

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	70	73	70	73	69
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.02	3.01	3.04	2.85	2.91
+ Non-interest Income	1.85	1.78	1.89	1.92	1.58
- Overhead Expense	3.19	3.05	3.19	3.28	3.29
- Provision for Losses	0.58	1.46	1.10	1.96	1.20
+ Securities Gains (Losses)	0.03	0.05	0.06	0.02	-0.12
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.17	0.37	0.77	-0.39	-0.16
Net Operating Income	0.76	0.22	0.51	-0.40	-0.26
Net Income	0.76	0.21	0.51	-0.38	-0.27
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.36	4.62	4.54	4.70	5.70
Interest Expense	0.94	1.18	1.07	1.52	2.41
Net Interest Income (TE)	3.36	3.34	3.39	3.16	3.25

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.49	2.29	2.04	2.33	1.10
Earnings Coverage of Net Losses (X)	3.22	2.50	2.54	1.67	2.24
Ln&Ls Allowance/Total Loans & Leases	2.62	2.87	2.63	2.80	1.84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.46	4.39	3.71	4.24	2.45
30-89 Days Past Due Loans and Leases	1.15	1.48	1.20	1.51	1.58

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	23.81	27.38	25.39	30.25	37.21
Net ST Noncore Funding Dependence	3.56	7.29	5.84	9.84	22.32
Net Loans and Leases/Total Assets	56.57	59.35	57.50	59.71	63.39

CAPITALIZATION:

Tier 1 Leverage Ratio	9.15	8.86	9.04	8.69	8.43
Equity Capital/Total Assets	10.73	10.40	10.66	10.01	9.42
Equity Capital+Minority Int/Total Assets	10.91	10.54	10.80	10.22	9.70
Tier 1 Common Eq Cap / T RWA	10.83	9.25	10.46	8.37	N/A
Net Loans&Ls/Equity Capital (X)	5.29	5.82	5.41	6.29	7.08
Cash Dividends/Net Income	23.62	42.68	35.73	59.69	74.27
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.15	0.25	3.13	-7.11	-8.15

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	2.64	3.17	2.77	3.30	3.22
Long-Term Debt/Equity Capital	16.44	15.34	16.09	15.74	11.65
Equity Investment in Subs/Equity Cap	108.64	108.97	108.41	108.81	105.00
Cash FR Oper+Noncash+Op Exp+Op Div	40.56	53.78	116.05	99.52	96.96

PEER GROUP 01

PERCENT OF AVERAGE ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	3.92	4.17	4.07	4.26	5.11
Less: Interest Expense	0.85	1.07	0.96	1.38	2.16
Equals: Net Interest Income (TE)	3.02	3.01	3.04	2.85	2.91
Plus: Non-Interest Income	1.85	1.78	1.89	1.92	1.58
Equals: Adj Operating Income (TE)	4.89	4.80	4.93	4.75	4.55
Less: Overhead Expense	3.19	3.05	3.19	3.28	3.29
Less: Provision for Loan and Lease Losses	0.58	1.46	1.10	1.96	1.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.06	0.06	0.03	-0.10
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.17	0.37	0.77	-0.39	-0.16
Less: Applicable Income Taxes (TE)	0.40	0.17	0.28	0.03	0.09
Less: Minority Interest	0.01	0.01	0.00	0.00	0.00
Equals: Net Operating Income	0.76	0.22	0.51	-0.40	-0.26
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.76	0.21	0.51	-0.38	-0.27
Memo: Net Income (Last Four Qtrs)	0.60	-0.20	0.53	-0.38	-0.27
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.16	90.41	89.93	90.59	89.81
Avg Int-Bearing Funds / Avg Assets	71.77	73.98	72.84	75.26	77.63
Int Income (TE) / Avg Earning Assets	4.36	4.62	4.54	4.70	5.70
Int Expense / Avg Earning Assets	0.94	1.18	1.07	1.52	2.41
Net Int Inc (TE) / Avg Earn Assets	3.36	3.34	3.39	3.16	3.25
YIELD OR COST:					
Total Loans and Leases (TE)	5.35	5.41	5.44	5.29	6.10
Interest-Bearing Bank Balances	0.36	0.32	0.35	0.46	2.18
Fed Funds Sold & Reverse Repos	0.43	0.41	0.45	0.50	2.41
Trading Assets	1.44	1.02	1.37	1.42	2.55
Total Earning Assets	4.30	4.56	4.46	4.64	5.65
Investment Securities (TE)	3.12	3.75	3.49	4.18	4.98
U. S. Treasury & Agency Sec (excl MBS)	1.75	2.20	2.23	2.52	4.27
Mortgage-Backed Securities	3.54	4.20	3.82	4.53	4.84
All Other Securities	4.35	4.78	4.79	5.72	6.71
Interest-Bearing Deposits	0.73	1.03	0.88	1.48	2.43
Time Deposits of \$100K or More	1.33	1.67	1.55	2.36	3.56
Time Deposits < \$100K	1.53	1.90	1.76	2.58	3.53
Other Domestic Deposits	0.42	0.60	0.53	0.75	1.46
Foreign Deposits	0.54	0.50	0.48	0.72	2.20
Fed Funds Purchased and Repos	0.74	0.96	0.82	1.09	2.37
Other Borrowed Funds & Trading Liab	2.64	2.50	2.46	2.45	3.32
All Interest-Bearing Funds	1.17	1.44	1.31	1.82	2.81

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	23	21	89	82	76
Avg Assets per Employee (\$000)	6,389	6,282	6,313	6,201	5,749
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.02	2.48	2.86	2.66	3.67
Overhead Exp / NII + Non-Int Income	66.27	65.23	65.78	73.71	74.49
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.19	3.05	3.19	3.28	3.29
Personnel Expense	1.59	1.49	1.53	1.45	1.46
Net Occupancy Expense	0.38	0.38	0.38	0.38	0.39
Other Operating Expenses	1.18	1.15	1.24	1.39	1.36
Overhead Less Non-Interest Income	1.33	1.23	1.28	1.30	1.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.54	64.41	64.90	72.69	73.74
Personnel Expense	32.69	31.24	31.04	31.45	32.35
Net Occupancy Expense	7.86	8.09	7.84	8.41	8.80
Other Operating Expenses	24.21	24.32	25.24	32.61	32.19
Total Non-Interest Income	35.95	34.52	36.36	36.93	31.80
Fiduciary Activities Income	3.59	3.18	3.28	3.21	4.61
Serv Charges on Deposit Accts - Domestic	5.64	6.71	6.22	7.38	7.75
Trading Revenue	1.75	1.90	1.80	1.69	0.31
Investment Banking Fees & Commissions	3.19	2.59	3.07	3.00	3.10
Venture Capital Revenue	0.17	0.04	0.15	-0.06	-0.02
Net Servicing Fees	1.07	1.16	0.96	1.75	0.71
Net Securitization Income	0.01	0.00	0.00	0.13	0.17
Insurance Activities Revenue	0.99	0.83	1.00	1.08	0.98
Net Gain (Loss) - Sales Loans, OREO, Oth	0.45	-0.15	0.49	-0.18	0.25
Other Non-Interest Income	12.99	12.89	12.95	14.89	11.68
Overhead Less Non-Interest Income	28.95	29.76	28.57	34.67	41.37
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.44	22.57	21.66	23.39	24.01
Appl Inc Tax+TE/Pretax NOI+TE	32.54	30.60	29.75	30.98	31.44

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	32.77	36.66	34.18	37.26	40.98
Commercial and Industrial Loans	11.64	11.76	11.82	12.18	13.26
Loans to Individuals	6.09	5.91	5.73	5.35	4.89
Loans to Depository Institutions	0.09	0.05	0.08	0.05	0.08
Agricultural Loans	0.15	0.16	0.17	0.17	0.19
Other Loans and Leases	3.23	3.12	3.29	3.19	3.01
Net Loans and Leases	56.57	59.35	57.50	59.71	63.39
Debt Securities Over 1 Year	16.14	14.72	16.22	15.06	13.34
Mutual Funds and Equity Securities	0.19	0.17	0.18	0.19	0.17
Subtotal	73.99	74.98	75.08	75.77	77.57
Interest-Bearing Bank Balances	4.87	5.28	4.00	4.51	2.92
Federal Funds Sold & Reverse Repos	1.38	0.90	1.27	0.78	0.80
Debt Securities 1 Year or Less	3.15	2.80	3.03	3.02	3.10
Trading Assets	1.42	0.97	1.43	0.95	1.33
Total Earning Assets	87.64	87.63	87.61	87.54	87.74
Non-Int Cash and Due From Dep Inst	1.39	1.46	1.32	1.72	1.92
Other Real Estate Owned	0.36	0.34	0.37	0.32	0.22
All Other Assets	10.87	10.84	10.97	10.69	10.18

MEMORANDA:

Short-Term Investments	11.21	10.50	10.19	9.62	7.95
U. S. Treasury Securities	0.89	0.68	0.85	0.63	0.13
U. S. Agency Securities (excl MBS)	1.84	1.79	1.99	1.70	1.85
Municipal Securities	1.33	1.26	1.34	1.26	1.18
Mortgage-Backed Securities	12.08	11.07	11.86	11.59	10.52
Asset-Backed Securities	0.50	0.47	0.51	0.62	0.39
Other Debt Securities	1.12	0.80	1.15	0.84	0.56
RE Loans Secured by 1-4 Family	14.07	14.71	14.72	15.14	15.77
Revolving	3.99	4.15	4.05	4.21	4.04
Closed-End, Sec by First Liens	9.03	9.11	9.35	9.38	9.83
Closed-End, Sec by Junior Liens	0.94	1.23	1.02	1.30	1.48
Commercial Real Estate Loans	17.02	19.85	17.75	19.88	22.89
Construction and Land Dev	2.99	4.89	3.37	5.28	7.50
Multifamily	1.59	1.65	1.59	1.62	1.57
Nonfarm Nonresidential	11.70	12.46	11.98	12.28	13.00
RE Loans Secured by Farmland	0.31	0.35	0.32	0.34	0.31
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	55.96	58.92	57.40	59.49	62.22
RE Loans Secured by 1-4 Family	24.82	24.59	25.51	25.20	24.64
Revolving	6.90	6.79	6.92	6.85	6.18
Closed-End	17.31	17.26	17.91	17.81	17.87
Commercial Real Estate Loans	28.10	30.93	28.90	30.65	34.15
Construction and Land Dev	4.97	7.49	5.52	8.02	11.06
Multifamily	2.65	2.64	2.63	2.58	2.40
Nonfarm Nonresidential	19.16	19.40	19.38	19.00	19.31
RE Loans Secured by Farmland	0.55	0.56	0.55	0.54	0.46
Loans to Depository Institutions	0.24	0.09	0.17	0.10	0.15
Commercial and Industrial Loans	20.00	19.57	19.95	19.90	20.85
Loans to Individuals	10.70	10.10	9.96	9.03	7.80
Credit Card Loans	3.05	2.36	2.54	1.52	1.21
Agricultural Loans	0.26	0.26	0.28	0.27	0.29
Loans to Foreign Govts and Inst	0.01	0.00	0.01	0.01	0.00
Other Loans and Leases	6.53	5.93	6.53	6.21	5.08

PERCENT OF TOTAL ASSETS	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	11.21	10.50	10.19	9.62	7.95
Liquid Assets	27.10	24.52	25.95	24.18	21.51
Investment Securities	20.46	18.50	20.42	19.11	17.16
Net Loans and Leases	56.57	59.35	57.50	59.71	63.39
Net Lns, Ls & Stdby Ltrs of Credit	59.00	61.96	60.00	62.43	66.40
Core Deposits	54.25	52.36	53.81	51.08	46.50
Noncore Funding	28.00	30.85	28.79	32.59	37.61
Time Deposits of \$100K or More	6.27	7.44	6.69	7.50	9.21
Foreign Deposits	1.97	1.87	1.96	2.14	2.28
Fed Funds Purchased and Repos	3.99	4.03	4.08	4.43	5.81
Net Fed Funds Purchased (Sold)	2.57	2.87	2.58	3.36	4.62
Commercial Paper	0.12	0.19	0.12	0.12	0.28
Oth Borrowings W/Rem Mat 1 Yr or Less	2.35	2.93	2.53	3.36	5.61
Earning Assets Repr in 1 Year	42.50	43.60	42.49	42.90	44.44
Int-Bearing Liab Repr in 1 Year	14.61	18.99	14.96	19.48	23.53
Long-Term Debt Repr in 1 Year	1.97	2.38	2.03	1.96	2.02
Net Assets Repriceable in 1 Year	24.14	21.30	23.91	20.25	17.90
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	23.81	27.38	25.39	30.25	37.21
Net ST Noncore Funding Dependence	3.56	7.29	5.84	9.84	22.32
Short-Term Inv/ST Noncore Funding	84.40	64.36	67.65	55.57	31.65
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.91	10.78	15.72	8.41	-3.84
Net Loans and Leases/Total Deposits	86.92	89.48	88.15	89.66	99.38
Net Loans and Leases/Core Deposits	116.69	132.09	120.03	140.58	150.98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.28	0.31	0.28	0.11	-0.66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.87	2.18	2.05	0.97	-4.29
Struct Notes Appr(Depr)/T1 Cap	-0.09	0.00	-0.03	-0.02	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.64	5.91	5.22	5.35	5.54
Available-For-Sale Securities	93.36	94.09	94.78	94.65	94.46
U.S. Treasury Securities	5.15	4.13	4.71	3.48	1.09
U.S. Agency Securities (excl MBS)	10.59	11.49	11.25	10.28	11.58
Municipal Securities	6.71	7.03	6.76	6.77	7.25
Mortgage-Backed Securities	57.31	58.35	57.24	59.41	63.84
Asset-Backed Securities	3.47	3.61	3.48	3.88	2.89
Other Debt Securities	6.71	5.04	6.94	5.16	3.86
Mutual Funds and Equity Securities	1.27	1.20	1.15	1.42	1.39
Debt Securities 1 Year or Less	17.62	17.18	16.63	16.99	18.06
Debt Securities 1 To 5 Years	26.33	25.62	27.34	23.78	18.00
Debt Securities Over 5 Years	50.70	51.70	51.12	52.85	59.42
Pledged Securities	48.65	52.84	50.95	54.10	66.91
Structured Notes, Fair Value	0.36	0.53	0.47	0.31	0.27

ANALYSIS RATIOS

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.58	1.46	1.10	1.96	1.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.96	2.31	1.80	3.07	1.79
Provision for Ln&Ls Losses/Net Losses	70.90	114.64	100.32	139.96	170.76
Ln&Ls Allowance/Total Loans & Leases	2.62	2.87	2.63	2.80	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.28	1.65	1.70	1.52	2.52
ALL/Nonaccrual Assets	105.19	89.57	100.40	92.12	115.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	84.23	73.41	79.46	72.80	87.10
Gross Ln&Ls Losses/Avg Loans & Leases	1.73	2.49	2.26	2.47	1.18
Recoveries/Avg Loans and Leases	0.25	0.18	0.20	0.13	0.08
Net Losses/Avg Loans and Leases	1.49	2.29	2.04	2.33	1.10
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.05	0.02	0.03
Recoveries/Prior Year-End Losses	2.83	2.05	9.74	13.00	21.90
Earnings Coverage of Net Losses (X)	3.22	2.50	2.54	1.67	2.24

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.47	2.13	2.17	2.21	0.97
RE Loans Secured By 1-4 Family	1.10	1.30	1.43	1.41	0.61
Revolving	1.20	1.47	1.31	1.65	0.72
Closed-End	1.15	1.31	1.45	1.42	0.54
Commercial Real Estate Loans	1.55	2.45	2.64	2.81	1.13
Construction and Land Dev	3.74	6.29	6.60	6.65	2.87
Multifamily	0.74	1.12	1.21	1.09	0.36
Nonfarm Nonresidential	0.88	1.11	1.38	1.00	0.23
RE Loans Secured by Farmland	1.21	0.21	0.60	0.41	0.09
Commercial and Industrial Loans	1.08	1.73	1.57	2.44	0.82
Loans to Depository Institutions	0.01	0.00	0.05	0.04	0.00
Loans to Individuals	2.68	3.15	2.87	3.39	2.01
Credit Card Loans	4.61	6.70	5.94	5.75	8.43
Agricultural Loans	0.37	0.54	0.61	0.33	0.09
Loans to Foreign Governments & Inst	-0.05	0.00	-0.14	0.00	0.05
Other Loans and Leases	0.36	0.74	0.72	1.44	0.54

PERCENT OF LOANS AND LEASES

03/31/2011

03/31/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

1.15

1.48

1.20

1.51

1.58

90+ Days PD Loans and Leases

0.76

0.66

0.78

0.66

0.35

Nonaccrual Loans and Leases

2.82

3.84

3.08

3.77

2.16

90+ Days PD and Nonaccrual Loans and Leases

3.75

4.63

4.02

4.51

2.58

30-89 Days PD Restructured

0.06

0.04

0.05

0.04

0.02

90+ Days PD Restructured

0.02

0.01

0.02

0.01

0.00

Nonaccrual Restructured

0.52

0.36

0.47

0.31

0.09

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.16

1.49

1.21

1.52

1.58

90+ Days Past Due Assets

0.76

0.67

0.78

0.67

0.35

Nonaccrual Assets

2.86

3.87

3.11

3.80

2.18

30+ Days PD & Nonaccrual Assets

4.98

6.24

5.35

6.16

4.24

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.18

2.89

2.39

2.83

1.71

90+ PD & Nonaccrual Assets + OREO

2.57

3.24

2.77

3.16

1.97

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.72

3.07

2.73

2.98

1.68

Allowance for Loan & Lease Losses

199.87

194.15

198.88

178.00

140.34

Equity Cap + ALLL

23.09

25.92

23.10

27.38

16.99

Tier 1 Cap + ALLL

26.56

29.19

26.45

30.04

18.12

Loans & Leases + RE Acquired

4.62

4.88

4.62

4.68

2.56

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.35	1.71	1.38	1.74	1.78
- 90+ Days Past Due	0.90	0.77	0.95	0.74	0.36
- Nonaccrual	4.78	5.69	5.15	5.49	2.85
Coml & Indl - 30-89 Days PD	0.62	0.87	0.63	0.89	0.87
- 90+ Days Past Due	0.21	0.17	0.22	0.16	0.11
- Nonaccrual	1.60	2.44	1.90	2.50	1.15
Individuals - 30-89 Days PD	1.44	1.81	1.90	2.20	2.04
- 90+ Days Past Due	0.62	0.64	0.62	0.62	0.41
- Nonaccrual	0.39	0.63	0.44	0.63	0.37
Dep Inst Lns - 30-89 Days PD	0.00	0.01	0.00	0.09	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.02	0.00	0.17	0.02
Agricultural - 30-89 Days PD	0.49	0.51	0.37	0.77	0.47
- 90+ Days Past Due	0.04	0.04	0.05	0.04	0.02
- Nonaccrual	2.25	1.56	2.34	1.61	0.78
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	7.14	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.39	0.00
- Nonaccrual	2.86	0.00	0.67	0.00	0.07
Other Lns&Ls - 30-89 Days PD	0.44	0.53	0.49	0.66	0.69
- 90+ Days Past Due	0.07	0.06	0.08	0.07	0.07
- Nonaccrual	0.79	0.94	0.72	1.07	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.43	1.71	1.57	1.82	1.86
- 90+ Days Past Due	1.08	0.89	1.08	0.90	0.45
- Nonaccrual	3.06	3.32	3.31	3.32	1.80
Revolving - 30-89 Days PD	0.77	0.87	0.75	0.98	1.02
- 90+ Days Past Due	0.18	0.18	0.18	0.20	0.15
- Nonaccrual	1.27	1.32	1.33	1.19	0.78
Closed-End - 30-89 Days PD	1.80	2.12	1.98	2.20	2.23
- 90+ Days Past Due	1.46	1.19	1.45	1.18	0.56
- Nonaccrual	3.91	4.21	4.13	4.19	2.20
- Jr Lien 30-89 Days PD	0.18	0.21	0.19	0.22	0.21
- Jr Lien 90+ Days PD	0.05	0.04	0.05	0.05	0.03
- Jr Lien Nonaccrual	0.26	0.31	0.28	0.28	0.19
Commercial RE - 30-89 Days PD	1.06	1.65	1.10	1.53	1.63
- 90+ Days Past Due	0.47	0.46	0.56	0.43	0.20
- Nonaccrual	5.91	7.58	6.58	7.32	3.43
Const & Dev - 30-89 Days PD	1.94	2.90	1.66	2.80	2.97
- 90+ Days Past Due	1.51	0.82	1.56	0.81	0.39
- Nonaccrual	14.07	17.42	14.96	16.60	7.98
Multi family - 30-89 Days PD	1.10	1.29	0.83	1.14	1.10
- 90+ Days Past Due	0.32	0.23	0.40	0.32	0.07
- Nonaccrual	3.06	4.25	3.35	3.87	1.94
Nonfarm Nres- 30-89 Days PD	0.81	1.25	0.81	1.06	0.98
- 90+ Days Past Due	0.28	0.28	0.34	0.22	0.09
- Nonaccrual	3.91	4.51	4.20	4.02	1.27
Farmland - 30-89 Days PD	0.60	0.76	0.44	0.81	0.60
- 90+ Days Past Due	0.25	0.12	0.23	0.12	0.07
- Nonaccrual	5.81	4.05	5.18	3.11	1.02
Credit Card - 30-89 Days PD	1.38	1.60	1.30	1.82	1.95
- 90+ Days Past Due	0.96	1.18	0.97	1.28	1.19
- Nonaccrual	0.52	0.47	0.39	0.50	0.31

CAPITAL RATIOS

03/31/2011

03/31/2010

12/31/2010

12/31/2009

12/31/2008

Tier 1 Leverage Ratio

9.15

8.86

9.04

8.69

8.43

Tier 1 RBC Ratio

13.13

12.25

12.97

11.57

10.38

Total Risk-Based Capital Ratio

15.77

14.95

15.63

14.23

13.13

Tangible Tier 1 Leverage Ratio

8.80

8.54

8.71

8.34

8.12

Tangible Common Eq Cap/Tan Assets

7.22

6.34

7.06

5.83

4.69

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments

26.58

24.68

24.69

25.34

25.49

Standby Letters of Credit

2.23

2.41

2.31

2.49

2.91

Commercial & Similar Letters of Credit

0.07

0.07

0.08

0.07

0.08

Securities Lent

0.91

0.80

0.84

0.85

0.90

Credit Derivatives (BHC as Guarantor)

2.55

2.61

2.54

2.55

1.39

Credit Derivatives (BHC as Beneficiary)

2.76

2.76

2.75

2.68

1.57

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts

112.54

91.04

106.02

85.57

59.30

Interest Rate Contracts

85.36

69.12

81.04

65.75

44.46

Interest Rate Futures & Forward Contr

15.18

12.23

13.72

9.80

8.67

Written Options Contr (Int Rate)

5.25

5.04

5.07

4.88

2.99

Purchased Options Contr (Int Rate)

5.21

5.08

5.03

4.66

2.78

Interest Rate Swaps

53.34

41.71

51.76

41.23

26.10

Foreign Exchange Contracts

18.96

14.63

17.41

13.12

9.07

Futures & Forward Foreign Exch Contr

12.00

9.09

10.70

8.44

6.52

Written Options Contr (Foreign Exch)

0.84

0.62

0.62

0.55

0.31

Purchased Options Contr (Foreign Exch)

0.86

0.63

0.62

0.53

0.31

Foreign Exchange Rate Swaps

2.23

1.47

1.80

1.44

0.78

Equity, Commodity, & Other Deriv Contr

3.07

2.71

2.77

2.60

1.78

Commodity & Other Fut & Forward Contr

0.35

0.24

0.32

0.24

0.14

Written Options Contr (Comm & Other)

1.20

1.09

1.16

0.94

0.55

Purchased Options Contr (Comm & Oth)

0.75

0.74

0.67

0.67

0.56

Commodity & Other Swaps

0.48

0.37

0.35

0.35

0.33

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments

55.30

48.61

50.64

50.09

47.91

PERCENT OF NOTIONAL AMOUNT	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	87.03	87.42	87.60	89.28	86.19
Foreign Exchange Contracts	8.50	8.70	8.25	6.97	9.88
Equity, Comm, & Other Contracts	2.61	2.13	2.43	2.05	1.88
Futures and Forwards	23.62	20.85	24.82	19.21	18.51
Written Options	7.38	8.89	7.79	7.85	7.02
Exchange-Traded	0.41	0.33	0.34	0.26	0.35
Over-The-Counter	6.71	8.35	7.07	7.41	5.84
Purchased Options	4.41	4.91	4.52	5.07	4.69
Exchange-Traded	0.40	0.36	0.33	0.30	0.29
Over-The-Counter	3.79	4.23	3.73	4.52	4.12
Swaps	56.23	55.95	55.66	58.12	58.16
Held for Trading	51.11	48.62	51.24	47.50	48.51
Interest Rate Contracts	41.28	39.68	41.90	38.99	37.65
Foreign Exchange Contracts	4.52	3.94	4.27	3.58	4.45
Equity, Comm, & Other Contracts	1.22	1.11	1.13	1.05	1.04
Non-Traded	48.89	51.38	48.76	52.50	51.49
Interest Rate Contracts	43.08	45.64	42.72	47.64	45.50
Foreign Exchange Contracts	1.78	2.01	1.37	1.09	1.84
Equity, Comm, & Other Contracts	0.38	0.29	0.57	0.25	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	80.38	79.08	81.39	83.30	82.24
One Year or Less	29.35	29.04	30.55	29.75	27.58
Over 1 Year to 5 Years	29.93	29.90	29.47	32.85	30.35
Over 5 Years	13.29	13.16	14.37	12.21	13.63
Gross Negative Fair Value (Abs Val)	1.71	1.67	1.89	1.59	2.75
Gross Positive Fair Value	1.65	1.82	1.94	1.84	2.97
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.21	0.20	0.23	0.21	0.22
Gross Positive Fair Value (X)	0.21	0.21	0.23	0.21	0.24
Held for Trading (X)	0.17	0.16	0.19	0.16	0.20
Non-Traded (X)	0.03	0.02	0.03	0.02	0.03
Current Credit Exposure (X)	0.08	0.09	0.10	0.09	0.14
Credit Losses on Derivative Contracts	0.01	0.00	0.03	0.02	0.02
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	1.01	0.96	1.20	1.01	2.06

INSURANCE ACTIVITIES	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.12	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	47.52	48.69	45.80	48.36	45.50
Ins Under Assets(L/H)/Tot Ins Und Ast	52.48	51.31	54.20	51.64	54.50
Sep Acct Assets(L/H)/Total Life Ast	1.73	2.41	1.95	2.42	1.00
Ins Activities Revenue/Adj Oper Inc	0.99	0.83	1.00	1.08	0.98
Premium Inc/Ins Activities Revenue	12.14	13.24	14.18	14.67	10.11
Credit Rel Prem Inc/Tot Prem Inc	62.25	69.14	61.98	63.75	79.23
Other Prem Inc/Total Prem Inc	37.75	30.86	38.02	36.25	20.77
Ins Under Net Income/Consol Net Income	0.42	0.47	0.53	0.34	-0.09
Ins Net Inc (P/C)/Equity (P/C)	7.40	4.90	8.71	-4.71	-7.24
Ins Net Inc (L/H)/Equity (L/H)	4.60	5.32	5.19	4.19	5.14
Insur Ben, Losses, Exp/Insur Premiums	377.63	132.93	185.18	145.18	201.66
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.64	0.75	1.34	0.92	4.01
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.39	0.29	0.36	0.31	0.21
Net Assets Ins Under Subs/Cons Assets	0.02	0.02	0.01	0.02	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.27	9.48	9.26	9.42	10.81
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.43	0.97	1.39	0.83	0.43
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.81	3.84	3.65	3.35	2.72
Cost: Interest-Bearing Deposits	0.54	0.50	0.48	0.72	2.20
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	1.98	277.63	194.12	173.52	95.75
Commercial and Industrial Loans	1.44	0.92	1.06	1.51	0.49
Foreign Governments and Inst	-0.05	0.00	-0.14	0.00	0.05
GROWTH RATES:					
Net Loans and Leases	12.17	16.38	23.14	-6.04	21.44
Total Selected Assets	38.02	4.82	16.57	4.40	3.43
Deposits	6.67	-5.06	0.97	-12.79	-10.81

PROFITABILITY:	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	7.27	2.41	5.11	-4.66	-3.80
Bank Net Inc/Avg Eq Inv in Banks	7.50	2.28	5.27	-0.47	0.43
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.45	4.77	3.66	-1.75	-2.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.59	4.49	5.35	-7.22	-3.66
Bank Net Income/Parent Net Income	72.47	76.41	80.59	85.55	97.91
Nonbank Net Income/Parent Net Income	20.87	23.16	15.08	6.83	4.75
Sub BHCs Net Inc/Parent Net Income	105.97	89.30	82.89	88.86	80.03
LEVERAGE:					
Total Liabilities/Equity	36.27	37.78	36.73	37.77	31.64
Total Debt/Equity Capital	19.74	19.62	19.49	19.62	16.06
Tot Debt+NP to Subs Iss Tr Pref/Equity	27.10	29.34	27.16	29.93	25.78
Tot Debt+Lns Guaranteed for Affl/Equity	23.31	23.49	23.08	23.12	17.80
Total Debt/Eq Cap - Exc Over Fair Value	19.84	19.98	19.59	19.95	16.24
Long-Term Debt/Equity Capital	16.44	15.34	16.09	15.74	11.65
Short-Term Debt/Equity Capital	2.64	3.17	2.77	3.30	3.22
Current Portion of LT Debt/Equity	0.32	0.19	0.34	0.14	0.18
Exc Cost Over Fair Value/Equity Cap	0.18	0.31	0.18	0.30	0.27
Long-Term Debt/Consolidated LT Debt	18.85	13.77	17.29	14.79	13.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.64	108.97	108.41	108.81	105.00
Total Investment in Subs/Equity	120.39	121.42	120.18	121.36	115.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.07	99.12	99.69	98.86	94.03
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	110.95	110.47	110.55	110.19	103.03
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.84	3.24	2.96	2.10	1.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.15	9.03	7.84	9.08	6.67
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	85.11	69.20	112.73	84.29	93.34
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	40.56	53.78	116.05	99.52	96.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	67.98	53.60	87.30	71.15	170.72
Pretax Oper Inc + Int Exp/Int Expense	370.55	-13.36	923.25	174.07	955.41
Div + Int From Subs/Int Exp + Div	88.26	54.02	128.12	78.11	108.98
Fees+Other Inc From Subs/Sal + Oth Exp	15.22	17.88	20.37	13.88	13.99
Net Inc/Curr Port of LT Debt+Pfd Div(X)	50.43	4.75	63.84	58.66	36.46
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.95	4.57	4.69	5.35	4.97
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.15	0.00	0.00	0.00	0.00
Nonaccrual	1.50	0.08	2.01	0.07	8.55
Total	3.18	0.27	2.14	0.21	8.55
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.01
To Nonbank Subsidiaries	1.18	1.13	1.21	1.17	0.60
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.25	1.23	1.28	1.31	0.86
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.74	6.75	7.97	6.27	4.34
Combined Thrift Assets	0.06	0.29	0.30	0.10	0.38
Combined Foreign Nonbank Sub Assets	0.80	0.71	0.77	0.59	0.09

PAYOUT RATIOS - PARENT

	03/31/2011	03/31/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	155.60	220.46	73.55	106.22	121.59
Dividends Paid/Net Income	23.61	42.67	35.73	59.69	76.66
Net Income - Dividends/Avg Equity	5.15	0.25	3.14	-7.11	-8.10

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	64.20	26.29	85.60	59.53	76.03
Dividends From Nonbank Subs	4.48	4.80	10.77	7.18	4.14
Dividends From Subsidiary BHCs	13.73	6.16	32.86	7.04	12.71
Dividends From All Subsidiaries	135.78	47.14	187.24	85.50	111.97

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	26.78	16.79	27.83	60.08	93.93
Interest Income From Bank Subs	1.56	1.70	2.76	2.70	5.45
Mgt & Service Fees From Bank Subs	4.59	2.61	6.47	17.89	8.83
Other Income From Bank Subs	0.00	0.02	0.36	0.55	0.18
Operating Income From Bank Subs	37.68	30.56	58.05	86.28	135.43

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	24.45	34.85	49.54	64.42	62.85
Interest Income From Nonbank Subs	9.87	27.23	15.33	61.03	14.32
Mgt & Serv Fees From Nonbank Subs	2.14	3.08	4.54	3.43	4.47
Other Income From Nonbank Subs	0.78	0.88	0.09	0.99	0.01
Operating Inc From Nonbank Subs	44.74	91.85	92.15	141.92	89.90

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	18.69	13.88	50.38	42.02	134.04
Interest Inc From Subsidiary BHCs	0.59	4.89	1.39	1.41	20.51
Mgt & Serv Fees From Sub BHCs	1.41	0.72	2.41	2.35	3.96
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	22.10	24.03	54.18	45.78	158.51

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	19.66	11.22	25.42	32.78	48.64
Interest Income From Bank Subs	9.00	10.86	3.50	6.16	5.08
Mgt & Serv Fees From Bank Subs	6.84	12.14	10.32	7.26	4.24
Other Income From Bank Subs	0.00	0.04	0.01	0.03	0.09
Operating Income From Bank Subs	45.55	44.49	47.51	55.15	68.46

Dividends From Nonbank Subs	3.03	4.18	7.74	5.44	3.96
Interest Income From Nonbank Subs	6.30	5.91	4.14	4.19	2.40
Mgt & Serv Fees From Nonbank Subs	0.38	0.18	0.20	0.10	0.09
Other Income From Nonbank Subs	0.10	0.02	0.00	0.00	0.00
Operating Inc From Nonbank Subs	15.03	15.22	15.98	12.71	8.49

Dividends From Subsidiary BHCs	5.79	3.91	8.88	3.66	9.98
Interest Inc From Subsidiary BHCs	0.42	0.72	0.26	0.71	0.91
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.00	0.01	0.03
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.22	7.01	10.64	6.85	14.04

Loans and Adv From Subs/ST Debt	300.33	369.30	718.14	585.90	307.18
Loans and Adv From Subs/Total Debt	67.10	134.70	73.30	130.59	86.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									70
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.01	0.92	1.47	2.64	3.11	3.47	3.95	4.88	70
+ Non-interest Income	1.85	0.24	0.56	1.07	1.62	2.47	3.54	4.55	70
- Overhead Expense	3.18	1.86	2.23	2.62	3.05	3.65	4.32	4.68	70
- Provision for Losses	0.57	-0.12	0.00	0.19	0.49	0.89	1.46	1.75	70
+ Securities Gains (Losses)	0.03	-0.04	-0.02	-0.00	0.00	0.05	0.15	0.23	70
+ Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	70
= Pretax Net Oper Income (TE)	1.16	-0.82	-0.03	0.56	1.12	1.77	2.13	2.63	70
Net Operating Income	0.75	-0.83	0.00	0.37	0.74	1.17	1.31	1.82	70
Net Income	0.75	-0.83	0.00	0.35	0.74	1.17	1.31	1.80	70
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)	4.36	2.01	3.04	3.77	4.30	4.93	5.54	6.76	70
Interest Expense	0.94	0.32	0.37	0.65	0.79	1.17	1.94	2.15	70
Net Interest Income (TE)	3.36	0.98	1.58	2.87	3.42	3.91	4.47	5.40	70
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.48	0.07	0.28	0.56	1.40	2.04	3.33	4.56	70
Earnings Coverage of Net Losses (X)	3.21	0.22	0.54	1.14	1.79	4.09	9.87	15.15	69
Ln&Ls Allowance/Total Loans & Leases	2.61	0.63	1.15	1.62	2.54	3.55	4.10	5.50	70
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.46	0.56	0.90	2.03	3.05	4.61	6.53	8.97	70
30-89 Days Past Due Loans and Leases	1.15	0.31	0.50	0.75	1.04	1.44	1.97	2.52	70
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	23.81	-9.79	-1.33	12.60	20.34	35.66	54.86	66.11	70
Net ST Noncore Funding Dependence	3.55	-56.91	-27.81	-0.07	7.78	10.77	17.31	26.48	70
Net Loans and Leases/Total Assets	56.57	19.39	31.63	43.74	60.54	66.24	70.89	72.89	70
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.15	4.84	7.00	7.88	9.13	10.37	11.56	11.86	70
Equity Capital/Total Assets	10.73	7.21	7.65	8.85	10.57	12.50	13.82	14.63	70
Equity Capital+Minority Int/Total Assets	10.91	7.46	7.79	9.15	10.73	12.67	13.82	16.09	70
Tier 1 Common Eq Cap / T RWA	10.82	4.57	6.78	9.03	10.69	12.61	14.02	15.34	70
Net Loans&Ls/Equity Capital (X)	5.29	1.63	3.52	4.00	5.22	6.37	7.39	7.99	70
Cash Dividends/Net Income	23.61	0.00	0.00	4.96	21.76	39.50	64.41	78.91	64
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	5.15	-9.96	-1.11	1.82	4.96	8.41	11.64	16.99	70
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.64	0.00	0.00	0.00	0.00	3.07	13.83	22.45	70
Long-Term Debt/Equity Capital	16.44	0.00	0.00	0.00	6.93	27.77	56.71	86.12	70
Equity Investment in Subs/Equity Cap	108.63	88.98	92.90	97.79	105.57	117.73	132.12	141.74	70
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	40.56	-500.57	-191.10	-3.84	38.82	117.89	160.01	196.73	70

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.92	1.80	2.84	3.40	3.94	4.35	5.03	6.11	70
Less: Interest Expense	0.85	0.28	0.33	0.57	0.72	1.04	1.63	2.12	70
Equals: Net Interest Income (TE)	3.01	0.92	1.47	2.64	3.11	3.47	3.95	4.88	70
Plus: Non-Interest Income	1.85	0.24	0.56	1.07	1.62	2.47	3.54	4.55	70
Equals: Adj Operating Income (TE)	4.89	3.09	3.44	4.24	4.68	5.42	6.25	8.12	70
Less: Overhead Expense	3.18	1.86	2.23	2.62	3.05	3.65	4.32	4.68	70
Less: Provision for Loan and Lease Losses	0.57	-0.12	0.00	0.19	0.49	0.89	1.46	1.75	70
Plus: Realized G/L on HTM Sec	-0.00	-0.03	-0.00	0.00	0.00	0.00	0.00	0.00	70
Plus: Realized G/L on AFS Sec	0.03	-0.02	-0.01	-0.00	0.00	0.04	0.15	0.21	70
Plus: Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	70
Equals: Pretax Net Oper Inc (TE)	1.16	-0.82	-0.03	0.56	1.12	1.77	2.13	2.63	70
Less: Applicable Income Taxes (TE)	0.40	-0.16	-0.01	0.17	0.40	0.56	0.71	1.25	70
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.01	0.03	0.04	70
Equals: Net Operating Income	0.75	-0.83	0.00	0.37	0.74	1.17	1.31	1.82	70
Plus: Net Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	70
Equals: Net Income	0.75	-0.83	0.00	0.35	0.74	1.17	1.31	1.80	70
Memo: Net Income (Last Four Qtrs)	0.59	-1.66	-0.36	0.25	0.68	0.96	1.30	1.43	68
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.16	82.27	85.13	87.99	89.76	92.63	95.09	95.98	70
Avg Int-Bearing Funds / Avg Assets	71.76	55.73	58.42	66.50	71.34	76.35	82.34	86.10	70
Int Income (TE) / Avg Earning Assets	4.36	2.01	3.04	3.77	4.30	4.93	5.54	6.76	70
Int Expense / Avg Earning Assets	0.94	0.32	0.37	0.65	0.79	1.17	1.94	2.15	70
Net Int Inc (TE) / Avg Earn Assets	3.36	0.98	1.58	2.87	3.42	3.91	4.47	5.40	70
YIELD OR COST:									
Total Loans and Leases (TE)	5.35	2.94	3.80	4.61	5.21	5.82	7.36	9.54	70
Interest-Bearing Bank Balances	0.35	0.05	0.14	0.21	0.25	0.41	0.85	1.09	70
Fed Funds Sold & Reverse Repos	0.42	0.00	0.00	0.12	0.26	0.60	1.33	1.91	59
Trading Assets	1.44	0.00	0.00	0.00	0.97	2.16	5.20	7.69	56
Total Earning Assets	4.30	1.96	2.98	3.76	4.23	4.84	5.54	6.70	70
Investment Securities (TE)	3.11	0.93	1.78	2.59	3.19	3.71	4.06	4.78	70
U.S. Treasury & Agency Sec (excl MBS)	1.75	0.30	0.68	1.02	1.48	2.56	3.25	3.77	68
Mortgage-Backed Securities	3.54	2.10	2.39	2.95	3.51	4.02	4.55	5.76	70
All Other Securities	4.34	0.66	1.92	2.65	4.34	5.65	7.29	8.19	70
Interest-Bearing Deposits	0.72	0.23	0.32	0.48	0.66	0.93	1.18	1.73	70
Time Deposits of \$100K or More	1.32	0.18	0.52	0.86	1.30	1.62	2.20	2.54	68
Time Deposits < \$100K	1.53	0.53	0.76	1.13	1.46	1.88	2.28	2.60	69
Other Domestic Deposits	0.41	0.20	0.24	0.27	0.35	0.50	0.76	1.03	70
Foreign Deposits	0.54	0.13	0.15	0.22	0.40	0.57	1.38	2.57	44
Fed Funds Purchased and Repos	0.73	0.07	0.12	0.16	0.25	0.94	2.78	3.98	64
Other Borrowed Funds & Trading Liab	2.64	0.24	0.46	1.50	2.28	3.73	5.42	7.00	70
All Interest-Bearing Funds	1.17	0.47	0.54	0.83	1.04	1.48	2.00	2.64	70

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	23.24	13.55	15.86	18.81	20.92	26.83	33.79	37.13	70
Avg Assets per Employee (\$000)	6388.88	3048.56	3697.75	4704.97	5432.85	7102.13	11636.2	13230.8	70

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.02	0.00	0.00	0.61	2.73	5.01	7.75	10.83	70
Overhead Exp / NII + Non-Int Income	66.26	45.45	52.01	58.95	65.13	72.28	78.65	90.60	70

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.18	1.86	2.23	2.62	3.05	3.65	4.32	4.68	70
Personnel Expense	1.58	0.72	0.91	1.25	1.56	1.78	2.32	2.62	70
Net Occupancy Expense	0.37	0.13	0.20	0.29	0.37	0.44	0.58	0.66	70
Other Operating Expenses	1.18	0.62	0.74	0.91	1.10	1.32	1.90	2.49	70
Overhead Less Non-Interest Income	1.32	-0.37	0.11	1.00	1.43	1.75	1.98	2.23	70

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.53	45.45	52.01	58.63	64.69	71.31	78.39	89.72	70
Personnel Expense	32.69	17.80	20.82	27.27	33.04	38.45	40.60	44.81	70
Net Occupancy Expense	7.86	2.25	4.44	6.37	7.66	9.33	11.11	12.12	70
Other Operating Expenses	24.20	14.89	17.47	19.99	23.20	26.77	33.78	38.77	70
Total Non-Interest Income	35.95	10.71	14.24	23.57	33.44	43.54	68.22	78.29	70
Fiduciary Activities Income	3.58	0.00	0.00	0.21	1.96	4.54	8.02	38.63	70
Serv Charges on Deposit Accts - Domestic	5.64	0.00	0.03	2.50	5.88	8.10	9.83	11.68	70
Trading Revenue	1.75	-0.24	-0.00	0.00	0.46	2.59	6.20	13.00	70
Investment Banking Fees & Commissions	3.18	0.00	0.02	1.02	2.00	3.49	11.07	14.33	70
Venture Capital Revenue	0.17	-0.06	0.00	0.00	0.00	0.10	0.93	1.76	70
Net Servicing Fees	1.06	0.00	0.00	0.02	0.34	1.44	4.23	7.39	70
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	70
Insurance Activities Revenue	0.99	0.00	0.00	0.05	0.40	1.63	3.17	5.91	70
Net Gain (Loss) - Sales Loans, OREO, Oth	0.44	-6.41	-3.27	-0.12	0.24	1.46	4.40	5.55	70
Other Non-Interest Income	12.98	2.30	4.89	8.42	11.46	17.10	23.67	29.85	70
Overhead Less Non-Interest Income	28.94	-5.05	2.52	19.57	29.24	39.47	49.44	57.80	70

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.43	-31.48	13.57	23.43	28.95	33.44	36.33	38.95	63
Appl Inc Tax+TE/Pretax NOI+TE	32.53	-3.59	23.47	29.11	33.39	36.37	39.90	45.03	63

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.76	0.08	2.68	19.98	36.49	45.49	50.36	53.58	70
Commercial and Industrial Loans	11.64	0.22	0.93	6.75	11.74	16.09	21.36	23.46	70
Loans to Individuals	6.08	0.08	0.12	1.12	3.05	9.28	15.41	32.88	70
Loans to Depository Institutions	0.08	0.00	0.00	0.00	0.00	0.10	0.41	0.92	70
Agricultural Loans	0.15	0.00	0.00	0.00	0.04	0.26	0.67	0.86	70
Other Loans and Leases	3.23	0.03	0.36	1.25	3.09	4.77	6.59	9.50	70
Net Loans and Leases	56.57	19.39	31.63	43.74	60.54	66.24	70.89	72.89	70
Debt Securities Over 1 Year	16.14	1.36	4.07	11.04	13.60	20.85	31.80	38.55	70
Mutual Funds and Equity Securities	0.18	0.00	0.00	0.01	0.10	0.22	0.83	1.21	70
Subtotal	73.98	35.11	43.55	70.55	78.77	81.96	87.03	87.95	70
Interest-Bearing Bank Balances	4.86	0.08	0.41	1.53	3.62	6.88	11.73	18.94	70
Federal Funds Sold & Reverse Repos	1.38	0.00	0.00	0.00	0.04	1.09	8.33	15.22	70
Debt Securities 1 Year or Less	3.14	0.10	0.24	0.73	2.66	3.84	7.78	15.40	70
Trading Assets	1.41	0.00	0.00	0.01	0.24	1.15	4.70	15.23	70
Total Earning Assets	87.63	80.28	82.95	85.30	87.70	89.94	92.45	92.94	70
Non-Int Cash and Due From Dep Inst	1.39	0.57	0.65	1.04	1.30	1.61	2.29	3.42	70
Other Real Estate Owned	0.36	0.00	0.01	0.10	0.27	0.60	0.86	0.96	70
All Other Assets	10.86	4.79	5.56	8.26	11.07	13.28	15.73	17.83	70
MEMORANDA:									
Short-Term Investments	11.21	1.42	2.67	4.22	7.62	16.65	28.85	34.34	70
U. S. Treasury Securities	0.89	0.00	0.00	0.00	0.16	1.37	4.03	5.97	70
U. S. Agency Securities (excl MBS)	1.84	0.00	0.00	0.05	0.60	2.86	6.83	11.01	70
Municipal Securities	1.33	0.00	0.02	0.13	0.94	1.99	3.72	5.02	70
Mortgage-Backed Securities	12.07	0.10	0.83	4.33	10.85	17.07	25.76	35.28	70
Asset-Backed Securities	0.50	0.00	0.00	0.00	0.04	0.64	2.03	4.08	70
Other Debt Securities	1.12	0.00	0.00	0.01	0.32	1.19	4.53	6.41	70
RE Loans Secured by 1-4 Family	14.07	0.00	2.07	7.69	13.18	19.83	25.41	28.63	70
Revolving	3.98	0.00	0.04	1.35	3.63	5.59	8.88	10.33	70
Closed-End, Sec by First Liens	9.02	0.00	1.30	4.22	8.21	13.09	17.72	20.77	70
Closed-End, Sec by Junior Liens	0.93	0.00	0.00	0.25	0.80	1.26	2.14	3.16	70
Commercial Real Estate Loans	17.01	0.02	0.44	8.70	15.56	26.15	35.19	38.94	70
Construction and Land Dev	2.99	0.00	0.08	0.92	2.44	4.66	6.87	8.07	70
Multifamily	1.58	0.00	0.01	0.52	1.19	2.53	4.44	4.68	70
Nonfarm Nonresidential	11.69	0.01	0.21	5.74	11.05	17.86	23.17	29.15	70
RE Loans Secured by Farmland	0.30	0.00	0.00	0.00	0.08	0.41	1.49	1.81	70
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	55.96	1.20	14.00	45.45	59.87	70.72	77.58	80.16	70
RE Loans Secured by 1-4 Family	24.82	0.00	3.54	14.61	24.42	33.47	45.68	49.45	70
Revolving	6.90	0.00	0.10	2.29	5.97	10.88	14.97	15.97	70
Closed-End	17.30	0.00	2.40	8.28	16.35	23.37	32.14	38.42	70
Commercial Real Estate Loans	28.10	0.19	1.81	15.59	28.31	40.35	52.83	57.53	70
Construction and Land Dev	4.97	0.02	0.52	1.88	4.45	7.31	11.08	12.75	70
Multifamily	2.64	0.00	0.10	1.01	2.02	3.93	6.12	8.85	70
Nonfarm Nonresidential	19.15	0.04	1.44	11.37	18.29	28.33	35.24	39.74	70
RE Loans Secured by Farmland	0.54	0.00	0.00	0.00	0.14	0.62	2.61	3.63	70
Loans to Depository Institutions	0.23	0.00	0.00	0.00	0.00	0.16	0.94	2.76	70
Commercial and Industrial Loans	20.00	0.93	2.46	14.10	18.35	24.04	35.55	42.29	70
Loans to Individuals	10.70	0.16	0.35	2.38	6.50	16.64	32.33	51.27	70
Credit Card Loans	3.04	0.00	0.00	0.00	0.15	1.66	16.32	36.47	70
Agricultural Loans	0.26	0.00	0.00	0.00	0.07	0.42	1.12	1.55	70
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.16	70
Other Loans and Leases	6.52	0.04	0.71	2.09	4.73	8.73	15.48	30.40	70

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	11.21	1.42	2.67	4.22	7.62	16.65	28.85	34.34	70
Liquid Assets	27.09	13.93	15.33	18.15	22.28	34.75	49.48	55.95	70
Investment Securities	20.46	6.16	9.74	13.11	16.69	25.45	42.18	46.06	70
Net Loans and Leases	56.57	19.39	31.63	43.74	60.54	66.24	70.89	72.89	70
Net Lns, Ls & Stdby Ltrs of Credit	59.00	21.46	36.84	45.21	62.85	69.41	72.89	75.67	70
Core Deposits	54.24	11.82	14.11	39.87	59.56	67.85	72.85	77.15	70
Noncore Funding	27.99	8.03	13.22	15.78	22.73	36.93	59.26	63.38	70
Time Deposits of \$100K or More	6.27	0.24	1.28	3.21	4.70	8.64	12.38	19.02	70
Foreign Deposits	1.97	0.00	0.00	0.00	0.42	2.36	6.15	22.63	70
Fed Funds Purchased and Repos	3.99	0.00	0.00	0.77	2.89	6.85	12.63	13.94	70
Net Fed Funds Purchased (Sold)	2.57	-6.05	-1.01	0.13	1.29	4.77	8.90	12.12	70
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.57	1.56	70
Oth Borrowings W/Rem Mat 1 Yr or Less	2.34	0.00	0.00	0.35	1.74	3.81	5.97	8.88	70
Earning Assets Repr in 1 Year	42.50	17.01	23.22	31.91	43.52	49.60	59.81	68.93	70
Int-Bearing Liab Repr in 1 Year	14.61	2.81	3.84	7.45	10.70	18.27	37.64	46.65	70
Long-Term Debt Repr in 1 Year	1.97	0.00	0.00	0.00	0.64	3.07	8.06	12.78	70
Net Assets Repriceable in 1 Year	24.13	-6.24	2.71	11.57	24.07	33.77	44.99	48.99	70
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	23.81	-9.79	-1.33	12.60	20.34	35.66	54.86	66.11	70
Net ST Noncore Funding Dependence	3.55	-56.91	-27.81	-0.07	7.78	10.77	17.31	26.48	70
Short-Term Inv/ST Noncore Funding	84.39	10.09	19.89	28.65	55.52	97.98	198.64	370.38	70
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.90	-11.92	-3.15	4.49	14.68	24.67	57.82	77.65	70
Net Loans and Leases/Total Deposits	86.91	37.55	47.03	71.24	87.40	94.34	128.01	192.55	70
Net Loans and Leases/Core Deposits	116.69	48.86	56.78	88.33	103.34	119.54	228.85	370.37	70
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.28	-1.84	-1.23	0.00	0.00	0.63	1.81	3.07	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.87	-2.58	-1.74	-0.14	1.40	3.51	6.67	10.07	70
Struct Notes Appr(Depr)/T1 Cap	-0.08	-1.03	-0.91	-0.09	0.00	0.00	0.11	0.13	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.63	0.00	0.00	0.00	0.28	5.94	35.84	52.64	70
Available-For-Sale Securities	93.36	40.52	62.50	91.61	99.65	100.00	100.00	100.00	70
U.S. Treasury Securities	5.14	0.00	0.00	0.03	1.08	7.68	20.52	30.35	70
U.S. Agency Securities (excl MBS)	10.58	0.00	0.00	0.46	2.91	22.48	37.00	46.21	70
Municipal Securities	6.71	0.01	0.13	0.95	4.62	12.49	17.87	23.58	70
Mortgage-Backed Securities	57.31	3.36	10.38	30.06	65.68	80.74	90.75	96.01	70
Asset-Backed Securities	3.46	0.00	0.00	0.00	0.35	6.05	15.73	24.28	70
Other Debt Securities	6.70	0.00	0.00	0.06	2.06	11.99	24.14	33.63	70
Mutual Funds and Equity Securities	1.27	0.00	0.00	0.09	0.56	1.52	5.79	8.94	70
Debt Securities 1 Year or Less	17.62	0.63	2.07	4.10	12.03	31.17	45.65	56.16	70
Debt Securities 1 To 5 Years	26.32	0.78	2.25	8.16	22.03	41.74	62.33	68.29	70
Debt Securities Over 5 Years	50.70	3.76	10.97	26.46	49.34	75.82	87.96	92.34	70
Pledged Securities	48.65	8.71	16.33	30.14	47.80	65.26	81.15	84.60	70
Structured Notes, Fair Value	0.35	0.00	0.00	0.00	0.00	0.03	1.85	4.02	70

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.57	-0.12	0.00	0.19	0.49	0.89	1.46	1.75	70
Provision for Ln&Ls Losses/Avg Lns&Ls	0.95	-0.25	0.00	0.34	0.84	1.43	2.34	2.58	70
Provision for Ln&Ls Losses/Net Losses	70.89	-53.23	-0.32	44.66	75.63	99.21	123.34	130.23	69
Ln&Ls Allowance/Total Loans & Leases	2.61	0.63	1.15	1.62	2.54	3.55	4.10	5.50	70
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.28	0.77	0.99	1.27	1.68	2.57	5.83	6.96	67
ALLL/Nonaccrual Assets	105.19	27.98	39.55	63.85	87.05	127.41	228.85	326.08	68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	84.22	21.56	34.01	53.04	70.15	89.89	180.10	247.87	69
Gross Ln&Ls Losses/Avg Loans & Leases	1.73	0.27	0.36	0.67	1.51	2.37	4.09	5.10	70
Recoveries/Avg Loans and Leases	0.25	0.01	0.03	0.10	0.19	0.34	0.51	0.91	70
Net Losses/Avg Loans and Leases	1.48	0.07	0.28	0.56	1.40	2.04	3.33	4.56	70
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	70
Recoveries/Prior Year-End Losses	2.83	0.50	0.88	1.59	2.41	3.96	5.30	6.10	68
Earnings Coverage of Net Losses (X)	3.21	0.22	0.54	1.14	1.79	4.09	9.87	15.15	69
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.47	0.00	0.07	0.48	1.24	2.05	3.44	5.66	69
RE Loans Secured By 1-4 Family	1.10	0.00	0.03	0.39	1.06	1.99	2.44	3.25	67
Revolving	1.20	0.00	0.00	0.32	1.06	2.12	3.29	3.50	66
Closed-End	1.15	0.00	0.00	0.25	0.94	1.84	2.76	4.29	67
Commercial Real Estate Loans	1.55	-0.08	0.00	0.41	1.17	2.28	4.04	6.42	69
Construction and Land Dev	3.73	-0.70	0.00	0.49	2.82	6.07	11.16	12.70	68
Multifamily	0.74	0.00	0.00	0.00	0.39	1.19	2.26	4.35	67
Nonfarm Nonresidential	0.88	-0.19	0.00	0.13	0.66	1.24	2.25	3.81	69
RE Loans Secured by Farmland	1.21	-0.02	0.00	0.00	0.00	0.51	5.98	12.41	58
Commercial and Industrial Loans	1.07	-0.01	0.00	0.19	0.86	1.51	2.84	4.10	70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	41
Loans to Individuals	2.67	0.23	0.50	0.97	2.03	3.90	7.03	8.12	63
Credit Card Loans	4.61	-11.65	0.00	3.72	4.66	6.66	7.39	8.35	48
Agricultural Loans	0.36	-0.16	-0.07	0.00	0.00	0.07	1.39	3.89	56
Loans to Foreign Governments & Inst	-0.05	-0.75	-0.37	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.35	-0.42	-0.03	0.00	0.28	0.64	1.25	1.43	69

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

30-89 Days PD Loans and Leases	1.15	0.31	0.50	0.75	1.04	1.44	1.97	2.52	70
90+ Days PD Loans and Leases	0.75	0.00	0.01	0.14	0.32	1.27	2.38	3.33	70
Nonaccrual Loans and Leases	2.82	0.46	0.73	1.59	2.38	3.97	5.29	7.71	70
90+ Days PD and Nonaccrual Loans and Leases	3.74	0.66	1.21	2.18	3.07	4.73	7.13	11.43	70
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.04	0.11	0.18	0.21	70
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.10	0.20	70
Nonaccrual Restructured	0.51	0.00	0.00	0.15	0.47	0.74	0.95	1.37	70
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.15	0.31	0.50	0.75	1.04	1.45	1.97	2.53	70
90+ Days Past Due Assets	0.75	0.00	0.02	0.14	0.32	1.32	2.38	3.33	70
Nonaccrual Assets	2.86	0.46	0.73	1.70	2.42	3.99	5.29	7.74	70
30+ Days PD & Nonaccrual Assets	4.98	0.92	2.02	3.21	4.26	6.12	9.11	12.53	70
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.18	0.19	0.36	1.33	2.00	2.99	3.54	6.04	70
90+ PD & Nonaccrual Assets + OREO	2.56	0.20	0.42	1.60	2.46	3.69	4.07	7.15	70
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.72	0.19	0.53	1.44	2.47	3.69	4.88	6.68	70
Allowance for Loan & Lease Losses	199.87	45.41	54.32	124.15	175.59	268.99	369.83	492.72	70
Equity Cap + ALLL	23.09	2.09	5.44	10.30	21.21	29.82	41.80	80.81	70
Tier 1 Cap + ALLL	26.56	2.97	6.61	14.32	26.08	34.66	52.16	66.85	70
Loans & Leases + RE Acquired	4.62	1.20	1.79	2.76	4.28	6.13	7.54	12.36	70

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	1.34	0.00	0.48	0.79	1.28	1.73	2.57	2.90	69
	- 90+ Days Past Due	0.89	0.00	0.00	0.08	0.34	1.24	4.05	5.47	69
	- Nonaccrual	4.78	0.51	1.26	2.42	4.07	5.64	10.73	16.44	69
Coml & Indl	- 30-89 Days PD	0.62	0.00	0.10	0.23	0.49	0.87	1.22	1.94	70
	- 90+ Days Past Due	0.21	0.00	0.00	0.01	0.07	0.26	0.80	1.75	70
	- Nonaccrual	1.60	0.08	0.29	0.88	1.39	2.13	2.96	5.50	70
Individuals	- 30-89 Days PD	1.43	0.01	0.12	0.87	1.37	1.84	2.85	3.27	70
	- 90+ Days Past Due	0.61	0.00	0.00	0.06	0.29	0.98	1.97	3.26	70
	- Nonaccrual	0.38	0.00	0.00	0.02	0.19	0.74	1.19	1.87	70
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	41
Agricultural	- 30-89 Days PD	0.48	0.00	0.00	0.00	0.10	0.92	1.87	2.21	56
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.23	0.47	56
	- Nonaccrual	2.24	0.00	0.00	0.00	0.75	3.48	8.65	15.27	56
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	2.86	0.00	0.00	0.00	0.00	0.00	8.01	18.74	15
Other Lns&LS	- 30-89 Days PD	0.43	0.00	0.00	0.08	0.30	0.66	1.55	1.86	69
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.05	0.42	0.75	69
	- Nonaccrual	0.79	0.00	0.00	0.11	0.41	1.29	2.93	3.73	69
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.43	0.02	0.57	0.84	1.32	1.90	2.60	3.61	67
	- 90+ Days Past Due	1.07	0.00	0.00	0.04	0.22	1.60	5.83	6.98	67
	- Nonaccrual	3.06	0.22	0.44	1.27	2.29	4.26	8.37	11.96	67
Revolving	- 30-89 Days PD	0.76	0.00	0.05	0.39	0.72	1.06	1.54	1.99	66
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.05	0.38	0.71	0.88	66
	- Nonaccrual	1.26	0.00	0.03	0.39	0.88	1.75	3.11	5.41	66
Closed-End	- 30-89 Days PD	1.79	0.02	0.62	0.96	1.64	2.46	3.56	4.50	67
	- 90+ Days Past Due	1.45	0.00	0.00	0.04	0.28	2.53	7.45	9.84	67
	- Nonaccrual	3.91	0.37	0.46	1.60	3.15	5.33	11.11	12.34	67
	- Jr Lien 30-89 Days PD	0.17	0.00	0.00	0.05	0.12	0.26	0.53	0.60	67
	- Jr Lien 90+ Days PD	0.04	0.00	0.00	0.00	0.01	0.06	0.18	0.27	67
	- Jr Lien Nonaccrual	0.25	0.00	0.00	0.04	0.17	0.43	0.72	1.17	67
Commercial RE	- 30-89 Days PD	1.05	0.00	0.13	0.44	1.07	1.61	2.30	2.65	69
	- 90+ Days Past Due	0.47	0.00	0.00	0.02	0.18	0.59	1.96	3.59	69
	- Nonaccrual	5.90	0.49	1.71	2.83	5.18	8.33	11.53	17.67	69
Const & Dev	- 30-89 Days PD	1.93	0.00	0.00	0.64	2.13	2.91	4.36	5.74	68
	- 90+ Days Past Due	1.51	0.00	0.00	0.00	0.33	1.50	5.33	16.90	68
	- Nonaccrual	14.07	0.18	2.16	7.27	12.03	17.85	29.21	41.69	68
Multifamily	- 30-89 Days PD	1.09	0.00	0.00	0.09	0.82	1.74	2.79	5.21	67
	- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.00	0.45	1.54	3.62	67
	- Nonaccrual	3.05	0.00	0.00	0.80	2.25	4.82	8.65	12.65	67
Nonfarm Nres-	- 30-89 Days PD	0.81	0.00	0.00	0.39	0.72	1.30	1.86	2.34	69
	- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.12	0.42	1.19	1.49	69
	- Nonaccrual	3.91	0.00	0.50	1.93	3.48	5.30	7.56	12.20	69
Farmland	- 30-89 Days PD	0.59	0.00	0.00	0.00	0.25	1.13	1.90	2.14	58
	- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.12	0.62	3.15	58
	- Nonaccrual	5.80	0.00	0.00	0.09	3.32	8.56	23.16	44.63	58
Credit Card	- 30-89 Days PD	1.37	0.00	0.00	1.00	1.35	1.83	2.70	4.01	48
	- 90+ Days Past Due	0.96	0.00	0.00	0.00	0.95	1.63	2.46	2.68	48
	- Nonaccrual	0.51	0.00	0.00	0.00	0.00	0.71	2.01	5.06	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.15	4.84	7.00	7.88	9.13	10.37	11.56	11.86	70
Tier 1 RBC Ratio	13.12	7.04	10.65	11.48	12.74	14.71	16.31	18.81	70
Total Risk-Based Capital Ratio	15.77	10.04	12.68	14.13	15.63	17.32	19.26	20.82	70
Tangible Tier 1 Leverage Ratio	8.79	4.14	6.17	7.68	8.82	10.22	11.03	11.47	70
Tangible Common Eq Cap/Tan Assets	7.22	3.26	3.90	6.28	7.22	8.15	9.37	10.21	70
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	26.57	5.80	9.53	14.61	23.30	32.35	41.93	113.82	70
Standby Letters of Credit	2.23	0.06	0.16	0.70	1.84	3.53	5.14	6.39	70
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.03	0.11	0.25	0.37	70
Securities Lent	0.91	0.00	0.00	0.00	0.00	0.00	4.06	10.78	70
Credit Derivatives (BHC as Guarantor)	2.54	0.00	0.00	0.00	0.00	0.16	0.86	79.62	70
Credit Derivatives (BHC as Beneficiary)	2.75	0.00	0.00	0.00	0.00	0.19	2.28	83.36	70
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	112.54	0.23	1.16	5.93	23.23	67.49	376.25	1696.37	70
Interest Rate Contracts	85.36	0.17	1.16	4.11	14.65	47.15	250.39	1386.87	70
Interest Rate Futures & Forward Contr	15.18	0.00	0.00	0.00	0.49	8.37	67.64	172.26	70
Written Options Contr (Int Rate)	5.25	0.00	0.00	0.04	0.45	1.56	16.19	102.91	70
Purchased Options Contr (Int Rate)	5.20	0.00	0.00	0.00	0.21	2.36	14.00	96.81	70
Interest Rate Swaps	53.34	0.00	0.00	2.87	10.41	33.73	138.09	993.20	70
Foreign Exchange Contracts	18.95	0.00	0.00	0.00	0.49	4.59	125.31	276.08	70
Futures & Forward Foreign Exch Contr	12.00	0.00	0.00	0.00	0.35	3.96	118.77	156.08	70
Written Options Contr (Foreign Exch)	0.84	0.00	0.00	0.00	0.00	0.07	1.12	20.63	70
Purchased Options Contr (Foreign Exch)	0.86	0.00	0.00	0.00	0.00	0.09	1.82	20.39	70
Foreign Exchange Rate Swaps	2.23	0.00	0.00	0.00	0.00	0.43	5.20	42.69	70
Equity, Commodity, & Other Deriv Contr	3.07	0.00	0.00	0.00	0.00	2.75	13.81	43.80	70
Commodity & Other Fut & Forward Contr	0.35	0.00	0.00	0.00	0.00	0.00	0.33	9.72	70
Written Options Contr (Comm & Other)	1.19	0.00	0.00	0.00	0.00	0.51	5.01	21.37	70
Purchased Options Contr (Comm & Oth)	0.74	0.00	0.00	0.00	0.00	0.33	4.01	10.90	70
Commodity & Other Swaps	0.47	0.00	0.00	0.00	0.00	0.18	2.18	5.87	70
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	55.29	9.06	17.56	27.56	37.55	65.65	141.97	212.74	70

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.02	22.95	42.42	79.21	93.65	99.39	100.00	100.00	70
Foreign Exchange Contracts	8.49	0.00	0.00	0.04	3.86	11.25	35.00	65.58	70
Equity, Comm, & Other Contracts	2.61	0.00	0.00	0.00	0.00	3.15	14.51	25.09	70
Futures and Forwards	23.62	0.01	0.20	5.12	16.66	34.04	68.37	80.99	70
Written Options	7.37	0.00	0.00	1.43	5.19	10.91	18.74	40.96	70
Exchange-Traded	0.40	0.00	0.00	0.00	0.00	0.00	2.85	3.12	70
Over-The-Counter	6.71	0.00	0.00	1.15	4.83	8.22	17.99	40.96	70
Purchased Options	4.41	0.00	0.00	0.00	2.71	8.00	13.23	17.63	70
Exchange-Traded	0.39	0.00	0.00	0.00	0.00	0.00	2.68	3.54	70
Over-The-Counter	3.78	0.00	0.00	0.00	2.42	6.19	12.67	17.23	70
Swaps	56.23	0.00	0.00	30.74	64.99	85.04	91.55	96.93	70
Held for Trading	51.11	0.00	0.00	0.01	72.18	89.73	98.62	99.77	70
Interest Rate Contracts	41.27	0.00	0.00	0.00	52.62	77.60	86.79	93.48	70
Foreign Exchange Contracts	4.51	0.00	0.00	0.00	0.46	5.83	21.47	37.06	70
Equity, Comm, & Other Contracts	1.21	0.00	0.00	0.00	0.00	1.81	4.74	12.56	70
Non-Traded	48.88	0.19	0.98	9.82	26.98	99.92	100.00	100.00	70
Interest Rate Contracts	43.08	0.00	0.17	7.80	23.70	69.89	99.93	100.00	70
Foreign Exchange Contracts	1.78	0.00	0.00	0.00	0.00	0.71	6.34	29.67	70
Equity, Comm, & Other Contracts	0.38	0.00	0.00	0.00	0.00	0.01	1.57	8.84	70
Deriv Contr (Excl Fut & FX LE 14 Days)	80.38	12.01	36.21	67.34	87.39	96.08	99.66	99.98	70
One Year or Less	29.34	0.00	3.07	15.15	21.53	44.11	63.20	82.40	70
Over 1 Year to 5 Years	29.93	0.00	0.00	11.84	31.07	46.93	61.73	68.24	70
Over 5 Years	13.29	0.00	0.00	5.37	11.85	20.82	32.85	38.05	70
Gross Negative Fair Value (Abs Val)	1.71	0.13	0.22	0.78	1.51	2.50	3.38	3.92	70
Gross Positive Fair Value	1.64	0.13	0.27	0.84	1.57	2.24	3.14	3.82	70
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.20	0.00	0.00	0.01	0.03	0.12	0.71	3.08	70
Gross Positive Fair Value (X)	0.20	0.00	0.00	0.00	0.04	0.12	0.71	3.06	70
Held for Trading (X)	0.16	0.00	0.00	0.00	0.02	0.09	0.71	2.95	70
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.04	0.08	0.14	70
Current Credit Exposure (X)	0.08	0.00	0.00	0.00	0.03	0.10	0.30	0.62	70
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	70
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	0.01	70
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	70
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.01	0.00	0.00	0.04	0.44	1.17	4.42	9.16	70

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.11	0.00	0.00	0.00	0.00	0.09	0.37	2.03	70
Ins Under Assets(P/C)/Tot Ins Und Ast	47.51	0.00	0.00	0.00	21.98	98.18	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	52.48	0.00	0.00	0.00	72.76	100.00	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.73	0.00	0.00	0.00	0.00	0.00	10.81	20.92	24
Ins Activities Revenue/Adj Oper Inc	0.99	0.00	0.00	0.05	0.40	1.63	3.17	5.91	70
Premium Inc/Ins Activities Revenue	12.13	0.00	0.00	0.00	0.00	18.15	67.01	83.40	63
Credit Rel Prem Inc/Tot Prem Inc	62.25	0.00	0.00	3.00	92.72	100.00	100.00	100.00	27
Other Prem Inc/Total Prem Inc	37.74	0.00	0.00	0.00	0.00	86.38	100.00	100.00	27
Ins Under Net Income/Consol Net Income	0.42	-0.45	-0.00	0.00	0.00	0.30	2.33	4.61	70
Ins Net Inc (P/C)/Equity (P/C)	7.39	-22.75	-9.58	-0.94	5.12	11.93	25.90	30.12	21
Ins Net Inc (L/H)/Equity (L/H)	4.60	-48.93	-0.74	0.00	2.72	5.94	14.54	17.16	24
Insur Ben, Losses, Exp/Insur Premiums	377.63	24.35	37.66	66.52	86.03	194.06	388.83	4204.94	27
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.64	0.00	0.00	0.00	0.00	0.05	5.18	5.68	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.38	0.00	0.00	0.00	0.00	0.16	1.16	5.18	24
Net Assets Ins Under Subs/Cons Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.31	70
CSV Life Insurance/Tier 1 Cap + ALLL	9.26	0.00	0.00	0.89	7.49	17.49	23.68	25.79	70
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.42	0.00	0.00	0.00	0.00	0.23	4.70	21.96	70
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.81	0.00	0.00	0.00	0.81	3.83	11.62	15.65	53
Cost: Interest-Bearing Deposits	0.54	0.13	0.15	0.22	0.40	0.57	1.38	2.57	44
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	1.98	0.21	0.21	0.28	0.42	2.65	4.79	5.19	6
Commercial and Industrial Loans	1.44	0.03	0.06	0.26	1.13	1.69	3.56	4.14	13
Foreign Governments and Inst	-0.05	-0.75	-0.37	0.00	0.00	0.00	0.00	0.00	15
GROWTH RATES:									
Net Loans and Leases	12.17	-100.00	-79.40	-21.94	2.04	27.54	103.56	148.41	51
Total Selected Assets	38.02	-100.00	-73.27	-10.65	6.12	27.69	145.33	547.76	58
Deposits	6.66	-76.12	-38.46	-9.77	2.03	18.82	52.16	112.33	42

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.27	-8.91	0.54	2.90	7.27	10.35	15.04	18.77	70
Bank Net Inc/Avg Eq Inv in Banks	7.50	-8.50	-0.81	3.56	7.52	10.93	15.81	19.59	60
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.44	-12.31	-4.86	0.32	4.96	9.54	19.82	21.19	64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.58	-3.73	-1.67	2.83	8.14	9.86	14.63	19.89	24
Bank Net Income/Parent Net Income	72.47	0.00	0.00	0.79	99.37	108.20	129.81	153.71	63
Nonbank Net Income/Parent Net Income	20.86	0.00	0.00	0.06	2.79	14.58	41.61	307.28	51
Sub BHCs Net Inc/Parent Net Income	105.97	2.67	28.24	61.37	100.02	107.99	217.84	241.74	21
LEVERAGE:									
Total Liabilities/Equity	36.27	0.07	1.24	11.72	23.71	49.14	87.72	213.66	70
Total Debt/Equity Capital	19.73	0.00	0.00	0.00	7.82	32.72	69.41	114.80	70
Tot Debt+NP to Subs Iss Tr Pref/Equity	27.09	0.00	0.00	8.36	19.63	42.54	72.95	125.57	70
Tot Debt+Lns Guaranteed for Affl/Equity	23.30	0.00	0.00	0.00	10.28	39.51	75.37	176.82	70
Total Debt/Eq Cap - Exc Over Fair Value	19.83	0.00	0.00	0.00	7.82	33.03	69.41	115.17	70
Long-Term Debt/Equity Capital	16.44	0.00	0.00	0.00	6.93	27.77	56.71	86.12	70
Short-Term Debt/Equity Capital	2.64	0.00	0.00	0.00	0.00	3.07	13.83	22.45	70
Current Portion of LT Debt/Equity	0.31	0.00	0.00	0.00	0.00	0.00	1.03	5.54	70
Exc Cost Over Fair Value/Equity Cap	0.18	0.00	0.00	0.00	0.00	0.05	0.92	2.11	70
Long-Term Debt/Consolidated LT Debt	18.84	0.00	0.00	0.00	9.16	40.31	57.36	67.25	70
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	108.63	88.98	92.90	97.79	105.57	117.73	132.12	141.74	70
Total Investment in Subs/Equity	120.38	92.84	98.14	101.38	110.64	130.17	167.42	216.44	70
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.06	78.48	86.79	92.61	97.42	104.82	118.20	135.80	70
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	110.95	85.36	91.41	97.35	100.23	116.10	150.71	195.14	70
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.84	-1.16	-0.81	-0.18	0.78	2.71	9.22	13.32	64
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.14	0.38	0.45	0.80	1.91	6.34	13.19	18.90	44
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	85.10	9.69	20.21	36.20	78.04	121.59	159.74	260.90	70
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	40.56	-500.57	-191.10	-3.84	38.82	117.89	160.01	196.73	70
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	67.98	-367.93	-256.17	18.21	99.14	134.46	304.14	591.00	70
Pretax Oper Inc + Int Exp/Int Expense	370.54	-419.49	-138.87	-37.06	80.09	285.92	1648.06	2910.40	49
Div + Int From Subs/Int Exp + Div	88.25	0.81	1.16	3.62	55.45	149.80	247.50	464.86	65
Fees+Other Inc From Subs/Sal + 0th Exp	15.22	0.00	0.00	0.00	0.00	35.80	69.53	86.19	69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	50.43	0.10	0.23	1.02	4.57	19.64	218.72	354.78	36
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.95	-10.13	-3.58	0.00	4.15	8.85	16.01	16.99	70
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.00	0.00	2.90	20
Nonaccrual	1.50	0.00	0.00	0.00	0.00	0.00	0.30	28.28	20
Total	3.18	0.00	0.00	0.00	0.00	0.00	28.28	28.94	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
To Nonbank Subsidiaries	1.18	0.00	0.00	0.00	0.00	0.00	5.44	25.47	70
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Total	1.25	0.00	0.00	0.00	0.00	0.00	5.44	27.75	70
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.74	0.00	0.00	0.06	1.14	4.61	36.74	70.39	70
Combined Thrift Assets	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.57	70
Combined Foreign Nonbank Sub Assets	0.79	0.00	0.00	0.00	0.00	0.03	1.66	15.75	70

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	155.60	0.00	0.00	25.16	73.42	104.75	453.25	820.65	36
Dividends Paid/Net Income	23.61	0.00	0.00	4.96	21.76	39.48	64.41	78.91	64
Net Income - Dividends/Avg Equity	5.15	-9.96	-1.11	1.82	4.96	8.41	11.65	16.99	70
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	64.20	0.00	0.00	0.00	0.00	103.80	232.72	469.51	55
Dividends From Nonbank Subs	4.47	0.00	0.00	0.00	0.00	1.08	12.56	56.38	55
Dividends From Subsidiary BHCs	13.73	0.00	0.00	0.00	0.00	0.00	101.02	156.86	55
Dividends From All Subsidiaries	135.78	0.00	0.00	0.00	33.68	178.76	389.06	1060.10	55
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.77	0.00	0.00	0.00	0.00	58.35	98.61	108.93	52
Interest Income From Bank Subs	1.55	0.00	0.00	0.00	0.11	1.19	8.77	13.05	52
Mgt & Service Fees From Bank Subs	4.59	0.00	0.00	0.00	0.00	1.82	28.41	42.05	52
Other Income From Bank Subs	0.00	-8.34	0.00	0.00	0.00	0.00	0.00	0.00	52
Operating Income From Bank Subs	37.67	-2.61	0.00	0.40	25.10	67.97	98.63	128.44	52
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	24.45	0.00	0.00	0.00	0.00	37.33	107.49	142.97	49
Interest Income From Nonbank Subs	9.87	0.00	0.00	0.00	2.32	12.25	33.18	75.88	49
Mgt & Serv Fees From Nonbank Subs	2.13	0.00	0.00	0.00	0.00	0.00	8.70	35.37	49
Other Income From Nonbank Subs	0.77	0.00	0.00	0.00	0.00	0.00	1.21	16.53	49
Operating Inc From Nonbank Subs	44.73	0.00	0.00	3.43	14.54	96.96	136.76	228.85	49
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	18.68	0.00	0.00	0.00	0.00	41.07	69.35	69.96	21
Interest Inc From Subsidiary BHCs	0.59	0.00	0.00	0.00	0.00	1.05	2.17	4.49	21
Mgt & Serv Fees From Sub BHCs	1.40	0.00	0.00	0.00	0.00	0.00	2.51	24.11	21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating Income From Sub BHCs	22.10	0.00	0.00	0.06	5.47	42.41	69.41	69.96	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	19.65	0.00	0.00	0.00	0.00	40.21	95.09	97.84	68
Interest Income From Bank Subs	9.00	0.00	0.00	0.00	0.19	6.09	50.84	74.93	68
Mgt & Serv Fees From Bank Subs	6.83	0.00	0.00	0.00	0.00	0.00	52.66	76.41	68
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Income From Bank Subs	45.55	0.00	0.00	0.25	45.56	91.19	99.50	99.95	68
Dividends From Nonbank Subs	3.03	0.00	0.00	0.00	0.00	0.93	21.17	39.52	68
Interest Income From Nonbank Subs	6.30	0.00	0.00	0.00	0.19	8.41	32.39	52.93	68
Mgt & Serv Fees From Nonbank Subs	0.38	0.00	0.00	0.00	0.00	0.00	2.32	7.09	68
Other Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.03	3.18	68
Operating Inc From Nonbank Subs	15.03	0.00	0.00	0.00	3.84	24.48	55.55	95.95	68
Dividends From Subsidiary BHCs	5.79	0.00	0.00	0.00	0.00	0.00	43.53	88.32	68
Interest Inc From Subsidiary BHCs	0.42	0.00	0.00	0.00	0.00	0.00	2.24	7.21	68
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	68
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Income From Sub BHCs	9.21	0.00	0.00	0.00	0.00	0.42	62.20	91.15	68
Loans and Adv From Subs/ST Debt	300.32	0.00	2.23	34.67	142.20	342.21	760.59	2040.94	24
Loans and Adv From Subs/Total Debt	67.10	0.00	0.00	3.83	33.09	70.43	249.04	398.07	46

BHCPR Reporters for Quarter Ending 03/31/2011
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes
1562859	173,704,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	142,925,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	11,569,861	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	21,473,565	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,553,661	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	73,463,920	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,276,418,250	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,013,676	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	266,571,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
2938451	14,391,034	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	New Y-9C/BHCPR reporter
1074156	157,039,118	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	63,647,110	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	23,718,338	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	199,300,238	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,614,409	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	50,854,470	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,947,815,000	CITIGROUP INC.	NEW YORK, NY	
1132449	131,971,261	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	21,639,299	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	55,237,678	COMERICA INCORPORATED	DALLAS, TX	
1049341	19,029,009	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	17,982,253	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	64,694,631	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	21,147,081	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	110,484,945	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	15,104,090	FIRST BANCORP	SAN JUAN, PR	
1075612	21,167,495	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	24,439,515	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,053,852	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	21,468,946	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	10,911,761	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,473,243	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	15,961,196	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	933,471,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	73,983,433	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	369,534,704	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	52,948,510	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	12,195,543	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,198,161,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	90,311,402	KEYCORP	CLEVELAND, OH	
1037003	67,881,208	M&T BANK CORPORATION	BUFFALO, NY	
3594612	49,684,719	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1090987	10,084,014	MB FINANCIAL, INC	CHICAGO, IL	
2132932	41,047,855	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	11,604,083	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	92,679,160	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	259,500,612	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	38,736,000	POPULAR, INC.	SAN JUAN, PR	
1839319	12,497,442	PRIVATEBANCORP, INC.	CHICAGO, IL	
3226762	85,039,741	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	131,798,824	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	

BHCPR Reporters for Quarter Ending 03/31/2011
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2010 and Other Notes

1111435	170,236,334	STATE STREET CORPORATION	BOSTON, MA	
1131787	170,835,041	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,951,525	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	18,633,616	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	28,678,203	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,734,224	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	184,196,623	TD BANK US HOLDING COMPANY	PORTLAND, ME	
1119794	311,462,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	13,352,320	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,555,594	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	80,641,792	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	44,387,622	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,363,839	VALLEY NATIONAL BANCORP	WAYNE, NJ	
1145476	17,969,475	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,244,666,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,497,371	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	10,838,994	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	14,094,294	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	50,809,628	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 70 bank holding companies.