by Farmland	0.16	-0.02	0.00	0.00	0.00	0.18	0.95	1.25	59
Commercial and Industrial Loans	2.05	0.00	0.20	0.80	1.60	3.01	4.20	5.92	75
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	41
Loans to Individuals	3.28	0.74	0.90	1.56	2.53	4.50	7.42	8.28	68
Credit Card Loans	5.90	-19.37	-0.07	3.90	6.65	8.64	10.81	11.68	49
Agricultural Loans	0.24	-0.33	-0.05	0.00	0.00	0.16	1.62	2.91	60
Loans to Foreign Governments & Inst	-0.15	-1.79	-1.18	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.86	-0.11	0.00	0.00	0.53	1.34	2.35	4.06	75

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

30-89 Days PD Loans and Leases	1.41	0.05	0.55	0.85	1.30	1.89	2.49	3.06	75
90+ Days PD Loans and Leases	0.50	0.00	0.00	0.08	0.27	0.83	1.73	2.28	75
Nonaccrual Loans and Leases	3.21	0.50	0.70	1.74	2.80	4.65	6.36	8.25	75
90+ Days PD and Nonaccrual Loans and Leases	3.86	0.79	1.05	2.27	3.08	5.30	7.12	9.04	75
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.11	0.15	75
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.08	75
Nonaccrual Restructured	0.13	0.00	0.00	0.00	0.02	0.17	0.55	1.04	75
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.42	0.05	0.55	0.85	1.30	1.92	2.59	3.06	75
90+ Days Past Due Assets	0.51	0.00	0.00	0.10	0.28	0.83	1.73	2.33	75
Nonaccrual Assets	3.24	0.50	0.70	1.77	2.85	4.65	6.36	8.35	75
30+ Days PD & Nonaccrual Assets	5.38	1.48	1.77	3.11	4.82	7.24	9.43	12.69	75
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.40	0.12	0.43	1.10	2.06	3.67	4.62	5.94	75
90+ PD & Nonaccrual Assets + OREO	2.69	0.21	0.52	1.14	2.23	4.16	5.46	6.38	75
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.50	0.17	0.32	1.03	2.03	3.86	5.95	6.22	75
Allowance for Loan & Lease Losses	183.34	47.99	70.98	105.74	156.79	233.80	355.11	503.77	75
Equity Cap + ALLL	23.24	1.82	5.09	10.16	18.64	30.93	56.65	77.22	75
Tier 1 Cap + ALLL	25.78	1.47	4.03	14.18	22.08	33.48	56.03	77.53	75
Loans & Leases + RE Acquired	4.00	0.85	1.09	2.35	3.43	5.62	7.87	9.25	75

PEER GROUP 1

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	1.64	0.00	0.51	0.81	1.44	2.30	2.96	3.37	75
- 90+ Days Past Due	0.58	0.00	0.00	0.01	0.24	0.86	1.60	4.41	75
- Nonaccrual	4.64	0.43	0.89	2.33	3.91	6.04	10.10	13.89	75
Coml & Indl - 30-89 Days PD	0.82	0.00	0.13	0.44	0.70	1.02	1.62	2.17	75
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.09	0.28	0.53	1.63	75
- Nonaccrual	2.39	0.00	0.53	1.04	1.96	3.02	5.72	8.57	75
Individuals - 30-89 Days PD	1.95	0.00	0.21	1.13	1.67	2.63	3.55	4.99	75
- 90+ Days Past Due	0.52	0.00	0.00	0.01	0.32	0.84	1.80	2.66	75
- Nonaccrual	0.56	0.00	0.00	0.03	0.28	0.86	2.34	2.92	75
Dep Inst Lns - 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.71	41
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	41
- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.01	2.31	6.02	41
Agricultural - 30-89 Days PD	0.49	0.00	0.00	0.00	0.12	0.69	1.83	3.44	60
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.11	0.48	60
- Nonaccrual	1.11	0.00	0.00	0.00	0.23	2.08	5.56	6.98	60
Foreign Govts- 30-89 Days PD	0.65	0.00	0.00	0.00	0.00	0.00	0.00	2.46	15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.04	0.34	15
Other Lns&Ls - 30-89 Days PD	0.46	0.00	0.00	0.00	0.34	0.64	1.52	2.28	75
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.08	0.55	0.86	75
- Nonaccrual	0.80	0.00	0.00	0.00	0.51	1.27	2.66	4.21	75

MEMORANDA:

1-4 Family - 30-89 Days PD	1.62	0.00	0.35	0.73	1.34	2.14	3.41	4.66	72
- 90+ Days Past Due	0.67	0.00	0.00	0.00	0.25	1.10	2.02	5.21	72
- Nonaccrual	2.75	0.11	0.34	0.97	1.86	4.18	6.63	10.21	72
Revolving - 30-89 Days PD	0.80	0.00	0.05	0.36	0.71	1.15	1.98	2.45	69
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.06	0.30	0.74	0.94	69
- Nonaccrual	1.25	0.00	0.07	0.40	0.80	1.45	3.58	6.14	69
Closed-End - 30-89 Days PD	1.90	0.00	0.39	0.82	1.53	2.51	3.98	4.93	72
- 90+ Days Past Due	0.89	0.00	0.00	0.00	0.22	1.17	2.66	7.36	72
- Nonaccrual	3.37	0.15	0.43	1.13	2.10	5.59	8.34	11.39	72
- Jr Lien 30-89 Days PD	0.17	0.00	0.00	0.02	0.14	0.26	0.48	0.61	72
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.03	0.15	0.21	72
- Jr Lien Nonaccrual	0.23	0.00	0.00	0.01	0.16	0.41	0.67	0.93	72
Commercial RE - 30-89 Days PD	1.51	0.00	0.13	0.69	1.31	2.08	3.05	3.38	73
- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.17	0.49	1.62	2.41	73
- Nonaccrual	5.85	0.66	1.40	2.82	5.12	7.73	12.63	16.00	73
Const & Dev - 30-89 Days PD	2.57	0.00	0.00	1.07	2.56	4.16	5.72	6.19	70
- 90+ Days Past Due	0.61	0.00	0.00	0.00	0.10	1.07	2.28	3.74	70
- Nonaccrual	12.12	0.55	2.32	6.30	10.93	15.43	27.78	34.30	70
Multifamily - 30-89 Days PD	0.96	0.00	0.00	0.22	0.68	1.92	2.78	3.53	69
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.14	0.65	1.76	69
- Nonaccrual	2.98	0.00	0.00	0.73	2.18	4.38	8.25	12.89	69
Nonfarm Nres- 30-89 Days PD	0.87	0.00	0.04	0.45	0.71	1.37	2.04	2.46	73
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.05	0.23	0.69	1.41	73
- Nonaccrual	2.90	0.00	0.26	1.17	2.26	4.24	7.14	10.65	73
Farmland - 30-89 Days PD	0.60	0.00	0.00	0.00	0.34	0.94	2.60	3.59	59
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.08	0.43	0.59	59
- Nonaccrual	2.15	0.00	0.00	0.00	1.17	2.85	7.13	13.29	59
Credit Card - 30-89 Days PD	1.93	0.00	0.00	1.61	2.07	2.79	3.16	3.43	49
- 90+ Days Past Due	1.33	0.00	0.00	0.00	1.24	2.45	3.19	3.90	49
- Nonaccrual	0.50	0.00	0.00	0.00	0.00	0.86	2.43	2.79	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.28	0.97	5.27	6.85	8.45	9.47	10.82	12.19	75
Tier 1 RBC Ratio	10.68	3.46	6.56	9.42	10.85	12.28	13.47	14.78	75
Total Risk-Based Capital Ratio	13.31	4.53	9.18	12.16	13.42	14.94	16.64	17.36	75
Tangible Tier 1 Leverage Ratio	7.97	0.88	4.44	6.43	8.16	9.33	10.34	11.75	75
Tangible Common Eq Cap/Tan Assets	5.13	0.13	1.61	3.71	5.54	6.46	7.54	8.34	75
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.58	4.30	9.49	16.62	22.38	30.19	46.88	72.32	75
Standby Letters of Credit	2.62	0.00	0.16	0.76	2.02	4.27	6.37	7.49	75
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.04	0.13	0.26	0.32	75
Securities Lent	1.04	0.00	0.00	0.00	0.00	0.42	4.42	12.54	75
Credit Derivatives (BHC as Guarantor)	4.59	0.00	0.00	0.00	0.00	0.26	5.83	109.76	75
Credit Derivatives (BHC as Beneficiary)	4.81	0.00	0.00	0.00	0.00	0.15	6.35	109.88	75
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	133.69	0.02	0.33	6.65	23.58	60.08	361.73	2047.75	75
Interest Rate Contracts	114.93	0.00	0.10	4.30	18.76	53.55	305.52	1771.34	75
Interest Rate Futures & Forward Contr	17.59	0.00	0.00	0.00	1.26	7.98	96.09	208.50	75
Written Options Contr (Int Rate)	7.85	0.00	0.00	0.02	0.69	2.07	22.09	133.89	75
Purchased Options Contr (Int Rate)	7.62	0.00	0.00	0.00	0.35	3.37	17.38	131.82	75
Interest Rate Swaps	68.42	0.00	0.00	2.08	14.38	32.18	134.46	1182.85	75
Foreign Exchange Contracts	17.16	0.00	0.00	0.00	0.26	4.42	129.52	233.44	75
Futures & Forward Foreign Exch Contr	9.30	0.00	0.00	0.00	0.24	2.95	77.85	114.09	75
Written Options Contr (Foreign Exch)	1.02	0.00	0.00	0.00	0.00	0.04	1.25	22.24	75
Purchased Options Contr (Foreign Exch)	1.04	0.00	0.00	0.00	0.00	0.09	1.26	22.14	75
Foreign Exchange Rate Swaps	2.40	0.00	0.00	0.00	0.00	0.34	5.43	44.88	75
Equity, Commodity, & Other Deriv Contr	4.51	0.00	0.00	0.00	0.00	1.67	11.51	73.44	75
Commodity & Other Fut & Forward Contr	0.41	0.00	0.00	0.00	0.00	0.00	2.82	5.76	75
Written Options Contr (Comm & Other)	1.21	0.00	0.00	0.00	0.00	0.44	2.98	20.49	75
Purchased Options Contr (Comm & Oth)	1.41	0.00	0.00	0.00	0.00	0.33	3.81	23.71	75
Commodity & Other Swaps	0.63	0.00	0.00	0.00	0.00	0.24	2.41	8.19	75
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	58.58	10.28	16.78	24.41	34.75	54.27	165.25	301.69	75

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.27	0.86	24.57	83.57	93.57	99.54	100.00	100.00	72
Foreign Exchange Contracts	8.54	0.00	0.00	0.00	2.38	9.83	33.20	95.85	72
Equity, Comm, & Other Contracts	2.71	0.00	0.00	0.00	0.00	3.47	14.13	25.17	72
Futures and Forwards	21.08	0.00	0.00	5.68	16.49	34.47	54.96	89.30	72
Written Options	7.19	0.00	0.00	1.83	5.20	9.95	21.19	33.88	72
Exchange-Traded	0.40	0.00	0.00	0.00	0.00	0.00	2.04	4.33	72
Over-The-Counter	6.11	0.00	0.00	0.93	4.32	8.35	19.87	33.88	72
Purchased Options	5.09	0.00	0.00	0.00	4.35	8.61	14.08	20.12	72
Exchange-Traded	0.41	0.00	0.00	0.00	0.00	0.00	2.25	4.18	72
Over-The-Counter	4.22	0.00	0.00	0.00	3.43	7.37	12.22	18.68	72
Swaps	60.93	0.00	1.09	35.75	66.82	83.99	91.41	97.56	72
Held for Trading	46.42	0.00	0.00	0.00	58.01	79.48	99.62	99.86	72
Interest Rate Contracts	35.69	0.00	0.00	0.00	40.69	69.06	81.67	87.52	72
Foreign Exchange Contracts	4.62	0.00	0.00	0.00	0.07	5.61	14.57	62.16	72
Equity, Comm, & Other Contracts	1.20	0.00	0.00	0.00	0.00	1.89	6.04	10.39	72
Non-Traded	53.57	0.06	0.31	19.03	41.07	100.00	100.00	100.00	72
Interest Rate Contracts	47.15	0.00	0.23	16.81	34.95	83.82	99.98	100.00	72
Foreign Exchange Contracts	1.30	0.00	0.00	0.00	0.00	0.63	6.18	18.76	72
Equity, Comm, & Other Contracts	0.69	0.00	0.00	0.00	0.00	0.00	1.06	18.97	72
Deriv Contr (Excl Fut & FX LE 14 Days)	84.21	23.65	53.72	74.39	87.12	96.18	99.99	100.00	72
One Year or Less	31.94	1.70	8.54	14.21	26.06	43.67	75.19	88.20	72
Over 1 Year to 5 Years	30.39	0.00	0.00	18.08	32.03	48.78	55.77	62.49	72
Over 5 Years	13.56	0.00	0.00	4.07	13.33	22.52	31.00	36.94	72
Gross Negative Fair Value (Abs Val)	1.75	0.04	0.24	1.16	1.73	2.23	3.14	3.37	72
Gross Positive Fair Value	2.24	0.47	0.85	1.53	2.14	2.75	3.64	5.03	72
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.40	0.00	0.00	0.01	0.05	0.13	1.11	6.05	75
Gross Positive Fair Value (X)	0.47	0.00	0.00	0.01	0.06	0.17	1.61	6.25	75
Held for Trading (X)	0.37	0.00	0.00	0.00	0.02	0.09	1.04	6.24	75
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.05	0.10	0.15	75
Current Credit Exposure (X)	0.14	0.00	0.00	0.00	0.05	0.15	0.69	1.21	75
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.10	75
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	75
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	75
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.72	0.00	0.00	0.10	0.57	1.67	7.80	11.06	75

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.12	0.00	0.00	0.00	0.00	0.09	0.52	1.63	75
Ins Under Assets(P/C)/Tot Ins Und Ast	46.92	0.00	0.00	0.00	23.54	96.17	100.00	100.00	31
Ins Under Assets(L/H)/Tot Ins Und Ast	53.07	0.00	0.00	2.52	61.62	100.00	100.00	100.00	31
Sep Acct Assets(L/H)/Total Life Ast	3.28	0.00	0.00	0.00	0.00	0.00	23.79	28.42	24
Ins Activities Revenue/Adj Oper Inc	1.15	0.00	0.00	0.05	0.50	1.83	2.68	6.07	75
Premium Inc/Ins Activities Revenue	15.68	0.00	0.00	0.00	0.00	27.77	79.70	82.64	69
Credit Rel Prem Inc/Tot Prem Inc	60.54	0.00	0.00	0.00	97.32	100.00	100.00	100.00	28
Other Prem Inc/Total Prem Inc	39.45	0.00	0.00	0.00	0.01	97.07	100.00	100.00	28
Ins Under Net Income/Consol Net Income	0.44	-0.33	-0.00	0.00	0.00	0.10	1.95	6.26	75
Ins Net Inc (P/C)/Equity (P/C)	-8.91	-176.51	-90.81	-24.12	-5.95	8.37	22.78	26.29	22
Ins Net Inc (L/H)/Equity (L/H)	2.15	-16.40	-8.49	0.00	1.97	4.00	9.30	12.97	24
Insur Ben, Losses, Exp/Insur Premiums	158.28	1.51	13.10	62.45	118.29	198.78	388.24	482.03	28
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.09	0.00	0.00	0.00	0.00	2.87	18.77	35.24	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.43	0.00	0.00	0.00	0.00	0.30	1.68	5.04	24
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.38	75
CSV Life Insurance/Tier 1 Cap + ALLL	9.65	0.00	0.00	0.93	9.13	17.57	23.95	29.49	74
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.08	0.00	0.00	0.00	0.00	0.15	2.50	18.77	75
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.13	0.00	0.00	0.00	0.77	4.32	11.98	20.86	58
Cost: Interest-Bearing Deposits	0.77	0.15	0.17	0.26	0.62	1.09	1.61	2.60	45
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	192.77	0.43	0.43	0.46	0.86	15.91	480.85	710.87	5
Commercial and Industrial Loans	1.35	0.02	0.09	0.20	0.43	2.11	4.34	5.13	20
Foreign Governments and Inst	-0.15	-1.79	-1.18	0.00	0.00	0.00	0.00	0.00	15
GROWTH RATES:									
Net Loans and Leases	-0.55	-100.00	-65.75	-27.00	-7.31	15.90	58.26	155.54	52
Total Selected Assets	3.84	-100.00	-95.49	-23.92	-7.30	21.55	67.03	167.66	62
Deposits	3.73	-88.00	-81.90	-43.26	-8.27	25.91	121.23	214.91	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	-5.47	-59.50	-41.29	-11.17	0.38	6.99	10.88	14.17	75
Bank Net Inc/Avg Eq Inv in Banks	0.25	-51.28	-19.20	-4.84	1.30	7.25	14.72	20.46	62
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-2.92	-67.99	-33.25	-8.24	0.09	4.35	12.48	17.38	70
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-7.63	-136.87	-82.40	-11.25	-0.48	6.51	12.12	13.06	30
Bank Net Income/Parent Net Income	88.30	0.00	0.00	4.14	101.29	124.32	213.55	235.74	37
Nonbank Net Income/Parent Net Income	23.42	0.00	0.00	0.01	3.78	42.87	77.61	135.31	26
Sub BHCs Net Inc/Parent Net Income	73.87	9.79	10.91	23.65	95.67	107.43	108.19	112.76	13
LEVERAGE:									
Total Liabilities/Equity	51.47	1.78	4.59	13.31	26.96	55.75	166.20	352.70	75
Total Debt/Equity Capital	24.11	0.00	0.00	0.00	9.01	34.03	99.61	149.41	75
Tot Debt+NP to Subs Iss Tr Pref/Equity	34.27	0.00	0.00	10.52	21.67	48.46	122.48	167.91	75
Tot Debt+Lns Guaranteed for Affl/Equity	28.25	0.00	0.00	0.00	9.01	40.27	108.59	183.78	75
Total Debt/Eq Cap - Exc Over Fair Value	24.86	0.00	0.00	0.00	9.97	34.34	100.47	150.35	74
Long-Term Debt/Equity Capital	18.91	0.00	0.00	0.00	7.16	24.14	75.91	127.96	75
Short-Term Debt/Equity Capital	4.55	0.00	0.00	0.00	0.00	5.36	27.32	36.45	75
Current Portion of LT Debt/Equity	0.27	0.00	0.00	0.00	0.00	0.00	1.00	3.37	75
Exc Cost Over Fair Value/Equity Cap	0.58	0.00	0.00	0.00	0.00	0.24	1.90	8.30	75
Long-Term Debt/Consolidated LT Debt	17.35	0.00	0.00	0.00	9.20	33.50	59.74	68.49	75
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	108.81	81.69	85.22	96.92	105.99	117.11	136.53	168.97	75
Total Investment in Subs/Equity	129.96	87.59	91.97	101.18	111.61	132.21	224.83	296.94	75
Eq Inv Sub/Eq Cap, QualTPS+0th PS in T1	100.17	70.30	80.21	87.58	97.50	107.55	121.63	163.95	75
Tot Inv Sub/Eq Cap, QualTPS+0th PS in T1	118.85	79.53	84.80	93.67	100.08	120.19	196.54	268.73	75
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.30	-15.01	-9.86	-0.41	0.48	2.57	4.57	8.56	39
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.88	0.25	0.47	1.75	4.06	11.00	19.36	26.24	17
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	79.02	3.01	9.71	36.86	69.11	108.81	173.33	219.68	75
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.66	-168.12	-18.98	27.32	87.96	130.90	258.83	403.13	75
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	68.48	-390.43	-224.81	20.46	92.94	138.53	280.33	343.26	75
Pretax Oper Inc + Int Exp/Int Expense	378.11	-754.04	-350.81	-100.70	103.92	601.22	3355.95	10420.9	59
Div + Int From Subs/Int Exp + Div	71.53	0.69	3.00	10.77	51.32	110.22	170.69	252.39	71
Fees+Other Inc From Subs/Sal + 0th Exp	12.33	0.00	0.00	0.00	0.00	16.84	61.81	85.72	74
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4.91	0.26	0.47	0.99	2.09	7.42	11.98	21.96	27
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.07	-14.36	-9.63	-0.53	3.17	7.66	19.50	24.75	75
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	0.15	19
Nonaccrual	0.70	0.00	0.00	0.00	0.00	0.00	2.79	12.34	19
Total	0.87	0.00	0.00	0.00	0.00	0.00	3.83	12.34	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	75
To Nonbank Subsidiaries	1.65	0.00	0.00	0.00	0.00	0.00	8.74	27.12	75
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
Total	1.86	0.00	0.00	0.00	0.00	0.00	10.71	27.12	75
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	11.65	0.00	0.00	0.03	1.57	14.86	66.81	85.60	75
Combined Thrift Assets	0.53	0.00	0.00	0.00	0.00	0.00	2.93	7.70	75
Combined Foreign Nonbank Sub Assets	1.30	0.00	0.00	0.00	0.00	0.05	5.91	24.83	75

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	112.69	0.00	0.00	34.31	87.96	154.91	295.12	718.40	42
Dividends Paid/Net Income	76.44	0.00	0.00	36.02	57.58	112.26	239.29	244.32	39
Net Income - Dividends/Avg Equity	-8.24	-61.69	-43.07	-12.78	-2.03	2.43	6.36	8.36	75
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	40.54	0.00	0.00	0.00	0.00	98.57	158.20	329.63	63
Dividends From Nonbank Subs	5.19	0.00	0.00	0.00	0.06	3.76	25.87	57.43	63
Dividends From Subsidiary BHCs	2.60	0.00	0.00	0.00	0.00	0.00	8.61	67.91	63
Dividends From All Subsidiaries	64.49	0.00	0.00	0.10	38.26	114.40	184.08	382.00	63
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	57.01	0.00	0.00	0.00	28.42	94.96	109.48	257.63	36
Interest Income From Bank Subs	3.44	0.00	0.00	0.02	0.79	3.18	13.43	16.53	36
Mgt & Service Fees From Bank Subs	19.08	0.00	0.00	0.00	0.00	2.95	48.32	160.13	36
Other Income From Bank Subs	0.40	-0.05	0.00	0.00	0.00	0.00	0.06	2.91	36
Operating Income From Bank Subs	92.48	0.00	0.05	6.59	37.60	96.35	165.22	625.60	36
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	78.93	0.00	0.00	0.00	38.76	117.96	219.92	312.87	37
Interest Income From Nonbank Subs	47.47	0.00	0.00	0.00	5.89	44.84	267.89	318.42	37
Mgt & Serv Fees From Nonbank Subs	6.84	0.00	0.00	0.00	0.00	0.00	30.21	75.81	37
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.11	37
Operating Inc From Nonbank Subs	161.20	0.00	0.00	4.39	78.60	212.32	555.74	684.26	37
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	29.21	0.00	0.00	0.00	6.50	25.73	68.52	105.39	13
Interest Inc From Subsidiary BHCs	5.83	0.00	0.00	0.00	0.00	0.71	9.73	26.50	13
Mgt & Serv Fees From Sub BHCs	11.38	0.00	0.00	0.00	0.00	0.25	39.20	63.64	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	46.43	0.00	0.00	0.07	14.60	53.15	76.74	160.35	13
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	25.74	0.00	0.00	0.00	0.00	65.33	99.44	103.50	74
Interest Income From Bank Subs	5.66	-0.65	0.00	0.00	0.08	3.63	30.65	53.46	74
Mgt & Serv Fees From Bank Subs	5.65	0.00	0.00	0.00	0.00	0.00	41.34	60.88	74
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	74
Operating Income From Bank Subs	44.85	-72.52	0.00	0.00	34.03	96.41	99.93	110.37	74
Dividends From Nonbank Subs	7.22	0.00	0.00	0.00	0.00	9.57	35.50	68.41	74
Interest Income From Nonbank Subs	5.44	0.00	0.00	0.00	0.11	8.13	24.74	42.64	74
Mgt & Serv Fees From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.58	1.59	74
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	74
Operating Inc From Nonbank Subs	15.22	-1.52	0.00	0.00	2.00	22.40	69.53	87.96	74
Dividends From Subsidiary BHCs	2.41	0.00	0.00	0.00	0.00	0.00	18.22	32.58	74
Interest Inc From Subsidiary BHCs	0.86	0.00	0.00	0.00	0.00	0.00	5.45	12.26	74
Mgt & Serv Fees From Sub BHCs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	2.85	74
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Operating Income From Sub BHCs	7.02	0.00	0.00	0.00	0.00	0.00	48.71	72.61	74
Loans and Adv From Subs/ST Debt	1398.47	0.00	0.00	60.95	125.62	295.93	3390.92	15393.3	29
Loans and Adv From Subs/Total Debt	85.45	0.00	0.00	7.60	38.51	134.28	316.51	450.38	52

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1275216	115,975,155	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	10,769,626	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	24,013,567	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,300,821	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	75,962,799	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,256,059,674	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	12,194,694	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	203,246,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
2914521	323,685,026	BARCLAYS GROUP US INC.	WILMINGTON, DE	
1074156	152,398,410	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	59,466,375	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	22,785,019	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	171,911,307	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,396,190	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	71,019,240	CIT GROUP INC.	NEW YORK, NY	
1951350	1,848,533,000	CITIGROUP INC.	NEW YORK, NY	
1132449	153,304,291	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	12,315,213	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	17,664,367	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1199844	63,859,610	COMERICA INCORPORATED	DALLAS, TX	
1049341	17,733,266	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	15,854,035	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	41,250,577	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	12,719,561	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	18,574,217	FBOP CORPORATION	OAK PARK, IL	
1070345	115,983,653	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	20,012,887	FIRST BANCORP	SAN JUAN, PR	
1118797	10,382,531	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	17,317,880	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	28,759,618	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,908,449	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,698,415	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,875,852	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1562859	181,250,000	GMAC INC.	DETROIT, MI	Name change from GMAC LLC
2380443	890,137,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	67,788,776	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	383,820,898	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	51,485,101	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,451,499	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,026,642,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	98,389,472	KEYCORP	CLEVELAND, OH	
1037003	69,913,217	M&T BANK CORPORATION	BUFFALO, NY	
3594612	59,749,122	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
2945824	509,457,014	METLIFE, INC.	NEW YORK, NY	
2162966	676,957,000	MORGAN STANLEY	NEW YORK, NY	
2132932	32,887,597	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	15,956,752	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	75,045,238	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	279,788,303	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,499,000	POPULAR, INC.	SAN JUAN, PR	
1839319	10,989,350	PRIVATEBANCORP, INC.	CHICAGO, IL	

BHCPR Reporters for Quarter Ending 06/30/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2009 and Other Notes
1826056	29,938,139	RBC BANCORPORATION (USA)	RALEIGH, NC	
3242838	142,824,610	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	12,588,757	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	152,921,189	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,414,007	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	176,854,034	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,872,483	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	11,467,115	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	34,349,670	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	366,350,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	17,503,325	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	131,355,762	TD BANKNORTH INC.	PORTLAND, ME	
1119794	265,560,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	12,823,598	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	73,984,812	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	39,513,445	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,132,031	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	14,420,720	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1145476	17,471,449	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,284,176,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,977,003	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,434,166	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	11,359,536	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	52,906,728	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 75 bank holding companies.