

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
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Number of BHCs in Peer Group	77	68	71	66	68
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.72	2.88	2.88	3.00	3.09
+ Non-interest Income	1.91	1.68	1.60	1.64	1.91
- Overhead Expense	3.31	3.02	3.29	2.96	2.97
- Provision for Losses	1.86	0.97	1.17	0.36	0.15
+ Securities Gains (Losses)	0.00	-0.09	-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)	-0.46	0.51	-0.14	1.31	1.83
Net Operating Income	-0.42	0.31	-0.23	0.86	1.18
Net Income	-0.48	0.28	-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)	4.62	5.75	5.67	6.82	6.60
Interest Expense	1.56	2.50	2.41	3.44	3.16
Net Interest Income (TE)	3.03	3.23	3.23	3.34	3.42

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	2.18	0.89	1.10	0.38	0.23
Earnings Coverage of Net Losses (X)	1.67	3.05	2.64	13.40	33.33
Ln&Ls Allowance/Total Loans & Leases	2.63	1.62	1.82	1.22	1.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.25	1.94	2.42	1.08	0.57
30-89 Days Past Due Loans and Leases	1.44	1.24	1.58	1.03	0.81

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	34.22	43.55	37.52	41.09	37.63
Net ST Noncore Funding Dependence	11.62	27.62	22.45	26.17	23.42
Net Loans and Leases/Total Assets	57.53	63.36	61.91	63.85	62.66

CAPITALIZATION:

Tier 1 Leverage Ratio	8.33	7.40	8.29	7.42	7.79
Equity Capital/Total Assets	9.73	8.84	9.24	9.31	9.22
Equity Capital+Minority Int/Total Assets	9.96	9.04	9.52	9.42	9.34
Net Loans&Ls/Equity Capital (X)	6.11	7.39	6.96	7.17	6.97
Cash Dividends/Net Income	63.90	73.92	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	-8.87	-2.04	-7.64	3.67	8.58

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	4.12	4.48	3.65	3.73	3.12
Long-Term Debt/Equity Capital	18.45	13.78	11.95	11.89	11.77
Equity Investment in Subs/Equity Cap	113.26	113.29	105.96	112.58	110.24
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	100.75	98.89	95.72	138.88	134.43

PERCENT OF AVERAGE ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.15	5.12	5.06	6.13	5.95
Less: Interest Expense	1.41	2.24	2.16	3.08	2.85
Equals: Net Interest Income (TE)	2.72	2.88	2.88	3.00	3.09
Plus: Non-Interest Income	1.91	1.68	1.60	1.64	1.91
Equals: Adj Operating Income (TE)	4.61	4.63	4.54	4.68	4.97
Less: Overhead Expense	3.31	3.02	3.29	2.96	2.97
Less: Provision for Loan and Lease Losses	1.86	0.97	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	0.01	-0.09	-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)	-0.46	0.51	-0.14	1.31	1.83
Less: Applicable Income Taxes (TE)	0.00	0.19	0.10	0.44	0.63
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	-0.42	0.31	-0.23	0.86	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.01
Equals: Net Income	-0.48	0.28	-0.25	0.87	1.21
Memo: Net Income (Last Four Qtrs)	-0.84	0.28	-0.25	0.85	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.18	89.45	89.65	89.70	90.22
Avg Int-Bearing Funds / Avg Assets	74.34	76.96	77.39	76.48	75.80
Int Income (TE) / Avg Earning Assets	4.62	5.75	5.67	6.82	6.60
Int Expense / Avg Earning Assets	1.56	2.50	2.41	3.44	3.16
Net Int Inc (TE) / Avg Earn Assets	3.03	3.23	3.23	3.34	3.42
YIELD OR COST:					
Total Loans and Leases (TE)	5.30	6.17	6.12	7.37	7.24
Interest-Bearing Bank Balances	0.60	3.29	2.23	5.42	5.07
Fed Funds Sold & Reverse Repos	0.60	2.66	2.40	5.19	5.08
Trading Assets	1.61	2.66	2.64	3.45	2.87
Total Earning Assets	4.56	5.71	5.62	6.76	6.52
Investment Securities (TE)	4.26	5.01	4.97	5.27	4.94
U. S. Treasury & Agency Sec (excl MBS)	2.65	4.62	4.25	5.95	4.48
Mortgage-Backed Securities	4.62	4.93	4.84	4.89	4.71
All Other Securities	5.84	6.78	6.63	7.87	8.24
Interest-Bearing Deposits	1.55	2.52	2.44	3.57	3.22
Time Deposits of \$100K or More	2.45	3.74	3.55	4.96	4.43
Time Deposits < \$100K	2.75	3.67	3.54	4.47	3.96
Other Domestic Deposits	0.76	1.53	1.47	2.50	2.26
Foreign Deposits	0.81	2.48	2.20	4.23	4.23
Fed Funds Purchased and Repos	1.10	2.61	2.39	4.62	4.53
Other Borrowed Funds & Trading Liab	2.47	3.42	3.38	4.64	4.51
All Interest-Bearing Funds	1.91	2.95	2.83	4.04	3.77

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	65	60	77	75	74
Avg Assets per Employee (\$000)	6,765	5,934	5,926	5,301	5,057
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.10	4.36	3.70	4.25	3.57
Overhead Exp / NII + Non-Int Income	72.87	66.58	74.45	63.90	60.93
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.31	3.02	3.29	2.96	2.97
Personnel Expense	1.45	1.45	1.43	1.52	1.61
Net Occupancy Expense	0.36	0.38	0.38	0.39	0.40
Other Operating Expenses	1.43	1.11	1.38	1.01	0.94
Overhead Less Non-Interest Income	1.29	1.23	1.57	1.25	1.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.48	66.07	73.76	63.22	60.19
Personnel Expense	31.76	32.09	32.11	32.37	32.03
Net Occupancy Expense	8.13	8.51	8.68	8.55	8.03
Other Operating Expenses	30.87	25.57	32.88	22.03	19.46
Total Non-Interest Income	39.29	34.08	32.11	33.61	36.13
Fiduciary Activities Income	3.12	4.27	4.48	4.52	4.66
Serv Charges on Deposit Accts - Domestic	6.95	7.47	7.53	7.59	6.77
Trading Revenue	2.50	0.10	0.00	0.20	1.15
Investment Banking Fees & Commissions	3.25	3.66	3.28	3.28	3.04
Venture Capital Revenue	-0.09	0.05	-0.02	0.23	0.19
Net Servicing Fees	1.38	0.96	0.77	0.82	0.68
Net Securitization Income	0.11	0.15	0.17	0.31	0.37
Insurance Activities Revenue	1.15	1.04	1.05	1.21	1.24
Net Gain (Loss) - Sales Loans, OREO, Oth	0.20	0.36	0.25	0.97	1.36
Other Non-Interest Income	12.99	12.22	11.79	11.14	10.74
Overhead Less Non-Interest Income	31.97	31.52	41.10	29.32	22.96
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	19.86	28.38	24.76	28.98	30.50
Appl Inc Tax+TE/Pretax NOI+TE	31.14	33.01	31.86	32.86	34.13

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	36.08	40.26	39.94	40.85	39.85
Commercial and Industrial Loans	11.79	13.02	12.88	12.72	11.89
Loans to Individuals	5.20	5.09	4.82	5.33	5.36
Loans to Depository Institutions	0.05	0.10	0.07	0.09	0.11
Agricultural Loans	0.16	0.19	0.19	0.21	0.21
Other Loans and Leases	3.08	3.29	2.95	3.26	3.17
Net Loans and Leases	57.53	63.36	61.91	63.85	62.66
Debt Securities Over 1 Year	14.24	12.65	13.43	13.05	13.87
Mutual Funds and Equity Securities	0.22	0.16	0.17	0.24	0.26
Subtotal	73.39	77.28	76.41	77.94	77.54
Interest-Bearing Bank Balances	4.45	0.59	2.87	0.50	0.55
Federal Funds Sold & Reverse Repos	1.51	1.52	0.98	2.24	2.68
Debt Securities 1 Year or Less	3.21	2.86	3.11	3.17	3.12
Trading Assets	1.81	1.68	1.60	1.34	1.15
Total Earning Assets	87.70	86.55	87.67	87.60	88.10
Non-Int Cash and Due From Dep Inst	1.55	2.26	1.90	2.28	2.38
Other Real Estate Owned	0.27	0.19	0.23	0.10	0.06
All Other Assets	10.63	10.79	10.27	9.97	9.34

MEMORANDA:

Short-Term Investments	11.19	6.56	8.53	6.96	8.04
U. S. Treasury Securities	0.58	0.14	0.19	0.14	0.32
U. S. Agency Securities (excl MBS)	1.90	1.63	1.81	2.38	3.46
Municipal Securities	1.22	1.05	1.16	1.13	1.07
Mortgage-Backed Securities	10.24	9.86	10.36	9.64	9.68
Asset-Backed Securities	0.71	0.52	0.41	0.35	0.22
Other Debt Securities	0.94	0.58	0.69	0.75	0.60
RE Loans Secured by 1-4 Family	13.73	15.81	15.33	16.28	16.64
Revolving	4.08	4.00	3.98	3.71	3.86
Closed-End, Sec by First Liens	8.44	9.89	9.57	10.54	10.76
Closed-End, Sec by Junior Liens	1.10	1.55	1.43	1.76	1.67
Commercial Real Estate Loans	19.97	22.13	22.33	22.22	20.91
Construction and Land Dev	5.65	7.50	7.28	8.05	7.45
Multifamily	1.62	1.50	1.53	1.35	1.55
Nonfarm Nonresidential	12.05	12.29	12.74	11.82	11.02
RE Loans Secured by Farmland	0.36	0.30	0.33	0.27	0.23
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	58.35	61.91	62.33	62.08	61.98
RE Loans Secured by 1-4 Family	22.83	24.68	24.29	25.69	26.62
Revolving	6.48	5.96	6.08	5.64	5.88
Closed-End	16.20	18.29	17.70	19.66	20.25
Commercial Real Estate Loans	31.30	33.51	34.36	33.44	31.92
Construction and Land Dev	8.45	10.88	10.73	11.93	11.10
Multifamily	2.73	2.24	2.33	2.05	2.44
Nonfarm Nonresidential	19.09	18.77	19.86	17.83	16.60
RE Loans Secured by Farmland	0.56	0.42	0.49	0.40	0.34
Loans to Depository Institutions	0.10	0.23	0.15	0.20	0.18
Commercial and Industrial Loans	19.55	19.91	20.30	19.89	18.82
Loans to Individuals	9.37	8.27	8.00	8.39	8.68
Credit Card Loans	1.67	1.37	1.39	1.26	1.18
Agricultural Loans	0.26	0.28	0.29	0.31	0.33
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.01
Other Loans and Leases	7.62	5.73	5.21	5.48	6.21

PERCENT OF TOTAL ASSETS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	11.19	6.56	8.53	6.96	8.04
Liquid Assets	24.72	19.32	21.88	19.49	22.35
Investment Securities	18.59	16.45	17.40	17.00	18.55
Net Loans and Leases	57.53	63.36	61.91	63.85	62.66
Net Lns, Ls & Stdby Ltrs of Credit	60.42	66.40	64.94	66.91	65.82
Core Deposits	46.63	44.32	45.37	46.33	48.23
Noncore Funding	35.13	39.09	37.84	37.91	36.10
Time Deposits of \$100K or More	7.78	9.72	8.98	10.08	11.73
Foreign Deposits	2.07	2.53	2.21	3.12	2.70
Fed Funds Purchased and Repos	5.00	6.65	6.00	7.30	7.72
Net Fed Funds Purchased (Sold)	3.47	5.19	4.75	4.96	4.92
Commercial Paper	0.15	0.38	0.28	0.48	0.43
Oth Borrowings W/Rem Mat 1 Yr or Less	4.05	5.94	5.59	4.77	3.45
Earning Assets Repr in 1 Year	43.92	42.55	44.36	43.57	44.16
Int-Bearing Liab Repr in 1 Year	20.53	21.13	22.87	22.78	22.38
Long-Term Debt Repr in 1 Year	2.14	2.15	1.96	2.17	2.14
Net Assets Repriceable in 1 Year	19.81	17.94	18.12	17.20	18.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	34.22	43.55	37.52	41.09	37.63
Net ST Noncore Funding Dependence	11.62	27.62	22.45	26.17	23.42
Short-Term Inv/ST Noncore Funding	54.55	22.09	33.85	25.06	26.53
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.79	-8.56	-3.34	-8.26	-3.40
Net Loans and Leases/Total Deposits	98.57	107.38	101.85	101.89	97.38
Net Loans and Leases/Core Deposits	154.71	160.99	154.60	154.81	156.68
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.02	-0.70	-0.65	-0.09	-0.59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.80	-6.33	-4.76	-1.37	-1.93
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.01	0.01	-0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.99	5.45	5.38	6.07	7.53
Available-For-Sale Securities	94.01	94.55	94.62	93.93	92.47
U. S. Treasury Securities	3.00	1.16	1.21	1.15	2.12
U. S. Agency Securities (excl MBS)	11.88	10.23	11.52	14.07	17.97
Municipal Securities	6.64	6.71	7.06	6.70	5.90
Mortgage-Backed Securities	56.04	62.77	62.35	60.58	59.23
Asset-Backed Securities	4.15	3.41	2.88	2.79	1.59
Other Debt Securities	6.83	4.48	4.46	5.41	3.89
Mutual Funds and Equity Securities	2.02	1.50	1.52	1.84	1.70
Debt Securities 1 Year or Less	17.94	17.20	17.85	17.41	16.38
Debt Securities 1 To 5 Years	22.20	16.92	17.86	19.34	21.70
Debt Securities Over 5 Years	53.42	60.30	59.01	57.87	56.17
Pledged Securities	52.21	66.37	65.33	63.70	61.87
Structured Notes, Fair Value	0.41	0.23	0.26	0.32	0.20

ANALYSIS RATIOS

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.86	0.97	1.17	0.36	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	2.98	1.49	1.78	0.56	0.25
Provision for Ln&Ls Losses/Net Losses	144.73	169.53	170.31	152.78	109.78
Ln&Ls Allowance/Total Loans & Leases	2.63	1.62	1.82	1.22	1.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.50	2.60	2.49	5.84	11.75
ALL/Nonaccrual Assets	90.13	128.09	122.35	193.95	330.96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	69.23	100.18	89.41	136.21	231.67
Gross Ln&Ls Losses/Avg Loans & Leases	2.31	0.98	1.18	0.47	0.33
Recoveries/Avg Loans and Leases	0.12	0.08	0.08	0.08	0.10
Net Losses/Avg Loans and Leases	2.18	0.89	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	8.03	16.23	21.65	30.58	31.81
Earnings Coverage of Net Losses (X)	1.67	3.05	2.64	13.40	33.33

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	2.15	0.80	0.95	0.18	0.08
RE Loans Secured By 1-4 Family	1.36	0.55	0.61	0.18	0.09
Revolving	1.29	0.71	0.72	0.24	0.12
Closed-End	1.26	0.50	0.52	0.15	0.08
Commercial Real Estate Loans	2.63	0.83	1.13	0.14	0.04
Construction and Land Dev	5.31	1.81	2.87	0.25	0.03
Multifamily	1.13	0.22	0.35	0.07	0.02
Nonfarm Nonresidential	0.87	0.16	0.23	0.06	0.04
RE Loans Secured by Farmland	0.26	0.08	0.10	0.02	0.04
Commercial and Industrial Loans	2.33	0.67	0.81	0.32	0.26
Loans to Depository Institutions	0.25	0.00	0.00	0.00	-0.01
Loans to Individuals	3.57	1.94	2.02	1.30	1.08
Credit Card Loans	6.35	4.20	8.34	2.91	1.79
Agricultural Loans	0.29	0.05	0.09	0.11	0.00
Loans to Foreign Governments & Inst	-0.06	-0.09	0.05	-0.24	-0.13
Other Loans and Leases	1.04	0.40	0.52	0.27	0.22

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES

09/30/2009

09/30/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases

1.44

1.24

1.58

1.03

0.81

90+ Days PD Loans and Leases

0.57

0.28

0.36

0.21

0.15

Nonaccrual Loans and Leases

3.76

1.68

2.12

0.94

0.50

90+ Days PD and Nonaccrual Loans and Leases

4.48

2.05

2.57

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

0.22

0.05

0.09

0.01

0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.46

1.25

1.58

1.03

0.81

90+ Days Past Due Assets

0.58

0.28

0.37

0.21

0.15

Nonaccrual Assets

3.79

1.72

2.15

0.95

0.50

30+ Days PD & Nonaccrual Assets

6.03

3.35

4.24

2.29

1.50

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.64

1.35

1.66

0.77

0.42

90+ PD & Nonaccrual Assets + OREO

2.96

1.59

1.94

0.90

0.48

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.78

1.35

1.64

0.73

0.35

Allowance for Loan & Lease Losses

189.73

125.85

138.24

89.33

50.61

Equity Cap + ALLL

26.78

14.64

16.62

7.74

3.91

Tier 1 Cap + ALLL

28.77

16.26

17.77

8.93

4.32

Loans & Leases + RE Acquired

4.58

2.06

2.53

1.14

0.58

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	1.63	1.42	1.78	1.13	0.81
- 90+ Days Past Due	0.70	0.30	0.39	0.20	0.14
- Nonaccrual	5.50	2.34	2.82	1.23	0.56
Coml & Indl - 30-89 Days PD	0.91	0.72	0.89	0.64	0.50
- 90+ Days Past Due	0.18	0.08	0.13	0.08	0.05
- Nonaccrual	2.87	0.87	1.11	0.50	0.52
Individuals - 30-89 Days PD	2.16	1.83	2.05	1.65	1.57
- 90+ Days Past Due	0.54	0.37	0.45	0.29	0.31
- Nonaccrual	0.61	0.35	0.37	0.24	0.14
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.02	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.00
- Nonaccrual	0.20	0.00	0.02	0.00	0.00
Agricultural - 30-89 Days PD	0.58	0.42	0.47	0.28	0.27
- 90+ Days Past Due	0.04	0.04	0.02	0.02	0.02
- Nonaccrual	1.19	0.49	0.74	0.43	0.36
Foreign Govts- 30-89 Days PD	0.00	0.00	0.18	0.29	1.35
- 90+ Days Past Due	7.14	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.07	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.59	0.54	0.67	0.59	0.49
- 90+ Days Past Due	0.06	0.04	0.06	0.03	0.02
- Nonaccrual	1.08	0.36	0.48	0.23	0.14
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.65	1.42	1.89	1.17	1.04
- 90+ Days Past Due	0.81	0.39	0.47	0.28	0.20
- Nonaccrual	2.97	1.44	1.88	0.87	0.50
Revolving - 30-89 Days PD	0.87	0.85	1.00	0.83	0.65
- 90+ Days Past Due	0.18	0.13	0.15	0.10	0.08
- Nonaccrual	1.15	0.85	0.78	0.47	0.26
Closed-End - 30-89 Days PD	1.99	1.66	2.26	1.32	1.19
- 90+ Days Past Due	1.09	0.48	0.60	0.34	0.24
- Nonaccrual	3.78	1.73	2.27	1.00	0.58
- Jr Lien 30-89 Days PD	0.19	0.16	0.21	0.13	0.10
- Jr Lien 90+ Days PD	0.03	0.03	0.03	0.02	0.01
- Jr Lien Nonaccrual	0.24	0.13	0.19	0.09	0.05
Commercial RE - 30-89 Days PD	1.53	1.27	1.59	1.03	0.63
- 90+ Days Past Due	0.48	0.16	0.20	0.10	0.05
- Nonaccrual	7.36	2.77	3.35	1.34	0.54
Const & Dev - 30-89 Days PD	2.82	2.35	2.92	1.74	0.87
- 90+ Days Past Due	0.90	0.29	0.38	0.15	0.05
- Nonaccrual	14.83	6.26	7.85	2.39	0.50
Multi family - 30-89 Days PD	0.93	0.75	1.06	0.77	0.43
- 90+ Days Past Due	0.26	0.09	0.07	0.04	0.04
- Nonaccrual	3.36	1.32	1.95	0.66	0.38
Nonfarm Nres- 30-89 Days PD	0.98	0.69	0.98	0.60	0.47
- 90+ Days Past Due	0.21	0.08	0.08	0.05	0.03
- Nonaccrual	4.23	1.01	1.27	0.61	0.51
Farmland - 30-89 Days PD	0.56	0.45	0.59	0.50	0.44
- 90+ Days Past Due	0.15	0.05	0.07	0.01	0.05
- Nonaccrual	2.41	1.13	1.01	0.56	0.58
Credit Card - 30-89 Days PD	1.81	1.92	1.96	1.67	1.69
- 90+ Days Past Due	1.34	0.99	1.21	0.84	0.98
- Nonaccrual	0.44	0.27	0.30	0.17	0.13

CAPITAL RATIOS	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.33	7.40	8.29	7.42	7.79
Tier 1 RBC Ratio	10.95	9.07	10.29	8.95	9.58
Total Risk-Based Capital Ratio	13.58	11.81	13.01	11.60	12.17
Tangible Tier 1 Leverage Ratio	8.02	7.04	7.98	7.07	7.46
Tangible Common Eq Cap/Tan Assets	5.46	5.06	4.63	5.60	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.83	27.28	25.16	30.37	31.81
Standby Letters of Credit	2.56	2.94	2.84	3.00	3.13
Commercial & Similar Letters of Credit	0.07	0.11	0.08	0.12	0.12
Securities Lent	1.09	1.41	0.94	1.73	3.15
Credit Derivatives (BHC as Guarantor)	4.50	1.64	1.36	1.86	1.21
Credit Derivatives (BHC as Beneficiary)	4.66	1.90	1.54	2.19	1.49
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	127.50	67.16	59.66	67.33	76.05
Interest Rate Contracts	107.11	51.10	45.12	47.29	59.24
Interest Rate Futures & Forward Contr	17.38	9.81	9.32	7.46	8.76
Written Options Contr (Int Rate)	7.17	3.73	3.28	3.80	7.12
Purchased Options Contr (Int Rate)	7.47	4.26	3.18	4.45	7.15
Interest Rate Swaps	64.64	29.34	25.49	27.46	28.42
Foreign Exchange Contracts	15.96	11.96	8.88	12.36	10.78
Futures & Forward Foreign Exch Contr	8.94	8.30	6.34	8.29	7.01
Written Options Contr (Foreign Exch)	0.85	0.43	0.31	0.66	0.54
Purchased Options Contr (Foreign Exch)	0.86	0.41	0.31	0.66	0.58
Foreign Exchange Rate Swaps	2.30	0.97	0.81	1.03	0.84
Equity, Commodity, & Other Deriv Contr	4.58	2.47	1.82	2.14	2.11
Commodity & Other Fut & Forward Contr	0.44	0.23	0.19	0.14	0.11
Written Options Contr (Comm & Other)	1.37	0.72	0.53	0.54	0.60
Purchased Options Contr (Comm & Oth)	1.50	0.81	0.56	0.76	0.78
Commodity & Other Swaps	0.56	0.43	0.34	0.44	0.36
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	58.13	51.63	49.60	54.66	62.14

PERCENT OF NOTIONAL AMOUNT	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	87.01	84.79	86.19	85.40	87.06
Foreign Exchange Contracts	7.97	9.70	9.78	9.53	8.39
Equity, Comm, & Other Contracts	2.89	2.38	2.04	1.95	1.83
Futures and Forwards	19.61	16.50	19.20	18.00	19.00
Written Options	7.64	5.94	7.18	5.77	6.76
Exchange-Traded	0.37	0.52	0.44	0.36	0.41
Over-The-Counter	6.71	5.04	5.66	5.02	5.74
Purchased Options	5.44	6.21	5.10	5.83	6.76
Exchange-Traded	0.40	0.55	0.34	0.27	0.39
Over-The-Counter	4.45	5.33	4.29	5.13	5.82
Swaps	61.82	62.49	56.92	63.98	60.99
Held for Trading	49.42	48.91	48.53	43.70	38.64
Interest Rate Contracts	39.64	36.92	37.91	31.08	27.48
Foreign Exchange Contracts	3.74	5.09	4.31	5.60	4.27
Equity, Comm, & Other Contracts	1.23	1.32	1.02	1.14	0.94
Non-Traded	50.58	51.09	51.47	56.30	61.36
Interest Rate Contracts	43.98	44.08	45.26	49.73	55.09
Foreign Exchange Contracts	1.56	1.34	1.99	0.81	0.65
Equity, Comm, & Other Contracts	0.80	0.22	0.21	0.11	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	83.84	80.68	81.97	86.30	86.62
One Year or Less	30.45	24.31	27.95	27.64	26.33
Over 1 Year to 5 Years	30.42	29.34	29.85	27.98	33.22
Over 5 Years	14.40	16.30	13.84	19.42	19.26
Gross Negative Fair Value (Abs Val)	1.92	1.31	2.75	1.19	0.78
Gross Positive Fair Value	2.37	1.53	3.07	1.29	0.75
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.36	0.18	0.25	0.14	0.09
Gross Positive Fair Value (X)	0.40	0.19	0.29	0.15	0.09
Held for Trading (X)	0.33	0.16	0.24	0.12	0.07
Non-Traded (X)	0.03	0.02	0.03	0.02	0.01
Current Credit Exposure (X)	0.13	0.11	0.15	0.09	0.05
Credit Losses on Derivative Contracts	0.02	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	1.43	1.23	2.12	0.84	0.47

INSURANCE ACTIVITIES	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
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	50.12	40.39	43.79	41.42	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	49.88	59.61	56.21	58.58	55.30
Sep Acct Assets(L/H)/Total Life Ast	3.57	2.05	2.13	0.98	0.74
Ins Activities Revenue/Adj Oper Inc	1.04	1.04	1.05	1.21	1.24
Premium Inc/Ins Activities Revenue	14.44	13.26	11.07	10.36	8.92
Credit Rel Prem Inc/Tot Prem Inc	62.20	73.55	75.79	73.60	75.39
Other Prem Inc/Total Prem Inc	37.80	26.45	24.21	26.40	24.61
Ins Under Net Income/Consol Net Income	0.49	0.07	-0.06	0.23	0.21
Ins Net Inc (P/C)/Equity (P/C)	-3.79	3.99	-5.84	12.02	7.90
Ins Net Inc (L/H)/Equity (L/H)	4.08	5.36	5.55	7.25	6.78
Insur Ben, Losses, Exp/Insur Premiums	161.61	168.66	199.12	133.41	88.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.85	1.44	4.00	3.09	2.64
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.31	0.21	0.20	0.37	0.29
Net Assets Ins Under Subs/Cons Assets	0.02	0.02	0.01	0.00	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.57	12.85	10.51	13.49	11.97
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.29	0.93	0.63	0.64	0.98
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.07	2.91	2.72	3.00	2.66
Cost: Interest-Bearing Deposits	0.81	2.48	2.20	4.23	4.23
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	156.45	41.45	79.79	8.22	68.14
Commercial and Industrial Loans	1.49	0.68	0.50	2.70	0.22
Foreign Governments and Inst	-0.06	-0.09	0.05	-0.24	-0.13
GROWTH RATES:					
Net Loans and Leases	-11.09	44.66	22.07	126.76	148.72
Total Selected Assets	-3.21	10.23	3.60	126.31	67.29
Deposits	-12.94	-1.23	-10.81	41.77	33.71

PROFITABILITY:	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-6.34	2.58	-3.42	8.75	13.95
Bank Net Inc/Avg Eq Inv in Banks	-1.28	5.72	0.65	9.71	14.64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-0.68	0.65	-1.92	6.73	9.27
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-5.65	2.86	-3.51	6.54	8.92
Bank Net Income/Parent Net Income	81.77	86.03	88.60	78.21	76.65
Nonbank Net Income/Parent Net Income	25.97	9.41	13.08	5.89	4.94
Sub BHCs Net Inc/Parent Net Income	78.79	97.23	80.03	73.87	69.45
LEVERAGE:					
Total Liabilities/Equity	56.67	38.54	33.21	34.44	35.29
Total Debt/Equity Capital	23.31	19.15	17.49	16.48	15.66
Tot Debt+NP to Subs Iss Tr Pref/Equity	37.98	29.31	27.04	26.01	25.31
Tot Debt+Lns Guaranteed for Affl/Equity	27.54	22.62	19.83	18.53	17.33
Total Debt/Eq Cap - Exc Over Fair Value	23.66	19.76	17.69	16.69	15.89
Long-Term Debt/Equity Capital	18.45	13.78	11.95	11.89	11.77
Short-Term Debt/Equity Capital	4.12	4.48	3.65	3.73	3.12
Current Portion of LT Debt/Equity	0.33	0.21	0.21	0.05	0.28
Exc Cost Over Fair Value/Equity Cap	0.56	0.44	0.30	0.29	0.40
Long-Term Debt/Consolidated LT Debt	17.01	14.29	13.97	12.74	14.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.26	113.29	105.96	112.58	110.24
Total Investment in Subs/Equity	134.26	124.86	116.40	122.25	121.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	103.32	101.97	95.48	100.18	99.43
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	123.11	112.15	104.93	108.32	108.62
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.32	2.76	1.53	1.65	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.39	8.66	4.94	4.89	2.26
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	81.07	87.16	92.64	131.72	136.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	100.75	98.89	95.72	138.88	134.43
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	72.44	129.31	168.39	96.06	114.51
Pretax Oper Inc + Int Exp/Int Expense	-169.59	1086.83	921.02	5442.83	3185.46
Div + Int From Subs/Int Exp + Div	74.37	97.05	107.58	165.84	157.02
Fees+Other Inc From Subs/Sal + Oth Exp	11.57	15.01	13.56	15.70	15.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	5.75	130.48	34.33	348.50	128.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.37	1.15	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	0.15	2.60	8.55	0.66	11.33
Total	0.29	2.60	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	1.58	1.62	1.27	0.48	0.25
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Total	1.71	2.11	1.52	0.60	0.36
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	10.90	6.86	6.04	5.39	5.81
Combined Thrift Assets	0.22	0.28	0.37	0.23	0.39
Combined Foreign Nonbank Sub Assets	1.03	0.17	0.12	0.11	0.11

PAYOUT RATIOS - PARENT

	09/30/2009	09/30/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	102.04	140.47	121.25	71.25	68.73
Dividends Paid/Net Income	63.90	73.92	67.94	50.51	36.79
Net Income - Dividends/Avg Equity	-8.87	-2.04	-7.62	3.66	8.58

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	51.15	64.53	73.41	129.55	125.44
Dividends From Nonbank Subs	6.64	4.89	5.67	8.12	6.21
Dividends From Subsidiary BHCs	5.28	12.98	12.27	16.03	17.75
Dividends From All Subsidiaries	77.37	100.91	114.66	194.05	175.07

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	54.64	72.21	78.98	86.39	66.52
Interest Income From Bank Subs	2.24	4.07	5.30	4.07	3.07
Mgt & Service Fees From Bank Subs	247.62	6.08	5.52	4.86	3.62
Other Income From Bank Subs	0.43	0.09	0.06	0.04	0.01
Operating Income From Bank Subs	785.45	112.19	110.41	104.62	76.68

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	64.84	49.43	60.27	80.92	55.89
Interest Income From Nonbank Subs	18.18	16.41	13.52	60.61	30.14
Mgt & Serv Fees From Nonbank Subs	2.10	1.04	4.20	2.56	3.76
Other Income From Nonbank Subs	0.00	0.00	0.01	0.03	0.02
Operating Inc From Nonbank Subs	96.29	80.93	85.61	188.18	109.39

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	27.15	138.78	134.04	38.68	46.80
Interest Inc From Subsidiary BHCs	4.48	39.74	20.51	8.74	4.08
Mgt & Serv Fees From Sub BHCs	4.27	3.14	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	35.90	181.65	158.51	54.91	54.75

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	28.76	45.81	47.12	57.87	57.66
Interest Income From Bank Subs	5.38	7.07	5.47	2.70	2.76
Mgt & Serv Fees From Bank Subs	6.09	4.39	4.11	2.72	3.23
Other Income From Bank Subs	0.00	0.02	0.08	0.01	0.00
Operating Income From Bank Subs	47.89	63.99	66.85	69.02	67.12

Dividends From Nonbank Subs	6.75	4.24	5.44	3.79	3.00
Interest Income From Nonbank Subs	5.22	3.73	2.43	1.80	1.87
Mgt & Serv Fees From Nonbank Subs	0.09	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	14.28	10.74	10.23	6.46	5.90

Dividends From Subsidiary BHCs	2.70	8.71	9.68	9.19	11.45
Interest Inc From Subsidiary BHCs	0.81	0.74	0.88	0.58	0.33
Mgt & Serv Fees From Sub BHCs	0.01	0.08	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	6.27	12.55	13.61	12.75	13.21

Loans and Adv From Subs/ST Debt	1293.65	328.27	318.54	1079.59	459.84
Loans and Adv From Subs/Total Debt	89.20	88.60	83.69	124.27	135.19

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									77
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.72	0.70	1.26	2.43	2.78	3.18	3.64	3.73	77
+ Non-interest Income	1.91	0.01	0.24	0.84	1.74	2.71	4.07	4.67	77
- Overhead Expense	3.30	1.38	1.67	2.61	3.04	3.87	5.17	6.71	77
- Provision for Losses	1.86	0.09	0.17	0.81	1.69	2.88	3.84	5.00	77
+ Securities Gains (Losses)	0.00	-0.65	-0.48	-0.03	0.00	0.09	0.19	0.47	77
+ Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	77
= Pretax Net Oper Income (TE)	-0.46	-5.22	-3.89	-1.50	-0.06	0.88	1.56	1.77	77
Net Operating Income	-0.42	-5.38	-3.76	-1.11	0.05	0.60	1.02	1.19	77
Net Income	-0.48	-5.38	-4.10	-1.25	-0.01	0.57	0.99	1.19	77
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.62	2.05	2.75	4.24	4.74	5.14	5.59	5.73	77
Interest Expense	1.55	0.53	0.68	1.07	1.55	2.03	2.37	2.98	77
Net Interest Income (TE)	3.03	0.74	1.45	2.64	3.04	3.59	3.98	4.26	77
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	2.18	0.13	0.42	1.00	1.87	3.11	4.42	5.59	77
Earnings Coverage of Net Losses (X)	1.66	-3.81	-1.03	0.33	1.23	2.24	4.99	8.77	76
Ln&Ls Allowance/Total Loans & Leases	2.63	0.74	1.07	1.61	2.56	3.45	4.59	5.14	77
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.24	0.78	1.17	2.24	3.80	5.91	9.20	10.88	77
30-89 Days Past Due Loans and Leases	1.44	0.04	0.57	0.96	1.28	1.81	2.60	3.53	77
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	34.21	-18.15	3.47	18.64	29.06	46.83	73.98	93.97	77
Net ST Noncore Funding Dependence	11.61	-61.16	-31.98	5.06	13.68	22.44	36.67	54.20	77
Net Loans and Leases/Total Assets	57.53	6.74	27.12	48.09	64.29	69.00	72.01	75.23	77
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.32	0.66	4.42	6.88	8.59	9.65	11.12	12.35	77
Equity Capital/Total Assets	9.73	1.40	5.55	7.75	9.81	11.75	13.23	14.31	77
Equity Capital+Minority Int/Total Assets	9.95	2.12	6.41	7.78	9.87	11.77	13.36	14.31	77
Net Loans&Ls/Equity Capital (X)	6.11	1.24	3.40	4.42	5.69	7.33	8.79	12.34	77
Cash Dividends/Net Income	63.89	0.00	8.68	31.85	52.55	81.24	168.17	308.44	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	-8.86	-64.67	-49.39	-15.81	-2.20	2.83	6.61	8.46	77
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	4.12	0.00	0.00	0.00	0.00	4.31	24.41	34.09	77
Long-Term Debt/Equity Capital	18.45	0.00	0.00	0.00	6.85	23.82	69.09	126.86	77
Equity Investment in Subs/Equity Cap	113.26	82.03	89.76	96.78	105.56	118.55	154.75	212.11	77
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	100.74	-167.24	1.08	37.91	91.56	161.71	234.28	370.43	77

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.15	1.64	2.53	3.78	4.30	4.64	5.02	5.37	77
Less: Interest Expense	1.40	0.48	0.58	0.95	1.37	1.82	2.16	2.81	77
Equals: Net Interest Income (TE)	2.72	0.70	1.26	2.43	2.78	3.18	3.64	3.73	77
Plus: Non-Interest Income	1.91	0.01	0.24	0.84	1.74	2.71	4.07	4.67	77
Equals: Adj Operating Income (TE)	4.61	2.15	2.53	3.31	4.57	5.63	6.60	7.59	77
Less: Overhead Expense	3.30	1.38	1.67	2.61	3.04	3.87	5.17	6.71	77
Less: Provision for Loan and Lease Losses	1.86	0.09	0.17	0.81	1.69	2.88	3.84	5.00	77
Plus: Realized G/L on HTM Sec	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	77
Plus: Realized G/L on AFS Sec	0.01	-0.61	-0.36	-0.02	0.01	0.09	0.19	0.47	77
Plus: Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	77
Equals: Pretax Net Oper Inc (TE)	-0.46	-5.22	-3.89	-1.50	-0.06	0.88	1.56	1.77	77
Less: Applicable Income Taxes (TE)	0.00	-0.98	-0.76	-0.39	0.08	0.35	0.56	0.58	77
Less: Minority Interest	0.00	-0.03	-0.01	0.00	0.00	0.00	0.01	0.02	77
Equals: Net Operating Income	-0.42	-5.38	-3.76	-1.11	0.05	0.60	1.02	1.19	77
Plus: Net Extraordinary Items	-0.00	-0.07	-0.05	0.00	0.00	0.00	0.00	0.00	77
Equals: Net Income	-0.48	-5.38	-4.10	-1.25	-0.01	0.57	0.99	1.19	77
Memo: Net Income (Last Four Qtrs)	-0.84	-6.40	-5.00	-1.48	-0.32	0.43	0.86	1.11	71
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.18	81.19	85.51	88.11	90.28	92.32	93.97	94.63	77
Avg Int-Bearing Funds / Avg Assets	74.33	52.46	60.21	69.76	74.60	80.08	83.75	86.36	77
Int Income (TE) / Avg Earning Assets	4.62	2.05	2.75	4.24	4.74	5.14	5.59	5.73	77
Int Expense / Avg Earning Assets	1.55	0.53	0.68	1.07	1.55	2.03	2.37	2.98	77
Net Int Inc (TE) / Avg Earn Assets	3.03	0.74	1.45	2.64	3.04	3.59	3.98	4.26	77
YIELD OR COST:									
Total Loans and Leases (TE)	5.29	3.23	4.39	4.71	5.15	5.59	6.70	7.89	77
Interest-Bearing Bank Balances	0.60	0.08	0.16	0.24	0.37	0.71	1.44	2.67	77
Fed Funds Sold & Reverse Repos	0.60	0.00	0.00	0.19	0.36	0.64	1.64	4.27	69
Trading Assets	1.61	0.00	0.00	0.01	1.07	2.37	5.30	7.11	57
Total Earning Assets	4.55	2.04	2.72	4.23	4.69	5.04	5.45	5.70	77
Investment Securities (TE)	4.26	1.32	2.47	3.95	4.35	4.79	5.26	5.58	76
U. S. Treasury & Agency Sec (excl MBS)	2.64	0.36	0.49	1.60	2.52	3.65	4.53	5.00	75
Mortgage-Backed Securities	4.61	2.76	3.57	4.08	4.61	5.09	5.67	6.34	76
All Other Securities	5.84	1.49	2.21	3.66	5.43	7.24	10.44	13.97	76
Interest-Bearing Deposits	1.55	0.48	0.65	1.12	1.51	1.99	2.28	3.03	77
Time Deposits of \$100K or More	2.44	1.00	1.28	1.77	2.44	3.03	3.44	3.50	77
Time Deposits < \$100K	2.75	0.85	1.83	2.38	2.72	3.19	3.53	3.72	74
Other Domestic Deposits	0.76	0.33	0.37	0.53	0.68	0.93	1.22	1.73	77
Foreign Deposits	0.81	0.14	0.17	0.25	0.58	1.02	1.73	3.62	47
Fed Funds Purchased and Repos	1.09	0.00	0.11	0.20	0.55	2.06	3.11	3.71	76
Other Borrowed Funds & Trading Liab	2.47	0.55	0.68	1.49	2.43	3.28	3.95	4.74	77
All Interest-Bearing Funds	1.90	0.67	1.07	1.42	1.93	2.37	2.72	3.48	77

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	65.36	39.68	42.82	50.66	57.72	74.84	107.00	123.25	77
Avg Assets per Employee (\$000)	6765.14	2756.84	3366.62	4717.19	5580.67	8416.93	12259.9	17196.4	77
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.09	0.00	0.00	1.02	2.44	4.51	7.59	10.96	75
Overhead Exp / NII + Non-Int Income	72.87	43.15	52.50	58.79	67.53	80.60	102.64	149.84	77
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.30	1.38	1.67	2.61	3.04	3.87	5.17	6.71	77
Personnel Expense	1.45	0.53	0.74	1.14	1.38	1.71	2.16	2.48	77
Net Occupancy Expense	0.36	0.11	0.14	0.27	0.35	0.43	0.57	0.66	77
Other Operating Expenses	1.43	0.58	0.72	0.87	1.11	1.52	3.06	5.60	77
Overhead Less Non-Interest Income	1.29	-0.99	-0.03	0.82	1.30	1.69	2.38	3.43	77
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	71.48	43.07	52.37	57.89	66.20	79.53	96.12	148.70	77
Personnel Expense	31.75	15.31	19.84	27.55	32.07	36.37	41.25	44.06	77
Net Occupancy Expense	8.12	2.04	4.08	6.24	8.03	9.89	12.33	13.18	77
Other Operating Expenses	30.87	15.92	17.33	20.27	24.88	34.00	48.91	104.02	77
Total Non-Interest Income	39.28	2.93	12.22	23.55	38.32	51.22	70.24	86.21	77
Fiduciary Activities Income	3.12	0.00	0.00	0.20	1.45	4.30	7.51	23.98	76
Serv Charges on Deposit Accts - Domestic	6.94	0.00	0.04	2.46	7.00	10.28	11.96	13.31	76
Trading Revenue	2.50	-0.01	0.00	0.00	0.85	3.24	10.16	17.86	76
Investment Banking Fees & Commissions	3.25	0.00	0.05	0.68	1.94	3.70	11.25	14.84	76
Venture Capital Revenue	-0.08	-1.01	-0.52	-0.08	0.00	0.00	0.00	0.07	76
Net Servicing Fees	1.37	-0.12	0.00	0.01	0.26	1.57	6.20	8.30	76
Net Securitization Income	0.11	-0.34	0.00	0.00	0.00	0.00	0.48	2.02	76
Insurance Activities Revenue	1.14	0.00	0.00	0.06	0.47	1.85	2.85	5.63	76
Net Gain (Loss) - Sales Loans, OREO, Oth	0.20	-7.43	-6.31	-0.84	0.07	1.85	3.74	6.23	76
Other Non-Interest Income	12.99	1.52	2.59	5.90	10.00	16.74	30.84	40.02	76
Overhead Less Non-Interest Income	31.96	-16.86	-2.67	12.71	29.90	45.91	73.71	100.94	77
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	19.85	-152.69	-14.70	16.69	27.55	32.72	36.81	41.26	37
Appl Inc Tax+TE/Pretax NOI+TE	31.13	-7.24	7.04	24.42	32.75	36.28	41.75	51.54	37

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.07	0.15	2.82	24.21	39.71	48.81	56.57	59.22	77
Commercial and Industrial Loans	11.79	0.17	0.90	7.68	11.82	15.51	20.80	26.08	77
Loans to Individuals	5.20	0.06	0.12	1.38	3.23	7.91	14.33	19.47	77
Loans to Depository Institutions	0.05	0.00	0.00	0.00	0.00	0.06	0.27	0.41	77
Agricultural Loans	0.16	0.00	0.00	0.00	0.05	0.27	0.69	0.80	77
Other Loans and Leases	3.07	0.02	0.31	0.99	2.52	4.67	6.83	9.93	77
Net Loans and Leases	57.53	6.74	27.12	48.09	64.29	69.00	72.01	75.23	77
Debt Securities Over 1 Year	14.24	0.25	3.28	8.66	12.46	19.49	26.68	33.52	77
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.01	0.11	0.30	0.70	1.47	77
Subtotal	73.38	7.19	42.70	64.98	78.34	85.00	87.16	90.63	77
Interest-Bearing Bank Balances	4.44	0.02	0.07	0.64	2.72	5.25	15.96	19.40	77
Federal Funds Sold & Reverse Repos	1.50	0.00	0.00	0.00	0.12	0.64	8.00	17.83	77
Debt Securities 1 Year or Less	3.20	0.00	0.07	0.39	1.65	5.47	8.98	15.66	77
Trading Assets	1.81	0.00	0.00	0.00	0.44	1.69	5.31	19.57	77
Total Earning Assets	87.69	75.53	80.99	85.86	87.98	90.44	92.46	93.43	77
Non-Int Cash and Due From Dep Inst	1.54	0.42	0.55	1.03	1.44	1.83	2.93	3.46	77
Other Real Estate Owned	0.26	0.00	0.00	0.05	0.19	0.41	0.64	0.88	77
All Other Assets	10.62	5.35	5.98	7.87	9.74	12.33	16.94	21.39	77
MEMORANDA:									
Short-Term Investments	11.19	0.55	1.14	3.10	6.87	15.20	33.20	46.77	77
U.S. Treasury Securities	0.58	0.00	0.00	0.00	0.07	0.49	2.97	4.29	77
U.S. Agency Securities (excl MBS)	1.89	0.00	0.00	0.07	0.80	3.26	6.31	8.21	77
Municipal Securities	1.21	0.00	0.02	0.17	0.68	1.99	3.69	5.13	77
Mortgage-Backed Securities	10.23	0.04	0.49	3.76	9.61	15.27	20.39	21.19	77
Asset-Backed Securities	0.71	0.00	0.00	0.00	0.07	1.15	3.16	6.04	77
Other Debt Securities	0.94	0.00	0.00	0.01	0.17	0.95	4.26	8.92	77
RE Loans Secured by 1-4 Family	13.72	0.00	0.79	7.57	13.67	19.94	24.80	29.61	77
Revolving	4.07	0.00	0.01	0.80	3.62	6.02	9.44	10.02	77
Closed-End, Sec by First Liens	8.44	0.00	0.67	3.50	8.17	12.39	16.72	19.11	77
Closed-End, Sec by Junior Liens	1.09	0.00	0.00	0.18	0.90	1.74	2.95	3.57	77
Commercial Real Estate Loans	19.97	0.10	0.91	7.77	17.20	30.81	42.68	45.62	77
Construction and Land Dev	5.64	0.00	0.01	1.41	5.11	8.82	13.40	15.28	77
Multifamily	1.61	0.00	0.00	0.50	0.94	2.34	3.98	6.17	77
Nonfarm Nonresidential	12.05	0.04	0.47	5.32	10.87	19.07	24.50	27.57	77
RE Loans Secured by Farmland	0.35	0.00	0.00	0.00	0.11	0.50	1.44	2.06	77
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	58.35	4.16	15.42	48.11	61.28	71.89	78.90	82.06	77
RE Loans Secured by 1-4 Family	22.83	0.07	4.15	13.96	21.82	31.41	42.69	48.23	77
Revolving	6.47	0.00	0.04	1.92	5.36	10.59	13.70	15.86	77
Closed-End	16.20	0.07	2.67	7.94	16.05	22.65	30.27	35.06	77
Commercial Real Estate Loans	31.29	1.67	4.19	15.91	31.40	43.83	58.89	67.53	77
Construction and Land Dev	8.44	0.00	0.21	2.74	7.60	12.91	19.25	21.28	77
Multifamily	2.73	0.00	0.02	1.03	1.80	3.75	6.42	10.37	77
Nonfarm Nonresidential	19.09	0.12	2.70	10.72	19.55	27.08	34.30	39.80	77
RE Loans Secured by Farmland	0.55	0.00	0.00	0.00	0.20	0.73	2.65	3.41	77
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.10	0.45	1.09	77
Commercial and Industrial Loans	19.54	1.67	5.50	13.39	18.32	25.49	34.59	42.88	77
Loans to Individuals	9.36	0.15	0.30	2.32	6.52	13.46	25.46	37.64	77
Credit Card Loans	1.66	0.00	0.00	0.00	0.02	1.41	7.76	17.64	77
Agricultural Loans	0.25	0.00	0.00	0.00	0.08	0.43	1.01	1.40	77
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	77
Other Loans and Leases	7.61	0.05	0.51	1.51	4.61	8.84	17.68	55.48	77

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	11.19	0.55	1.14	3.10	6.87	15.20	33.20	46.77	77
Liquid Assets	24.71	9.15	11.89	15.57	19.90	28.91	46.49	59.73	77
Investment Securities	18.59	0.77	5.73	11.81	17.45	24.24	34.72	41.46	77
Net Loans and Leases	57.53	6.74	27.12	48.09	64.29	69.00	72.01	75.23	77
Net Lns, Ls & Stdbly Ltrs of Credit	60.42	8.55	32.29	49.33	66.99	70.87	76.78	79.83	77
Core Deposits	46.62	2.04	7.45	28.21	53.32	61.93	68.83	72.20	77
Noncore Funding	35.12	11.32	17.28	22.28	28.77	48.18	62.24	75.07	77
Time Deposits of \$100K or More	7.78	0.06	1.63	3.90	6.93	10.22	15.96	21.19	77
Foreign Deposits	2.07	0.00	0.00	0.00	0.43	2.18	6.85	20.34	77
Fed Funds Purchased and Repos	4.99	0.00	0.00	1.26	2.97	8.69	13.50	18.96	77
Net Fed Funds Purchased (Sold)	3.46	-3.77	-0.30	0.57	2.07	5.69	9.62	12.89	77
Commercial Paper	0.15	0.00	0.00	0.00	0.00	0.00	0.62	2.47	77
Oth Borrowings W/Rem Mat 1 Yr or Less	4.05	0.03	0.18	1.48	3.03	5.55	9.69	16.34	77
Earning Assets Repr in 1 Year	43.91	17.02	25.42	33.15	43.28	53.66	63.77	70.42	77
Int-Bearing Liab Repr in 1 Year	20.52	0.42	3.18	11.63	16.97	28.46	43.46	46.65	77
Long-Term Debt Repr in 1 Year	2.13	0.00	0.00	0.00	1.04	3.44	7.97	10.42	77
Net Assets Repriceable in 1 Year	19.81	-14.21	-1.06	10.92	19.28	28.30	41.68	49.37	77
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	34.21	-18.15	3.47	18.64	29.06	46.83	73.98	93.97	77
Net ST Noncore Funding Dependence	11.61	-61.16	-31.98	5.06	13.68	22.44	36.67	54.20	77
Short-Term Inv/ST Noncore Funding	54.54	2.52	6.17	14.81	39.66	77.74	139.76	202.11	77
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.78	-28.48	-19.59	-8.09	3.72	12.82	47.32	77.35	77
Net Loans and Leases/Total Deposits	98.57	43.28	54.14	77.67	91.79	103.91	136.11	283.58	77
Net Loans and Leases/Core Deposits	154.70	58.74	72.38	103.24	120.93	148.59	283.07	695.40	77
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.02	-3.07	-1.98	-0.09	0.00	0.61	1.21	1.78	51
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.80	-13.98	-6.87	-0.21	2.07	4.58	7.73	11.38	74
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.27	-0.09	-0.04	0.00	0.04	0.12	0.18	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.99	0.00	0.00	0.00	0.38	8.22	25.08	45.18	76
Available-For-Sale Securities	94.00	45.61	71.36	91.58	99.48	100.00	100.00	100.00	76
U.S. Treasury Securities	3.00	0.00	0.00	0.00	0.59	5.12	12.09	19.97	76
U.S. Agency Securities (excl MBS)	11.87	0.00	0.00	1.01	5.00	23.27	32.36	50.35	76
Municipal Securities	6.64	0.03	0.24	1.29	4.05	11.17	18.03	21.68	76
Mortgage-Backed Securities	56.03	1.15	9.02	29.03	60.79	79.42	88.26	96.60	76
Asset-Backed Securities	4.14	0.00	0.00	0.00	0.76	7.45	17.58	24.49	76
Other Debt Securities	6.82	0.00	0.01	0.09	1.14	6.01	25.07	46.71	76
Mutual Funds and Equity Securities	2.01	0.00	0.00	0.09	0.65	2.29	6.78	18.37	76
Debt Securities 1 Year or Less	17.93	0.34	0.83	3.10	10.43	33.06	50.32	63.86	76
Debt Securities 1 To 5 Years	22.19	0.49	1.94	8.85	19.37	33.53	45.10	65.52	76
Debt Securities Over 5 Years	53.42	4.02	13.22	27.28	54.40	75.96	90.74	97.09	76
Pledged Securities	52.20	5.68	17.38	36.55	53.29	70.79	83.12	90.22	76
Structured Notes, Fair Value	0.41	0.00	0.00	0.00	0.00	0.00	3.47	5.12	76

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.86	0.09	0.17	0.81	1.69	2.88	3.84	5.00	77
Provision for Ln&Ls Losses/Avg Lns&Ls	2.97	0.48	0.66	1.49	2.62	4.41	5.71	6.77	77
Provision for Ln&Ls Losses/Net Losses	144.73	96.81	109.28	122.54	142.54	161.79	185.55	229.38	76
Ln&Ls Allowance/Total Loans & Leases	2.63	0.74	1.07	1.61	2.56	3.45	4.59	5.14	77
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.49	0.60	0.69	0.97	1.36	1.89	2.84	3.08	76
ALLL/Nonaccrual Assets	90.12	22.54	32.59	51.71	74.68	105.30	162.18	338.36	76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	69.22	19.93	24.60	43.49	62.53	88.02	118.47	178.70	76
Gross Ln&Ls Losses/Avg Loans & Leases	2.31	0.14	0.51	1.08	2.01	3.26	4.91	5.76	77
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.05	0.10	0.16	0.24	0.47	77
Net Losses/Avg Loans and Leases	2.18	0.13	0.42	1.00	1.87	3.11	4.42	5.59	77
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.15	77
Recoveries/Prior Year-End Losses	8.02	1.98	2.98	4.70	7.15	11.16	14.84	20.53	70
Earnings Coverage of Net Losses (X)	1.66	-3.81	-1.03	0.33	1.23	2.24	4.99	8.77	76
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	2.14	0.00	0.10	0.61	1.49	3.05	5.51	9.21	77
RE Loans Secured By 1-4 Family	1.35	0.00	0.06	0.32	0.89	1.93	3.29	4.86	74
Revolving	1.28	0.00	0.00	0.32	0.86	2.15	3.39	6.47	71
Closed-End	1.25	0.00	0.01	0.33	0.81	1.94	3.59	4.59	74
Commercial Real Estate Loans	2.62	0.04	0.17	0.68	1.77	3.55	6.86	10.96	75
Construction and Land Dev	5.30	0.00	0.06	1.74	4.28	8.58	13.80	19.87	73
Multifamily	1.13	-0.00	0.00	0.00	0.49	1.51	4.46	6.61	71
Nonfarm Nonresidential	0.87	0.00	0.00	0.25	0.55	1.20	2.33	4.34	75
RE Loans Secured by Farmland	0.25	-0.01	0.00	0.00	0.00	0.40	0.92	2.61	61
Commercial and Industrial Loans	2.33	0.00	0.34	0.88	1.82	3.13	4.79	7.38	77
Loans to Depository Institutions	0.24	-0.03	0.00	0.00	0.00	0.00	0.27	7.44	43
Loans to Individuals	3.56	0.75	0.93	1.58	2.46	4.54	8.52	12.11	71
Credit Card Loans	6.35	-14.14	0.00	4.13	6.80	8.78	11.91	13.68	52
Agricultural Loans	0.29	-0.20	-0.02	0.00	0.00	0.36	1.59	2.09	62
Loans to Foreign Governments & Inst	-0.05	-0.84	-0.66	0.00	0.00	0.00	0.06	0.16	14
Other Loans and Leases	1.04	-0.04	0.00	0.01	0.68	1.44	3.16	4.79	77

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

30-89 Days PD Loans and Leases	1.44	0.04	0.57	0.96	1.28	1.81	2.60	3.53	77
90+ Days PD Loans and Leases	0.56	0.00	0.00	0.08	0.37	0.92	1.84	2.37	77
Nonaccrual Loans and Leases	3.76	0.47	0.91	1.92	3.27	5.23	7.95	9.82	77
90+ Days PD and Nonaccrual Loans and Leases	4.48	0.96	1.31	2.36	3.96	6.02	8.08	12.95	77
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.14	77
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	77
Nonaccrual Restructured	0.21	0.00	0.00	0.00	0.04	0.25	0.99	1.56	77
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.45	0.04	0.57	0.96	1.28	1.81	2.61	3.53	77
90+ Days Past Due Assets	0.57	0.00	0.00	0.08	0.37	0.92	1.84	2.46	77
Nonaccrual Assets	3.78	0.48	0.91	1.92	3.30	5.27	7.95	9.88	77
30+ Days PD & Nonaccrual Assets	6.02	1.56	2.09	3.41	5.60	7.99	10.58	15.06	77
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.63	0.15	0.51	1.10	2.27	3.94	4.82	6.12	77
90+ PD & Nonaccrual Assets + OREO	2.95	0.15	0.51	1.37	2.48	4.44	5.83	7.43	77
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.77	0.10	0.39	1.17	2.39	4.17	6.03	7.73	77
Allowance for Loan & Lease Losses	189.72	33.88	61.29	117.49	169.52	239.20	384.72	525.10	77
Equity Cap + ALLL	26.77	1.73	4.10	10.84	20.95	34.55	66.22	111.25	77
Tier 1 Cap + ALLL	28.77	0.87	4.10	14.96	27.17	38.16	61.57	95.06	77
Loans & Leases + RE Acquired	4.57	0.81	1.17	2.34	4.07	6.36	9.68	11.04	77

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.63	0.00	0.38	0.88	1.31	2.11	3.16	3.95	77
- 90+ Days Past Due	0.69	0.00	0.00	0.02	0.27	0.92	2.17	4.93	77
- Nonaccrual	5.50	0.68	1.01	2.56	4.98	6.89	11.43	17.69	77
Coml & Indl - 30-89 Days PD	0.90	0.00	0.06	0.42	0.74	1.12	1.94	2.53	77
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.08	0.28	0.52	0.89	77
- Nonaccrual	2.87	0.40	0.76	1.22	2.13	3.04	6.69	10.33	77
Individuals - 30-89 Days PD	2.15	0.00	0.42	1.11	1.93	2.87	3.60	5.41	77
- 90+ Days Past Due	0.53	0.00	0.00	0.03	0.32	0.83	1.74	2.38	77
- Nonaccrual	0.60	0.00	0.00	0.05	0.33	0.83	2.10	3.93	77
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	43
- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.00	0.37	4.05	43
Agricultural - 30-89 Days PD	0.57	0.00	0.00	0.00	0.08	1.04	3.02	3.34	62
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.31	0.40	62
- Nonaccrual	1.19	0.00	0.00	0.00	0.30	1.86	6.15	7.97	62
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- 90+ Days Past Due	7.14	0.00	0.00	0.00	0.00	0.00	0.00	30.00	14
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other Lns&LS - 30-89 Days PD	0.59	0.00	0.00	0.06	0.43	1.02	1.96	2.42	77
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.22	0.52	77
- Nonaccrual	1.08	0.00	0.00	0.11	0.69	1.76	3.66	4.26	77
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.64	0.09	0.30	0.83	1.46	2.17	3.43	4.91	74
- 90+ Days Past Due	0.80	0.00	0.00	0.01	0.31	1.33	2.51	5.82	74
- Nonaccrual	2.96	0.14	0.40	1.09	2.16	4.10	6.77	10.59	74
Revolving - 30-89 Days PD	0.87	0.00	0.08	0.36	0.73	1.11	1.95	2.47	71
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.02	0.27	0.70	1.16	71
- Nonaccrual	1.14	0.00	0.02	0.38	0.65	1.42	2.94	6.19	71
Closed-End - 30-89 Days PD	1.99	0.11	0.23	1.00	1.85	2.67	4.21	5.16	74
- 90+ Days Past Due	1.08	0.00	0.00	0.00	0.41	1.85	3.65	8.15	74
- Nonaccrual	3.78	0.21	0.55	1.41	2.69	5.85	8.40	12.56	74
- Jr Lien 30-89 Days PD	0.19	0.00	0.00	0.02	0.17	0.31	0.48	0.69	74
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.06	0.14	0.22	74
- Jr Lien Nonaccrual	0.23	0.00	0.00	0.01	0.19	0.42	0.68	0.90	74
Commercial RE - 30-89 Days PD	1.53	0.00	0.11	0.67	1.40	2.06	3.00	3.82	75
- 90+ Days Past Due	0.48	0.00	0.00	0.00	0.14	0.60	2.16	3.71	75
- Nonaccrual	7.36	0.65	1.50	3.09	6.29	9.40	16.97	22.64	75
Const & Dev - 30-89 Days PD	2.82	0.00	0.14	1.16	2.31	4.13	5.92	7.60	73
- 90+ Days Past Due	0.89	0.00	0.00	0.00	0.23	1.36	3.35	6.07	73
- Nonaccrual	14.83	0.00	2.76	7.83	11.87	18.69	35.29	38.94	73
Multifamily - 30-89 Days PD	0.92	0.00	0.00	0.12	0.52	1.47	3.11	4.16	71
- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.15	1.72	2.88	71
- Nonaccrual	3.35	0.00	0.02	0.68	2.85	5.14	9.89	11.15	71
Nonfarm Nres- 30-89 Days PD	0.98	0.00	0.00	0.46	0.87	1.51	1.99	2.60	75
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.04	0.26	0.95	1.71	75
- Nonaccrual	4.23	0.14	0.60	1.43	2.66	5.61	11.91	19.02	75
Farmland - 30-89 Days PD	0.55	0.00	0.00	0.00	0.38	1.02	1.74	3.13	61
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.09	0.64	3.00	61
- Nonaccrual	2.41	0.00	0.00	0.01	1.91	3.70	7.61	10.55	61
Credit Card - 30-89 Days PD	1.81	0.00	0.00	1.13	1.91	2.74	3.52	3.82	52
- 90+ Days Past Due	1.33	0.00	0.00	0.00	1.39	2.40	3.16	3.70	52
- Nonaccrual	0.44	0.00	0.00	0.00	0.00	0.76	2.21	2.99	52

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.32	0.66	4.42	6.88	8.59	9.65	11.12	12.35	77
Tier 1 RBC Ratio	10.95	1.14	5.63	9.69	11.08	12.72	13.98	15.27	77
Total Risk-Based Capital Ratio	13.58	2.29	9.42	12.27	13.86	15.58	16.62	17.50	77
Tangible Tier 1 Leverage Ratio	8.01	0.21	4.17	6.57	8.39	9.51	10.62	11.87	77
Tangible Common Eq Cap/Tan Assets	5.46	-0.52	2.21	3.92	5.93	6.87	8.07	8.76	77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.82	4.65	9.46	14.73	21.71	30.75	44.13	64.54	77
Standby Letters of Credit	2.56	0.00	0.18	0.71	1.98	4.36	6.11	7.23	77
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.04	0.12	0.26	0.34	77
Securities Lent	1.09	0.00	0.00	0.00	0.00	0.21	5.89	12.69	77
Credit Derivatives (BHC as Guarantor)	4.49	0.00	0.00	0.00	0.00	0.20	4.81	106.96	77
Credit Derivatives (BHC as Beneficiary)	4.65	0.00	0.00	0.00	0.00	0.13	6.44	105.54	77
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	127.49	0.04	0.34	4.30	20.89	60.47	345.12	1889.50	77
Interest Rate Contracts	107.10	0.00	0.13	3.34	17.55	43.97	275.83	1609.16	77
Interest Rate Futures & Forward Contr	17.38	0.00	0.00	0.00	0.58	4.55	76.40	210.12	77
Written Options Contr (Int Rate)	7.16	0.00	0.00	0.00	0.54	2.41	17.65	130.41	77
Purchased Options Contr (Int Rate)	7.46	0.00	0.00	0.00	0.39	3.16	18.01	123.41	77
Interest Rate Swaps	64.63	0.00	0.00	2.06	11.81	30.01	117.14	1009.56	77
Foreign Exchange Contracts	15.95	0.00	0.00	0.00	0.30	4.30	115.70	216.90	77
Futures & Forward Foreign Exch Contr	8.93	0.00	0.00	0.00	0.28	2.88	77.51	110.69	77
Written Options Contr (Foreign Exch)	0.84	0.00	0.00	0.00	0.00	0.09	0.76	19.02	77
Purchased Options Contr (Foreign Exch)	0.86	0.00	0.00	0.00	0.00	0.11	0.90	18.44	77
Foreign Exchange Rate Swaps	2.30	0.00	0.00	0.00	0.00	0.20	5.52	43.42	77
Equity, Commodity, & Other Deriv Contr	4.57	0.00	0.00	0.00	0.00	1.74	10.96	76.32	77
Commodity & Other Fut & Forward Contr	0.44	0.00	0.00	0.00	0.00	0.00	2.71	6.73	77
Written Options Contr (Comm & Other)	1.36	0.00	0.00	0.00	0.00	0.39	2.62	22.85	77
Purchased Options Contr (Comm & Oth)	1.50	0.00	0.00	0.00	0.00	0.28	3.41	26.85	77
Commodity & Other Swaps	0.56	0.00	0.00	0.00	0.00	0.29	2.44	6.38	77
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	58.13	11.24	16.42	23.42	34.59	58.39	160.76	281.95	77

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.01	2.87	36.33	82.77	93.05	99.72	100.00	100.00	74
Foreign Exchange Contracts	7.97	0.00	0.00	0.01	2.58	9.92	28.64	63.65	74
Equity, Comm, & Other Contracts	2.89	0.00	0.00	0.00	0.00	3.50	13.86	28.06	74
Futures and Forwards	19.60	0.00	0.02	5.46	14.46	32.97	56.07	65.02	74
Written Options	7.63	0.00	0.00	1.39	4.83	10.00	25.21	38.55	74
Exchange-Traded	0.37	0.00	0.00	0.00	0.00	0.00	2.33	3.45	74
Over-The-Counter	6.70	0.00	0.00	0.93	4.24	8.25	23.17	38.55	74
Purchased Options	5.44	0.00	0.00	0.00	4.15	9.88	14.80	23.55	74
Exchange-Traded	0.40	0.00	0.00	0.00	0.00	0.00	2.39	4.01	74
Over-The-Counter	4.44	0.00	0.00	0.00	3.34	7.24	12.75	19.01	74
Swaps	61.81	0.00	1.67	35.74	67.03	83.74	94.69	99.30	74
Held for Trading	49.41	0.00	0.00	0.00	62.37	83.57	99.55	99.77	74
Interest Rate Contracts	39.63	0.00	0.00	0.00	52.02	70.26	85.70	88.69	74
Foreign Exchange Contracts	3.74	0.00	0.00	0.00	0.14	5.83	16.07	28.97	74
Equity, Comm, & Other Contracts	1.23	0.00	0.00	0.00	0.00	1.57	6.02	10.17	74
Non-Traded	50.58	0.13	0.40	15.85	37.02	99.95	100.00	100.00	74
Interest Rate Contracts	43.97	0.00	0.25	5.49	31.57	78.61	99.96	100.00	74
Foreign Exchange Contracts	1.56	0.00	0.00	0.00	0.00	0.66	11.48	16.47	74
Equity, Comm, & Other Contracts	0.79	0.00	0.00	0.00	0.00	0.00	1.42	22.63	74
Deriv Contr (Excl Fut & FX LE 14 Days)	83.83	12.63	51.59	73.85	87.02	96.91	99.99	100.00	74
One Year or Less	30.45	3.00	7.84	13.65	23.25	42.78	70.51	80.58	74
Over 1 Year to 5 Years	30.42	0.00	0.00	17.18	31.63	47.50	59.80	72.56	74
Over 5 Years	14.39	0.00	0.00	3.46	13.67	23.83	32.81	43.48	74
Gross Negative Fair Value (Abs Val)	1.91	0.11	0.62	1.28	1.96	2.38	3.27	3.82	74
Gross Positive Fair Value	2.36	0.35	0.86	1.68	2.24	2.98	3.96	5.24	74
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.36	0.00	0.00	0.01	0.05	0.14	1.15	6.11	77
Gross Positive Fair Value (X)	0.40	0.00	0.00	0.01	0.07	0.15	1.47	6.16	77
Held for Trading (X)	0.32	0.00	0.00	0.00	0.02	0.10	0.93	6.06	77
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.06	0.11	0.17	77
Current Credit Exposure (X)	0.12	0.00	0.00	0.00	0.06	0.14	0.50	0.83	77
Credit Losses on Derivative Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.15	77
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	77
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	77
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.42	0.00	0.00	0.07	0.61	1.53	6.09	10.15	77

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	0.46	1.68	77
Ins Under Assets(P/C)/Tot Ins Und Ast	50.11	0.00	0.00	0.00	24.75	100.00	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	49.88	0.00	0.00	0.00	46.72	100.00	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	3.57	0.00	0.00	0.00	0.00	0.00	25.83	29.51	23
Ins Activities Revenue/Adj Oper Inc	1.04	0.00	0.00	0.05	0.47	1.85	2.83	5.27	77
Premium Inc/Ins Activities Revenue	14.44	0.00	0.00	0.00	0.00	20.55	75.57	82.22	70
Credit Rel Prem Inc/Tot Prem Inc	62.19	0.00	0.00	0.72	99.99	100.00	100.00	100.00	29
Other Prem Inc/Total Prem Inc	37.80	0.00	0.00	0.00	0.00	95.47	100.00	100.00	29
Ins Under Net Income/Consol Net Income	0.49	-0.08	-0.00	0.00	0.00	0.03	3.53	5.41	77
Ins Net Inc (P/C)/Equity (P/C)	-3.79	-108.10	-54.70	-17.45	-2.35	6.52	25.52	29.45	23
Ins Net Inc (L/H)/Equity (L/H)	4.07	-10.69	-1.20	0.37	2.48	4.02	12.79	22.67	23
Insur Ben, Losses, Exp/Insur Premiums	161.60	1.63	16.63	44.23	103.41	192.73	398.37	642.59	29
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.84	0.00	0.00	0.00	0.00	1.48	8.44	35.03	23
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.30	0.00	0.00	0.00	0.00	0.10	0.57	4.68	23
Net Assets Ins Under Subs/Cons Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.39	77
CSV Life Insurance/Tier 1 Cap + ALLL	9.57	0.00	0.00	0.77	8.93	17.26	24.11	29.60	76
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.29	0.00	0.00	0.00	0.00	0.16	6.04	19.60	77
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.06	0.00	0.00	0.00	0.87	4.21	15.51	21.30	59
Cost: Interest-Bearing Deposits	0.81	0.14	0.17	0.25	0.58	1.02	1.73	3.62	47
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	156.44	0.43	0.43	0.45	1.81	11.83	389.08	576.25	5
Commercial and Industrial Loans	1.49	0.02	0.03	0.18	0.76	2.35	4.41	5.20	22
Foreign Governments and Inst	-0.05	-0.84	-0.66	0.00	0.00	0.00	0.06	0.16	14
GROWTH RATES:									
Net Loans and Leases	-11.09	-87.23	-67.41	-31.38	-14.83	5.69	43.01	67.61	52
Total Selected Assets	-3.20	-99.90	-40.78	-26.91	-6.91	12.59	39.10	94.90	61
Deposits	-12.94	-84.15	-76.48	-56.62	-11.20	13.14	64.19	119.22	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	-6.34	-62.70	-47.65	-15.09	-0.51	6.94	10.61	13.72	77
Bank Net Inc/Avg Eq Inv in Banks	-1.28	-93.24	-26.29	-7.88	1.29	7.97	12.38	18.90	64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-0.67	-33.06	-19.23	-5.33	0.27	5.50	12.41	14.89	72
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-5.64	-98.52	-54.85	-9.53	-0.99	6.64	10.49	11.71	30
Bank Net Income/Parent Net Income	81.76	0.00	0.00	9.30	101.64	114.28	165.20	232.77	38
Nonbank Net Income/Parent Net Income	25.97	0.00	0.00	0.04	2.46	28.03	107.79	183.27	28
Sub BHCs Net Inc/Parent Net Income	78.78	9.02	11.48	35.17	92.60	108.06	111.83	113.37	13
LEVERAGE:									
Total Liabilities/Equity	56.66	0.42	3.24	12.73	25.89	59.11	207.34	356.00	77
Total Debt/Equity Capital	23.30	0.00	0.00	0.00	7.82	36.55	94.60	149.96	77
Tot Debt+NP to Subs Iss Tr Pref/Equity	37.97	0.00	0.00	10.33	21.52	46.02	141.69	252.55	77
Tot Debt+Lns Guaranteed for Affl/Equity	27.54	0.00	0.00	0.00	7.82	42.69	109.72	184.71	77
Total Debt/Eq Cap - Exc Over Fair Value	23.66	0.00	0.00	0.00	8.08	36.55	97.41	150.83	77
Long-Term Debt/Equity Capital	18.45	0.00	0.00	0.00	6.85	23.82	69.09	126.86	77
Short-Term Debt/Equity Capital	4.12	0.00	0.00	0.00	0.00	4.31	24.41	34.09	77
Current Portion of LT Debt/Equity	0.33	0.00	0.00	0.00	0.00	0.00	1.56	4.92	77
Exc Cost Over Fair Value/Equity Cap	0.55	0.00	0.00	0.00	0.00	0.26	1.73	6.57	77
Long-Term Debt/Consolidated LT Debt	17.01	0.00	0.00	0.00	10.44	31.54	57.45	71.60	77
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	113.26	82.03	89.76	96.78	105.56	118.55	154.75	212.11	77
Total Investment in Subs/Equity	134.25	89.64	93.86	100.13	109.65	137.07	228.29	383.75	77
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	103.32	75.11	82.36	88.86	96.42	105.98	142.79	198.75	77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	123.11	82.93	85.86	94.11	101.35	121.96	211.77	356.26	77
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.31	-12.29	-3.09	-0.53	0.43	2.07	4.78	6.65	39
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.39	0.29	0.80	1.82	3.09	6.07	16.65	21.48	17
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	81.06	-0.00	10.04	40.95	82.54	107.09	166.19	192.68	77
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	100.74	-167.24	1.08	37.91	91.56	161.71	234.28	370.43	77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	72.43	-326.22	-172.80	41.64	90.54	114.67	268.69	378.36	77
Pretax Oper Inc + Int Exp/Int Expense	-169.58	N/A	-968.40	-156.64	73.56	488.05	3210.93	10441.0	59
Div + Int From Subs/Int Exp + Div	74.37	0.62	1.75	10.03	63.90	106.30	178.81	275.15	72
Fees+Other Inc From Subs/Sal + 0th Exp	11.57	0.00	0.00	0.00	0.00	11.43	58.45	80.34	76
Net Inc/Curr Port of LT Debt+Pfd Div(X)	5.75	0.15	0.47	1.35	3.58	7.87	14.52	23.24	27
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.37	-13.54	-9.63	-0.32	3.10	10.45	16.02	20.45	77
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	19
Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.00	0.85	2.38	19
Total	0.29	0.00	0.00	0.00	0.00	0.00	1.99	3.05	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
To Nonbank Subsidiaries	1.58	0.00	0.00	0.00	0.00	0.00	9.11	26.25	77
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Total	1.70	0.00	0.00	0.00	0.00	0.00	9.11	26.25	77
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	10.90	0.00	0.00	0.03	1.32	6.43	62.94	89.63	77
Combined Thrift Assets	0.22	0.00	0.00	0.00	0.00	0.00	1.05	4.09	77
Combined Foreign Nonbank Sub Assets	1.02	0.00	0.00	0.00	0.00	0.04	4.94	13.73	77

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	102.04	0.00	16.37	39.08	103.46	128.04	209.19	266.99	40
Dividends Paid/Net Income	63.89	0.00	8.68	31.85	52.55	81.24	168.17	308.44	39
Net Income - Dividends/Avg Equity	-8.86	-64.67	-49.39	-15.81	-2.20	2.83	6.61	8.46	77
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	51.15	0.00	0.00	0.00	0.00	97.98	187.21	393.13	65
Dividends From Nonbank Subs	6.63	0.00	0.00	0.00	0.00	9.75	30.71	59.73	65
Dividends From Subsidiary BHCs	5.27	0.00	0.00	0.00	0.00	0.00	32.27	92.13	65
Dividends From All Subsidiaries	77.36	0.00	0.00	0.13	63.09	113.19	249.47	449.15	65
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	54.63	0.00	0.00	0.00	41.42	91.22	122.79	205.56	37
Interest Income From Bank Subs	2.23	0.00	0.00	0.00	0.46	3.11	7.07	12.99	37
Mgt & Service Fees From Bank Subs	247.61	0.00	0.00	0.00	0.00	5.19	67.77	1487.46	37
Other Income From Bank Subs	0.42	-0.23	0.00	0.00	0.00	0.00	0.00	2.27	37
Operating Income From Bank Subs	785.44	0.00	0.14	5.54	58.21	94.99	188.49	4293.96	37
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.83	0.00	0.00	0.00	22.42	107.40	232.92	380.64	39
Interest Income From Nonbank Subs	18.18	0.00	0.00	0.00	4.99	21.42	74.61	149.19	39
Mgt & Serv Fees From Nonbank Subs	2.09	0.00	0.00	0.00	0.00	0.00	9.96	47.62	39
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
Operating Inc From Nonbank Subs	96.28	0.00	0.00	3.41	65.93	163.70	296.47	496.69	39
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.15	0.00	0.00	0.00	8.46	33.98	52.94	85.39	13
Interest Inc From Subsidiary BHCs	4.47	0.00	0.00	0.00	0.00	0.85	9.22	20.88	13
Mgt & Serv Fees From Sub BHCs	4.27	0.00	0.00	0.00	0.00	0.13	8.81	23.01	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	35.89	0.00	0.00	0.10	19.88	49.44	57.10	101.53	13
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	28.76	0.00	0.00	0.00	0.00	77.03	99.91	109.87	76
Interest Income From Bank Subs	5.37	0.00	0.00	0.00	0.13	4.59	29.95	44.45	76
Mgt & Serv Fees From Bank Subs	6.08	0.00	0.00	0.00	0.00	0.00	45.26	58.53	76
Other Income From Bank Subs	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	76
Operating Income From Bank Subs	47.88	-2.30	0.00	0.00	43.30	95.61	100.00	117.61	76
Dividends From Nonbank Subs	6.74	0.00	0.00	0.00	0.00	7.16	33.63	60.02	76
Interest Income From Nonbank Subs	5.21	0.00	0.00	0.00	0.09	5.60	27.12	37.63	76
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.59	1.41	76
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	76
Operating Inc From Nonbank Subs	14.27	-3.75	0.00	0.00	2.56	23.11	57.25	79.63	76
Dividends From Subsidiary BHCs	2.70	0.00	0.00	0.00	0.00	0.00	19.16	35.18	76
Interest Inc From Subsidiary BHCs	0.80	0.00	0.00	0.00	0.00	0.00	5.79	11.06	76
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Operating Income From Sub BHCs	6.26	0.00	0.00	0.00	0.00	0.00	45.01	69.69	76
Loans and Adv From Subs/ST Debt	1293.65	0.00	0.00	51.78	133.39	522.06	3009.90	14084.5	29
Loans and Adv From Subs/Total Debt	89.20	0.00	0.00	3.33	37.81	112.08	358.96	452.34	52

BHCPR Reporters for Quarter Ending 09/30/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1275216	119,390,824	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	10,482,614	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,884,589	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,280,753	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	77,529,543	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,252,813,550	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	12,208,025	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	212,470,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
2914521	377,926,385	BARCLAYS GROUP US INC.	WILMINGTON, DE	
1074156	165,329,114	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	67,793,654	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	23,918,833	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	168,503,921	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,749,763	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	69,188,609	CIT GROUP INC.	NEW YORK, NY	
1951350	1,888,599,000	CITIGROUP INC.	NEW YORK, NY	
1132449	150,538,243	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	12,100,215	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	18,403,310	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	59,752,866	COMERICA INCORPORATED	DALLAS, TX	
1049341	17,965,403	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	16,234,139	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	43,814,993	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	12,486,027	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	19,577,143	FBOP CORPORATION	OAK PARK, IL	
1070345	110,740,377	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	20,081,186	FIRST BANCORP	SAN JUAN, PR	
1118797	10,657,189	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	18,512,879	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	26,466,670	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,001,012	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,763,909	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,526,709	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1562859	178,257,000	GMAC INC.	DETROIT, MI	
2380443	882,586,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	58,879,314	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	390,657,817	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	52,510,852	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,685,584	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,041,009,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	96,985,260	KEYCORP	CLEVELAND, OH	
1037003	68,997,450	M&T BANK CORPORATION	BUFFALO, NY	
3594612	58,664,466	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1090987	14,135,212	MB FINANCIAL, INC	CHICAGO, IL	Moved from Peer 2
2945824	535,192,209	METLIFE, INC.	NEW YORK, NY	
2162966	769,503,000	MORGAN STANLEY	NEW YORK, NY	
2132932	32,922,009	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	15,714,374	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	77,926,946	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	271,449,905	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	35,638,000	POPULAR, INC.	SAN JUAN, PR	

BHCPR Reporters for Quarter Ending 09/30/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2009 and Other Notes
1839319	12,082,584	PRIVATEBANCORP, INC.	CHICAGO, IL	
1826056	29,447,423	RBC BANCORPORATION (USA)	RALEIGH, NC	
3242838	140,169,410	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	12,301,014	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	162,730,469	STATE STREET CORPORATION	BOSTON, MA	
3152245	11,898,854	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	172,814,097	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,659,154	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	12,557,406	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	34,610,480	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	368,225,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	17,768,950	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	138,987,370	TD BANKNORTH INC.	PORTLAND, ME	
1119794	265,058,000	U.S. BANCORP	MINNEAPOLIS, MN	
2694814	10,925,490	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	10,235,496	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	Moved from Peer 2
1378434	78,153,220	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	39,623,012	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,231,870	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	13,489,407	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1145476	17,855,211	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,228,625,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,659,646	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,167,993	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	12,136,021	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	53,425,093	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 77 bank holding companies.