

PEER GROUP 01

	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
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Number of BHCs in Peer Group	68	69	66	69	67
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.08	3.08	3.16	3.18	3.48
+ Non-interest Income	1.92	2.04	2.13	2.30	2.32
- Overhead Expense	2.97	3.06	3.24	3.29	3.48
- Provision for Losses	0.15	0.15	0.18	0.30	0.42
+ Securities Gains (Losses)	-0.01	0.01	0.03	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.83	1.93	1.94	1.97	2.05
Net Operating Income	1.18	1.25	1.26	1.26	1.30
Net Income	1.21	1.26	1.28	1.26	1.30
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.59	5.65	5.01	5.17	6.01
Interest Expense	3.16	2.21	1.48	1.58	2.11
Net Interest Income (TE)	3.41	3.44	3.54	3.55	3.90

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.23	0.28	0.35	0.53	0.68
Earnings Coverage of Net Losses (X)	33.34	22.75	18.87	10.06	10.16
Ln&Ls Allowance/Total Loans & Leases	1.11	1.13	1.28	1.45	1.57
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.57	0.48	0.58	0.77	0.94
30-89 Days Past Due Loans and Leases	0.81	0.69	0.64	0.79	0.93

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.56	37.80	35.51	35.42	32.92
Net ST Noncore Funding Dependence	23.42	23.48	19.41	19.82	18.74
Net Loans and Leases/Total Assets	62.64	60.09	59.70	58.53	59.29

CAPITALIZATION:

Tier 1 Leverage Ratio	7.89	7.44	7.57	7.55	7.44
Equity Capital/Total Assets	9.22	8.88	9.05	8.60	8.59
Net Loans&Ls/Equity Capital (X)	6.97	6.97	6.80	6.98	7.05
Cash Dividends/Net Income	36.77	39.51	33.11	32.28	29.50
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.60	8.47	9.27	9.60	10.04

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.02	2.55	3.47	4.00	4.41
Long-Term Debt/Equity Capital	11.88	12.45	12.04	15.42	13.73
Equity Investment in Subs/Equity Cap	110.24	108.78	109.21	110.51	110.41
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	134.43	147.51	136.30	149.23	180.46

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	5.94	5.07	4.46	4.62	5.36
Less: Interest Expense	2.85	1.98	1.32	1.42	1.88
Equals: Net Interest Income (TE)	3.08	3.08	3.16	3.18	3.48
Plus: Non-Interest Income	1.92	2.04	2.13	2.30	2.32
Equals: Adj Operating Income (TE)	4.98	5.14	5.31	5.49	5.81
Less: Overhead Expense	2.97	3.06	3.24	3.29	3.48
Less: Provision for Loan and Lease Losses	0.15	0.15	0.18	0.30	0.42
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	0.01	0.03	0.06	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.83	1.93	1.94	1.97	2.05
Less: Applicable Income Taxes (TE)	0.63	0.67	0.67	0.69	0.71
Less: Minority Interest	0.01	0.01	0.01	0.02	0.02
Equals: Net Operating Income	1.18	1.25	1.26	1.26	1.30
Plus: Net Extraordinary Items	0.01	0.00	0.00	0.00	0.00
Equals: Net Income	1.21	1.26	1.28	1.26	1.30
Memo: Net Income (Last Four Qtrs)	1.21	1.26	1.30	1.28	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.18	89.84	89.69	89.80	89.35
Avg Int-Bearing Funds / Avg Assets	75.81	74.48	73.85	74.79	75.57
Int Income (TE) / Avg Earning Assets	6.59	5.65	5.01	5.17	6.01
Int Expense / Avg Earning Assets	3.16	2.21	1.48	1.58	2.11
Net Int Inc (TE) / Avg Earn Assets	3.41	3.44	3.54	3.55	3.90
YIELD OR COST:					
Total Loans and Leases (TE)	7.23	6.23	5.48	5.77	6.51
Interest-Bearing Bank Balances	5.07	3.49	2.01	2.04	2.31
Fed Funds Sold & Reverse Repos	5.08	3.24	1.49	1.36	1.91
Trading Assets	3.02	2.47	3.33	2.60	2.73
Total Earning Assets	6.52	5.58	4.94	5.10	5.94
Investment Securities (TE)	4.95	4.42	4.19	4.33	5.46
U.S. Treasury & Agency Sec (excl MBS)	4.48	3.64	3.24	3.42	4.48
Mortgage-Backed Securities	4.70	4.31	4.17	4.20	5.25
All Other Securities	8.27	7.48	7.01	7.88	8.85
Interest-Bearing Deposits	3.22	2.13	1.33	1.49	2.14
Time Deposits of \$100K or More	4.44	3.09	2.16	2.26	2.99
Time Deposits < \$100K	3.99	2.90	2.42	2.66	3.54
Other Domestic Deposits	2.25	1.41	0.79	0.87	1.29
Foreign Deposits	4.23	2.79	1.39	1.35	1.96
Fed Funds Purchased and Repos	4.53	3.10	1.47	1.39	1.98
Other Borrowed Funds & Trading Liab	4.52	3.51	2.91	3.12	3.62
All Interest-Bearing Funds	3.77	2.64	1.82	1.90	2.49

PEER GROUP 01

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

74

73

68

66

62

Avg Assets per Employee (\$000)

5,056

4,727

4,581

4,348

3,770

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

3.52

4.02

4.37

4.17

5.19

Overhead Exp / NII + Non-Int Income

60.93

60.58

61.78

60.31

59.96

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

2.97

3.06

3.24

3.29

3.48

Personnel Expense

1.61

1.65

1.65

1.68

1.75

Net Occupancy Expense

0.40

0.42

0.43

0.45

0.48

Other Operating Expenses

0.94

0.98

1.10

1.13

1.22

Overhead Less Non-Interest Income

1.03

0.95

1.01

0.94

1.12

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.19

59.87

61.19

59.69

59.29

Personnel Expense

32.05

31.93

31.43

30.63

30.35

Net Occupancy Expense

8.03

8.03

8.10

8.17

8.24

Other Operating Expenses

19.46

19.59

20.55

20.27

20.36

Total Non-Interest Income

36.37

38.15

39.49

40.63

39.33

Fiduciary Activities Income

4.66

5.19

3.61

3.50

4.08

Serv Charges on Deposit Accts - Domestic

6.92

7.26

7.62

7.97

8.18

Trading Revenue

1.14

1.03

1.05

1.40

1.15

Investment Banking Fees & Commissions

2.97

3.72

4.06

4.61

4.67

Venture Capital Revenue

0.19

0.18

0.18

0.02

-0.22

Net Servicing Fees

0.76

1.12

0.99

0.58

0.92

Net Securitization Income

0.33

0.24

0.29

0.49

0.47

Insurance Activities Revenue

1.43

1.49

1.84

1.17

1.15

Net Gain (Loss) - Sales Loans, OREO, Oth

1.36

1.60

1.52

2.89

1.73

Other Non-Interest Income

10.80

10.84

11.04

10.87

10.61

Overhead Less Non-Interest Income

22.73

21.28

21.04

18.47

20.82

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

30.53

31.62

31.18

31.44

31.59

Appl Inc Tax+TE/Pretax NOI+TE

34.08

34.64

34.68

34.73

34.78

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	39.86	37.12	36.78	34.78	34.28
Commercial and Industrial Loans	11.89	11.37	10.79	11.27	12.34
Loans to Individuals	5.36	5.62	5.97	6.16	6.42
Loans to Depository Institutions	0.11	0.11	0.16	0.11	0.14
Agricultural Loans	0.21	0.20	0.20	0.21	0.22
Other Loans and Leases	3.16	3.45	3.31	4.33	4.29
Net Loans and Leases	62.64	60.09	59.70	58.53	59.29
Debt Securities Over 1 Year	13.87	17.25	18.70	19.67	18.00
Mutual Funds and Equity Securities	0.26	0.24	0.31	0.36	0.40
Subtotal	77.53	79.55	80.29	79.72	78.86
Interest-Bearing Bank Balances	0.55	0.69	0.79	0.70	0.63
Federal Funds Sold & Reverse Repos	2.68	2.18	2.13	1.88	2.31
Debt Securities 1 Year or Less	3.12	1.70	1.54	1.98	1.91
Trading Assets	1.15	1.51	1.50	1.66	1.74
Total Earning Assets	88.10	87.92	88.42	88.18	87.54
Non-Int Cash and Due From Dep Inst	2.38	2.74	2.24	2.85	3.37
Other Real Estate Owned	0.06	0.04	0.05	0.06	0.06
All Other Assets	9.34	9.23	9.23	8.90	8.98
MEMORANDA:					
Short-Term Investments	8.04	5.78	5.43	5.38	5.50
U.S. Treasury Securities	0.32	0.46	0.58	0.77	0.45
U.S. Agency Securities (excl MBS)	3.46	3.19	3.56	4.15	3.25
Municipal Securities	1.07	0.89	0.83	0.75	0.78
Mortgage-Backed Securities	9.67	11.62	12.02	12.92	12.07
Asset-Backed Securities	0.17	0.25	0.32	0.41	0.49
Other Debt Securities	0.65	0.74	0.82	0.85	0.74
RE Loans Secured by 1-4 Family	16.64	17.72	18.10	17.23	17.21
Revolving	3.86	4.51	4.65	4.16	3.58
Closed-End, Sec by First Liens	10.77	11.62	11.74	11.43	11.65
Closed-End, Sec by Junior Liens	1.66	1.38	1.16	1.16	1.50
Commercial Real Estate Loans	20.92	17.20	15.68	14.47	14.61
Construction and Land Dev	7.45	5.51	4.30	3.82	3.67
Multifamily	1.55	1.21	1.33	1.25	1.27
Nonfarm Nonresidential	11.02	9.86	9.46	8.83	8.95
RE Loans Secured by Farmland	0.23	0.21	0.21	0.19	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	62.02	60.26	60.42	57.28	55.10
RE Loans Secured by 1-4 Family	26.62	29.55	28.88	28.42	27.93
Revolving	5.88	7.07	7.36	6.71	5.75
Closed-End	20.26	21.94	20.82	21.14	21.66
Commercial Real Estate Loans	31.95	27.42	26.07	23.42	23.13
Construction and Land Dev	11.10	8.61	7.02	6.14	5.78
Multifamily	2.45	2.00	2.28	2.02	1.99
Nonfarm Nonresidential	16.63	15.76	15.87	14.44	14.23
RE Loans Secured by Farmland	0.34	0.31	0.31	0.29	0.32
Loans to Depository Institutions	0.18	0.21	0.39	0.25	0.34
Commercial and Industrial Loans	18.83	18.76	17.76	19.20	21.41
Loans to Individuals	8.68	9.50	10.26	10.34	10.73
Credit Card Loans	1.18	1.33	1.48	1.12	1.17
Agricultural Loans	0.33	0.32	0.32	0.33	0.35
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.02	0.03
Other Loans and Leases	6.18	7.23	6.29	8.86	8.38

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	8.04	5.78	5.43	5.38	5.50
Liquid Assets	22.46	23.88	24.17	26.56	25.47
Investment Securities	18.55	20.03	21.17	22.79	20.88
Net Loans and Leases	62.64	60.09	59.70	58.53	59.29
Net Lns, Ls & Stdbly Ltrs of Credit	65.81	63.42	62.92	61.71	62.65
Core Deposits	48.21	49.27	48.79	50.31	52.58
Noncore Funding	36.07	34.97	33.37	33.17	30.91
Time Deposits of \$100K or More	11.73	9.23	7.71	7.17	7.39
Foreign Deposits	2.70	2.55	2.72	3.03	2.98
Fed Funds Purchased and Repos	7.73	8.72	8.39	8.62	7.57
Net Fed Funds Purchased (Sold)	4.92	5.91	5.47	6.13	4.91
Commercial Paper	0.41	0.38	0.39	0.45	0.38
Oth Borrowings W/Rem Mat 1 Yr or Less	3.45	3.60	3.64	3.53	3.52
Earning Assets Repr in 1 Year	44.16	43.89	41.75	40.94	42.24
Int-Bearing Liab Repr in 1 Year	22.38	17.46	14.06	14.99	15.88
Long-Term Debt Repr in 1 Year	2.14	2.13	2.30	2.02	1.90
Net Assets Repriceable in 1 Year	18.21	22.38	23.95	22.46	22.72
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.56	37.80	35.51	35.42	32.92
Net ST Noncore Funding Dependence	23.42	23.48	19.41	19.82	18.74
Short-Term Inv/ST Noncore Funding	26.52	23.86	28.10	25.44	26.99
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.24	1.73	5.74	7.35	8.53
Net Loans and Leases/Total Deposits	97.36	97.40	103.28	94.34	92.87
Net Loans and Leases/Core Deposits	157.37	146.08	154.08	130.23	118.04
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.59	-0.69	0.01	0.18	0.95
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.92	-3.10	0.54	1.62	5.96
Struct Notes Appr(Depr)/T1 Cap	-0.07	-0.14	-0.05	-0.04	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.53	8.21	7.38	6.48	5.98
Available-For-Sale Securities	92.47	91.79	92.62	93.52	94.02
U.S. Treasury Securities	2.12	2.93	3.33	3.55	2.65
U.S. Agency Securities (excl MBS)	17.98	15.52	16.80	16.80	15.93
Municipal Securities	5.90	4.29	3.91	3.50	3.99
Mortgage-Backed Securities	59.07	60.53	59.40	58.54	59.83
Asset-Backed Securities	1.20	1.64	1.71	2.21	2.62
Other Debt Securities	4.23	4.62	5.01	5.21	4.54
Mutual Funds and Equity Securities	1.72	1.59	1.81	1.75	2.31
Debt Securities 1 Year or Less	16.46	10.45	7.66	9.01	9.49
Debt Securities 1 To 5 Years	21.65	23.18	23.40	21.80	25.14
Debt Securities Over 5 Years	56.12	62.01	64.40	64.88	60.37
Pledged Securities	61.97	59.46	57.43	53.80	54.48
Structured Notes, Fair Value	0.20	0.27	0.38	0.23	0.03

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.15	0.18	0.30	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.26	0.32	0.51	0.73
Provision for Ln&Ls Losses/Net Losses	109.54	94.06	97.31	100.73	115.61
Ln&Ls Allowance/Total Loans & Leases	1.11	1.13	1.28	1.45	1.57
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.74	8.01	6.86	3.95	3.49
ALL/Nonaccrual Assets	330.95	349.71	282.98	271.15	249.04
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	231.35	249.50	227.94	197.77	172.22
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.38	0.48	0.65	0.80
Recoveries/Avg Loans and Leases	0.10	0.11	0.12	0.12	0.11
Net Losses/Avg Loans and Leases	0.23	0.28	0.35	0.53	0.68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.02	0.01
Recoveries/Prior Year-End Losses	31.82	30.96	25.00	17.75	18.80
Earnings Coverage of Net Losses (X)	33.34	22.75	18.87	10.06	10.16
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.06	0.07	0.11	0.11
RE Loans Secured By 1-4 Family	0.09	0.08	0.08	0.12	0.11
Revolving	0.12	0.07	0.08	0.11	0.10
Closed-End	0.08	0.07	0.08	0.13	0.12
Commercial Real Estate Loans	0.04	0.03	0.05	0.08	0.09
Construction and Land Dev	0.03	0.01	0.04	0.06	0.09
Multifamily	0.02	0.02	0.02	0.01	0.03
Nonfarm Nonresidential	0.04	0.04	0.06	0.09	0.09
RE Loans Secured by Farmland	0.04	0.01	0.06	0.09	0.12
Commercial and Industrial Loans	0.26	0.26	0.39	0.95	1.22
Loans to Depository Institutions	-0.01	0.00	-0.02	0.04	0.14
Loans to Individuals	1.08	1.26	1.44	1.67	1.66
Credit Card Loans	1.79	3.03	22.98	3.60	2.38
Agricultural Loans	0.00	0.06	0.25	0.23	0.53
Loans to Foreign Governments & Inst	-0.13	0.00	0.00	0.21	0.02
Other Loans and Leases	0.22	0.41	0.26	0.47	0.61

PERCENT OF LOANS AND LEASES

12/31/2006

12/31/2005

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.81	0.69	0.64	0.79	0.93
90+ Days PD Loans and Leases	0.15	0.16	0.15	0.17	0.20
Nonaccrual Loans and Leases	0.50	0.42	0.50	0.68	0.85
90+ Days PD and Nonaccrual Loans and Leases	0.68	0.60	0.67	0.87	1.08
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.00	0.01	0.01	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.82	0.69	0.65	0.80	0.94
90+ Days Past Due Assets	0.15	0.16	0.15	0.18	0.21
Nonaccrual Assets	0.50	0.43	0.52	0.69	0.87
30+ Days PD & Nonaccrual Assets	1.50	1.31	1.34	1.71	2.08

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.42	0.36	0.40	0.52	0.65
90+ PD & Nonaccrual Assets + OREO	0.48	0.42	0.46	0.60	0.72

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.35	0.29	0.34	0.46	0.57
Allowance for Loan & Lease Losses	50.68	42.14	48.07	52.66	59.56
Equity Cap + ALLL	3.89	3.34	3.83	5.07	6.32
Tier 1 Cap + ALLL	4.30	3.84	4.22	5.62	7.18
Loans & Leases + RE Acquired	0.58	0.49	0.59	0.79	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.82	0.66	0.57	0.71	0.83
- 90+ Days Past Due	0.14	0.13	0.11	0.14	0.17
- Nonaccrual	0.55	0.43	0.44	0.52	0.53
Coml & Indl - 30-89 Days PD	0.50	0.58	0.55	0.66	0.82
- 90+ Days Past Due	0.05	0.07	0.07	0.10	0.11
- Nonaccrual	0.52	0.61	0.85	1.39	1.85
Individuals - 30-89 Days PD	1.58	1.41	1.36	1.61	1.79
- 90+ Days Past Due	0.31	0.29	0.32	0.36	0.39
- Nonaccrual	0.14	0.16	0.20	0.24	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.05	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.03	0.05	0.22	0.26
Agricultural - 30-89 Days PD	0.27	0.28	0.27	0.50	0.62
- 90+ Days Past Due	0.02	0.01	0.03	0.05	0.05
- Nonaccrual	0.36	0.35	0.60	1.07	1.20
Foreign Govts- 30-89 Days PD	1.35	0.35	0.03	0.32	0.26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	1.11
- Nonaccrual	0.00	0.00	0.43	0.70	0.80
Other Lns&Ls - 30-89 Days PD	0.49	0.43	0.56	0.71	0.76
- 90+ Days Past Due	0.02	0.02	0.04	0.04	0.08
- Nonaccrual	0.14	0.23	0.32	0.40	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.04	0.82	0.71	0.89	1.06
- 90+ Days Past Due	0.20	0.20	0.15	0.21	0.26
- Nonaccrual	0.50	0.42	0.39	0.41	0.44
Revolving - 30-89 Days PD	0.65	0.39	0.31	0.41	0.44
- 90+ Days Past Due	0.08	0.05	0.04	0.06	0.07
- Nonaccrual	0.26	0.14	0.13	0.13	0.11
Closed-End - 30-89 Days PD	1.20	1.01	0.91	1.13	1.28
- 90+ Days Past Due	0.24	0.27	0.19	0.29	0.33
- Nonaccrual	0.58	0.50	0.50	0.54	0.55
- Jr Lien 30-89 Days PD	0.10	0.07	0.08	0.10	0.13
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.03	0.03
- Jr Lien Nonaccrual	0.05	0.04	0.05	0.05	0.06
Commercial RE - 30-89 Days PD	0.64	0.54	0.43	0.52	0.56
- 90+ Days Past Due	0.05	0.04	0.04	0.04	0.06
- Nonaccrual	0.53	0.42	0.45	0.57	0.58
Const & Dev - 30-89 Days PD	0.88	0.63	0.63	0.76	0.82
- 90+ Days Past Due	0.05	0.05	0.03	0.04	0.06
- Nonaccrual	0.50	0.24	0.27	0.39	0.54
Multi family - 30-89 Days PD	0.44	0.50	0.26	0.32	0.44
- 90+ Days Past Due	0.04	0.03	0.01	0.02	0.02
- Nonaccrual	0.38	0.29	0.27	0.31	0.21
Nonfarm Nres- 30-89 Days PD	0.47	0.45	0.37	0.45	0.50
- 90+ Days Past Due	0.03	0.03	0.03	0.04	0.06
- Nonaccrual	0.51	0.53	0.55	0.70	0.63
Farmland - 30-89 Days PD	0.44	0.39	0.37	0.66	0.78
- 90+ Days Past Due	0.05	0.02	0.06	0.08	0.06
- Nonaccrual	0.58	0.89	1.14	1.31	1.30
Credit Card - 30-89 Days PD	1.69	1.52	1.56	1.99	1.86
- 90+ Days Past Due	0.98	0.82	0.83	1.06	1.31
- Nonaccrual	0.13	0.08	0.05	0.12	0.09

CAPITAL RATIOS	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	7.89	7.44	7.57	7.55	7.44
Tier 1 RBC Ratio	9.71	9.57	9.98	10.05	9.65
Total Risk-Based Capital Ratio	12.28	12.32	12.75	13.11	12.69
Tangible Tier 1 Leverage Ratio	7.57	7.11	7.26	7.25	7.19
Tangible Common Eq Cap/Tan Assets	5.91	5.67	5.90	5.92	6.34
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	31.82	30.69	29.68	28.38	29.63
Standby Letters of Credit	3.13	3.22	3.22	3.21	3.24
Commercial & Similar Letters of Credit	0.12	0.11	0.13	0.14	0.14
Securities Lent	3.15	6.42	4.99	3.92	2.92
Credit Derivatives (BHC as Guarantor)	1.21	0.90	0.56	0.29	0.20
Credit Derivatives (BHC as Beneficiary)	1.48	1.34	0.75	0.64	0.45
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	76.04	74.39	73.17	82.39	69.29
Interest Rate Contracts	59.23	55.47	54.87	64.76	55.59
Interest Rate Futures & Forward Contr	8.77	8.98	8.57	10.53	11.68
Written Options Contr (Int Rate)	7.12	5.92	7.01	8.86	8.60
Purchased Options Contr (Int Rate)	7.14	5.54	6.07	7.46	7.41
Interest Rate Swaps	28.41	28.66	30.23	32.54	25.18
Foreign Exchange Contracts	10.78	11.30	10.76	12.41	10.61
Futures & Forward Foreign Exch Contr	7.01	7.71	7.03	7.58	6.67
Written Options Contr (Foreign Exch)	0.54	0.73	0.73	0.82	0.53
Purchased Options Contr (Foreign Exch)	0.58	0.78	0.78	0.86	0.59
Foreign Exchange Rate Swaps	0.83	1.03	1.21	2.14	1.03
Equity, Commodity, & Other Deriv Contr	2.11	1.86	1.61	1.50	1.29
Commodity & Other Fut & Forward Contr	0.11	0.10	0.10	0.08	0.16
Written Options Contr (Comm & Other)	0.60	0.47	0.47	0.42	0.29
Purchased Options Contr (Comm & Oth)	0.78	0.60	0.45	0.43	0.33
Commodity & Other Swaps	0.36	0.41	0.35	0.37	0.28
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	62.15	68.48	67.31	55.70	57.47

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	87.05	89.88	92.92	91.02	90.14
Foreign Exchange Contracts	8.39	7.66	4.46	5.81	6.77
Equity, Comm, & Other Contracts	1.83	1.11	0.91	0.77	0.59
Futures and Forwards	19.00	19.53	19.51	18.00	27.08
Written Options	6.76	7.72	6.30	7.88	6.97
Exchange-Traded	0.41	0.16	0.49	0.40	0.57
Over-The-Counter	5.74	7.09	4.85	6.98	5.84
Purchased Options	6.76	6.32	5.02	5.22	6.56
Exchange-Traded	0.39	0.21	0.72	0.80	0.90
Over-The-Counter	5.82	5.52	3.93	3.66	4.77
Swaps	60.99	60.02	64.59	65.18	51.13
Held for Trading	38.64	40.54	37.55	39.67	40.66
Interest Rate Contracts	27.47	29.61	27.35	28.80	28.92
Foreign Exchange Contracts	4.27	5.61	3.57	4.24	4.86
Equity, Comm, & Other Contracts	0.94	0.73	0.55	0.61	0.38
Non-Traded	61.36	59.46	62.45	60.33	59.34
Interest Rate Contracts	55.09	56.96	61.17	58.08	56.61
Foreign Exchange Contracts	0.65	0.37	0.41	0.23	0.47
Equity, Comm, & Other Contracts	0.11	0.02	0.01	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	86.62	83.96	85.72	83.96	84.23
One Year or Less	26.33	25.04	24.18	24.17	33.14
Over 1 Year to 5 Years	33.22	27.91	29.84	30.25	26.58
Over 5 Years	19.26	20.78	25.50	24.23	12.92
Gross Negative Fair Value (Abs Val)	0.78	0.96	0.99	1.40	1.63
Gross Positive Fair Value	0.75	0.79	1.06	1.48	2.17
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.09	0.11	0.13	0.19	0.18
Gross Positive Fair Value (X)	0.09	0.11	0.14	0.19	0.20
Held for Trading (X)	0.07	0.09	0.11	0.16	0.15
Non-Traded (X)	0.01	0.01	0.02	0.03	0.04
Current Credit Exposure (X)	0.05	0.06	0.08	0.11	0.12
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.01
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	0.47	0.57	0.71	1.11	1.13

INSURANCE ACTIVITIES	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	44.70	39.72	34.12	31.84	31.18
Ins Under Assets(L/H)/Tot Ins Und Ast	55.30	60.28	65.88	68.16	68.82
Sep Acct Assets(L/H)/Total Life Ast	0.74	0.48	1.83	0.94	0.00
Ins Activities Revenue/Adj Oper Inc	1.43	1.49	1.84	1.17	1.15
Premium Inc/Ins Activities Revenue	8.77	11.36	13.71	15.69	24.44
Credit Rel Prem Inc/Tot Prem Inc	75.39	73.61	70.68	75.78	61.77
Other Prem Inc/Total Prem Inc	24.61	26.39	29.32	24.22	38.23
Ins Under Net Income/Consol Net Income	0.21	0.33	0.66	0.44	0.40
Ins Net Inc (P/C)/Equity (P/C)	7.90	10.09	13.36	16.19	16.05
Ins Net Inc (L/H)/Equity (L/H)	6.78	12.57	6.40	8.26	7.89
Insur Ben, Losses, Exp/Insur Premiums	88.63	107.42	111.73	113.20	80.44
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.64	1.48	1.26	2.26	2.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.29	0.66	0.73	0.66	0.44
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.02	0.01	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	11.98	10.03	9.25	8.16	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.98	1.23	1.15	1.39	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.65	2.35	2.52	2.42	1.85
Cost: Interest-Bearing Deposits	4.23	2.79	1.39	1.35	1.96
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	68.14	28.10	8.46	25.34	0.76
Commercial and Industrial Loans	0.22	10.52	1.85	6.59	11.75
Foreign Governments and Inst	-0.13	0.00	0.00	0.21	0.02
Leases	0.41	0.64	0.21	0.40	0.79
GROWTH RATES:					
Net Loans and Leases	148.47	16.66	19.96	21.36	11.78
Total Selected Assets	67.27	16.65	16.57	28.81	-0.27
Deposits	33.71	18.44	47.84	18.30	27.61

PROFITABILITY:	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	13.96	14.36	14.66	15.26	15.31
Bank Net Inc/Avg Eq Inv in Banks	14.65	14.14	14.53	14.67	15.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	9.60	8.80	7.90	6.17	0.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.91	10.94	11.50	12.69	11.81
Bank Net Income/Parent Net Income	76.65	71.56	69.69	74.53	76.99
Nonbank Net Income/Parent Net Income	4.89	5.57	6.15	5.20	3.68
Sub BHCs Net Inc/Parent Net Income	69.36	65.03	60.50	56.45	65.68
LEVERAGE:					
Total Liabilities/Equity	35.34	33.49	34.75	40.96	41.62
Total Debt/Equity Capital	15.69	15.82	15.86	20.83	18.99
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.34	24.23	24.63	29.59	28.43
Tot Debt+Lns Guaranteed for Affl/Equity	17.35	20.12	19.67	26.59	24.42
Total Debt/Eq Cap - Exc Over Fair Value	15.92	16.27	17.12	23.55	20.62
Long-Term Debt/Equity Capital	11.88	12.45	12.04	15.42	13.73
Short-Term Debt/Equity Capital	3.02	2.55	3.47	4.00	4.41
Current Portion of LT Debt/Equity	0.28	0.12	0.24	0.33	0.68
Exc Cost Over Fair Value/Equity Cap	0.40	1.06	1.52	2.48	1.95
Long-Term Debt/Consolidated LT Debt	14.84	15.07	15.90	18.99	18.55
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.24	108.78	109.21	110.51	110.41
Total Investment in Subs/Equity	121.06	119.79	120.81	123.73	123.42
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.44	99.21	99.20	99.46	99.03
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.64	108.70	108.30	110.96	110.24
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	0.71	0.77	0.77	0.75
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.26	1.90	1.79	1.75	1.52
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	136.47	145.11	134.06	145.33	184.09
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.43	147.51	136.30	149.23	180.46
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	114.49	98.70	117.81	116.41	119.34
Pretax Oper Inc + Int Exp/Int Expense	3185.07	3255.79	3475.33	3059.64	6113.87
Div + Int From Subs/Int Exp + Div	156.81	176.18	157.38	169.14	199.49
Fees+Other Inc From Subs/Sal + Oth Exp	15.28	19.65	20.14	18.26	21.19
Net Inc/Curr Port of LT Debt+Pfd Div(X)	128.91	813.95	209.81	305.93	2453.19
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.83	0.40	0.60	0.75	1.36
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.33	0.62	0.62	0.21	2.65
Total	11.33	11.11	0.62	0.34	2.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.01	0.02
To Nonbank Subsidiaries	0.25	1.22	0.65	1.22	0.91
To Subsidiary BHCs	0.01	0.01	0.00	0.00	0.00
Total	0.36	1.76	1.21	1.89	1.62
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.81	6.98	9.38	6.96	6.52
Combined Thrift Assets	0.39	0.35	0.42	0.06	0.10
Combined Foreign Nonbank Sub Assets	0.11	0.14	0.15	0.18	0.17

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	12/31/2006	12/31/2005	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	68.87	68.89	77.37	64.76	45.48
Dividends Paid/Net Income	36.77	39.47	33.11	32.28	29.50
Net Income - Dividends/Avg Equity	8.60	8.47	9.27	9.60	10.03
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	125.44	138.97	111.04	127.99	146.90
Dividends From Nonbank Subs	5.47	11.16	6.40	5.61	7.70
Dividends From Subsidiary BHCs	17.75	21.35	21.50	19.80	38.96
Dividends From All Subsidiaries	174.29	197.28	159.89	181.64	222.83
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	66.49	59.78	57.09	53.79	61.03
Interest Income From Bank Subs	3.06	2.56	1.57	1.75	2.81
Mgt & Service Fees From Bank Subs	3.61	3.56	4.69	3.11	3.22
Other Income From Bank Subs	0.01	0.27	0.14	0.02	0.06
Operating Income From Bank Subs	76.63	68.32	63.56	66.65	72.55
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	51.80	47.31	64.19	63.69	89.32
Interest Income From Nonbank Subs	30.86	24.40	19.71	16.13	21.77
Mgt & Serv Fees From Nonbank Subs	3.68	2.75	3.41	3.41	4.53
Other Income From Nonbank Subs	0.02	0.01	0.08	0.03	0.03
Operating Inc From Nonbank Subs	105.56	101.72	103.99	102.94	133.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	46.80	48.92	39.35	52.08	76.56
Interest Inc From Subsidiary BHCs	4.08	4.48	4.05	1.27	1.39
Mgt & Serv Fees From Sub BHCs	0.44	3.17	1.17	1.10	0.73
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	54.75	60.70	59.22	57.20	85.95
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	57.71	55.37	55.17	56.77	54.59
Interest Income From Bank Subs	2.76	2.40	2.57	2.48	3.83
Mgt & Serv Fees From Bank Subs	3.23	2.62	3.05	2.77	2.76
Other Income From Bank Subs	0.00	0.02	0.02	0.01	0.02
Operating Income From Bank Subs	67.21	64.11	71.35	65.73	71.91
Dividends From Nonbank Subs	2.90	4.35	3.40	2.56	2.24
Interest Income From Nonbank Subs	1.87	1.51	0.95	1.00	1.01
Mgt & Serv Fees From Nonbank Subs	0.09	0.12	0.11	0.11	0.13
Other Income From Nonbank Subs	0.00	0.00	0.01	0.01	0.00
Operating Inc From Nonbank Subs	5.80	7.27	5.39	4.59	4.45
Dividends From Subsidiary BHCs	11.45	12.67	12.19	12.18	15.13
Interest Inc From Subsidiary BHCs	0.33	0.42	0.07	0.17	0.15
Mgt & Serv Fees From Sub BHCs	0.00	0.06	0.00	0.04	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.21	14.69	13.84	13.50	16.02
Loans and Adv From Subs/ST Debt	504.66	487.31	262.37	299.85	237.07
Loans and Adv From Subs/Total Debt	135.19	138.66	170.26	77.25	73.91

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									68
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.07	1.20	1.61	2.65	3.16	3.63	4.02	4.18	68
+ Non-interest Income	1.91	0.24	0.31	1.03	1.71	2.62	3.74	4.88	68
- Overhead Expense	2.96	0.98	1.55	2.43	2.93	3.34	4.31	4.74	68
- Provision for Losses	0.15	-0.00	0.00	0.05	0.11	0.22	0.39	0.53	68
+ Securities Gains (Losses)	-0.00	-0.19	-0.07	-0.01	0.00	0.01	0.03	0.05	68
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	68
= Pretax Net Oper Income (TE)	1.83	0.58	0.86	1.31	1.81	2.23	2.67	3.07	68
Net Operating Income	1.18	0.41	0.56	0.83	1.25	1.44	1.69	1.91	68
Net Income	1.21	0.47	0.56	0.93	1.22	1.49	1.72	2.04	68
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)	6.58	4.93	5.60	6.19	6.62	6.96	7.36	7.69	68
Interest Expense	3.16	1.81	2.36	2.78	3.16	3.45	3.79	4.28	68
Net Interest Income (TE)	3.41	1.34	1.85	2.97	3.51	3.89	4.40	4.70	68
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.23	-0.00	0.00	0.09	0.16	0.32	0.64	0.94	68
Earnings Coverage of Net Losses (X)	33.33	-29.49	3.11	7.34	12.61	25.30	83.97	459.25	66
Ln&Ls Allowance/Total Loans & Leases	1.11	0.44	0.59	0.94	1.09	1.30	1.49	1.62	68
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.57	0.09	0.11	0.25	0.44	0.75	1.26	1.98	68
30-89 Days Past Due Loans and Leases	0.81	0.13	0.27	0.48	0.72	0.98	1.67	2.39	68
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.55	-27.77	11.72	23.91	33.74	49.68	74.86	82.36	68
Net ST Noncore Funding Dependence	23.41	-43.26	6.96	15.69	23.70	31.31	39.79	45.75	68
Net Loans and Leases/Total Assets	62.64	18.36	36.17	54.75	66.65	72.13	74.34	76.65	68
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.89	4.33	5.98	7.20	7.86	8.56	9.81	10.63	68
Equity Capital/Total Assets	9.21	4.10	6.46	7.66	9.24	10.61	11.89	14.55	68
Net Loans&Ls/Equity Capital (X)	6.96	3.12	4.15	5.90	6.88	8.15	9.10	9.80	68
Cash Dividends/Net Income	36.76	0.00	0.56	26.15	42.55	52.78	66.45	76.96	68
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	8.60	0.90	2.48	5.63	8.79	11.04	14.73	16.39	68
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.02	0.00	0.00	0.00	0.00	4.59	13.82	22.39	68
Long-Term Debt/Equity Capital	11.88	0.00	0.00	0.00	5.31	20.22	42.81	58.73	68
Equity Investment in Subs/Equity Cap	110.24	88.54	93.78	101.74	108.58	118.28	127.96	135.47	68
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	134.43	17.30	33.97	99.77	133.20	172.46	200.93	269.11	68

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.94	4.37	5.04	5.44	5.91	6.41	6.80	7.04	68
Less: Interest Expense	2.85	1.66	1.99	2.51	2.87	3.13	3.52	4.18	68
Equals: Net Interest Income (TE)	3.07	1.20	1.61	2.65	3.16	3.63	4.02	4.18	68
Plus: Non-Interest Income	1.91	0.24	0.31	1.03	1.71	2.62	3.74	4.88	68
Equals: Adj Operating Income (TE)	4.97	2.42	3.02	4.12	5.05	5.74	6.54	7.31	68
Less: Overhead Expense	2.96	0.98	1.55	2.43	2.93	3.34	4.31	4.74	68
Less: Provision for Loan and Lease Losses	0.15	-0.00	0.00	0.05	0.11	0.22	0.39	0.53	68
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Plus: Realized G/L on AFS Sec	-0.00	-0.19	-0.07	-0.02	0.00	0.01	0.03	0.05	68
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	68
Equals: Pretax Net Oper Inc (TE)	1.83	0.58	0.86	1.31	1.81	2.23	2.67	3.07	68
Less: Applicable Income Taxes (TE)	0.62	0.15	0.28	0.44	0.61	0.79	0.99	1.06	68
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.02	0.03	68
Equals: Net Operating Income	1.18	0.41	0.56	0.83	1.25	1.44	1.69	1.91	68
Plus: Net Extraordinary Items	0.00	-0.01	0.00	0.00	0.00	0.00	0.01	0.17	68
Equals: Net Income	1.21	0.47	0.56	0.93	1.22	1.49	1.72	2.04	68
Memo: Net Income (Last Four Qtrs)	1.21	0.47	0.56	0.93	1.22	1.49	1.72	2.04	68
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.18	84.94	86.99	88.21	89.97	91.89	94.08	96.08	68
Avg Int-Bearing Funds / Avg Assets	75.81	59.24	62.15	71.19	76.03	80.82	85.80	87.58	68
Int Income (TE) / Avg Earning Assets	6.58	4.93	5.60	6.19	6.62	6.96	7.36	7.69	68
Int Expense / Avg Earning Assets	3.16	1.81	2.36	2.78	3.16	3.45	3.79	4.28	68
Net Int Inc (TE) / Avg Earn Assets	3.41	1.34	1.85	2.97	3.51	3.89	4.40	4.70	68
YIELD OR COST:									
Total Loans and Leases (TE)	7.22	5.50	6.17	6.79	7.25	7.56	8.30	8.63	68
Interest-Bearing Bank Balances	5.07	0.76	1.54	3.12	4.73	5.86	9.15	14.44	66
Fed Funds Sold & Reverse Repos	5.07	3.24	4.45	4.89	5.04	5.23	5.70	6.79	68
Trading Assets	3.02	0.00	0.00	0.65	2.91	5.04	7.26	7.58	50
Total Earning Assets	6.51	4.82	5.58	6.12	6.53	6.87	7.34	7.66	68
Investment Securities (TE)	4.95	4.21	4.23	4.58	4.91	5.33	5.62	5.84	68
U.S. Treasury & Agency Sec (excl MBS)	4.48	3.04	3.44	3.85	4.29	4.85	6.02	7.92	67
Mortgage-Backed Securities	4.69	3.06	4.07	4.32	4.65	5.05	5.33	5.87	68
All Other Securities	8.27	4.42	4.86	5.86	6.89	8.71	15.89	25.40	68
Interest-Bearing Deposits	3.21	1.99	2.54	2.80	3.20	3.51	3.97	4.26	68
Time Deposits of \$100K or More	4.44	2.39	3.48	4.00	4.49	4.77	5.18	5.55	68
Time Deposits < \$100K	3.99	2.43	3.40	3.67	3.97	4.29	4.80	4.92	68
Other Domestic Deposits	2.25	0.94	1.38	1.66	2.19	2.70	3.25	3.63	68
Foreign Deposits	4.22	2.05	2.88	3.67	4.32	4.81	5.01	5.04	41
Fed Funds Purchased and Repos	4.52	3.32	3.74	4.30	4.58	4.83	5.00	5.49	68
Other Borrowed Funds & Trading Liab	4.51	2.67	2.91	3.77	4.64	5.05	5.82	6.15	68
All Interest-Bearing Funds	3.77	2.56	2.97	3.48	3.71	4.10	4.66	4.95	68

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	74.11	44.07	52.79	58.96	70.21	86.64	106.95	115.30	68
Avg Assets per Employee (\$000)	5056.01	2389.35	2865.14	3587.60	4421.53	5458.27	9007.66	11645.4	68

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.51	0.00	0.00	1.25	2.94	5.90	8.01	9.46	68
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Overhead Exp / NII + Non-Int Income	60.93	42.59	49.43	55.64	60.18	66.39	72.40	77.35	68
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.96	0.98	1.55	2.43	2.93	3.34	4.31	4.74	68
Personnel Expense	1.61	0.49	0.81	1.24	1.56	1.98	2.34	2.61	68
Net Occupancy Expense	0.40	0.09	0.21	0.30	0.38	0.48	0.57	0.76	68
Other Operating Expenses	0.94	0.39	0.54	0.74	0.93	1.14	1.33	1.55	68

Overhead Less Non-Interest Income	1.02	-0.52	-0.19	0.59	1.11	1.47	1.80	1.91	68
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.19	42.32	49.23	54.88	59.02	65.23	71.66	77.30	68
Personnel Expense	32.05	18.20	23.15	29.04	32.69	35.32	38.78	40.54	68
Net Occupancy Expense	8.03	3.55	4.87	6.72	7.80	9.20	11.25	12.54	68
Other Operating Expenses	19.45	13.09	14.64	16.23	18.94	21.67	25.33	30.91	68

Total Non-Interest Income	36.37	8.27	14.27	24.94	34.94	46.52	58.44	76.30	68
Fiduciary Activities Income	4.65	0.00	0.00	0.39	2.67	5.77	11.03	47.45	68
Serv Charges on Deposit Accts - Domestic	6.92	0.63	1.16	3.06	7.68	10.05	12.07	13.21	68
Trading Revenue	1.14	-0.37	-0.00	0.00	0.33	1.32	4.69	8.66	68
Investment Banking Fees & Commissions	2.97	0.01	0.26	0.89	1.71	4.13	8.56	13.17	68
Venture Capital Revenue	0.18	-0.05	0.00	0.00	0.00	0.14	1.00	1.64	68
Net Servicing Fees	0.75	-0.01	0.00	0.01	0.27	1.05	2.32	5.18	68
Net Securitization Income	0.32	0.00	0.00	0.00	0.00	0.00	1.39	5.23	68
Insurance Activities Revenue	1.42	0.00	0.00	0.21	0.83	2.24	4.13	5.28	68
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	-0.09	0.00	0.26	0.76	2.33	3.81	6.20	68
Other Non-Interest Income	10.79	2.62	3.95	5.99	9.45	14.07	22.47	23.86	68

Overhead Less Non-Interest Income	22.73	-8.63	-4.07	14.28	22.15	33.71	42.56	47.02	68
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.53	17.31	22.47	27.24	31.36	33.80	35.82	37.15	68
Appl Inc Tax+TE/Pretax NOI+TE	34.08	25.86	27.44	31.63	34.09	36.34	39.35	40.77	68

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	39.85	4.37	14.88	30.00	41.42	49.27	56.79	63.22	68
Commercial and Industrial Loans	11.89	0.61	3.22	7.68	11.38	15.59	20.89	23.67	68
Loans to Individuals	5.36	0.05	0.14	0.99	4.39	9.43	14.07	14.64	68
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.08	0.54	1.07	68
Agricultural Loans	0.21	0.00	0.00	0.01	0.09	0.32	0.73	1.36	68
Other Loans and Leases	3.16	0.04	0.40	1.33	2.57	4.53	7.69	9.10	68
Net Loans and Leases	62.64	18.36	36.17	54.75	66.65	72.13	74.34	76.65	68
Debt Securities Over 1 Year	13.86	1.87	5.04	8.61	12.29	17.87	25.40	32.55	68
Mutual Funds and Equity Securities	0.25	0.00	0.00	0.03	0.15	0.39	1.03	1.47	68
Subtotal	77.53	40.30	44.26	72.29	82.82	85.92	87.41	88.93	68
Interest-Bearing Bank Balances	0.54	0.00	0.00	0.01	0.09	0.56	1.82	5.88	68
Federal Funds Sold & Reverse Repos	2.68	0.00	0.01	0.26	1.21	3.17	10.30	14.66	68
Debt Securities 1 Year or Less	3.11	0.03	0.11	0.44	1.61	4.04	9.50	23.47	68
Trading Assets	1.14	0.00	0.00	0.00	0.12	0.99	5.98	11.98	68
Total Earning Assets	88.09	80.00	83.17	85.75	87.94	90.40	91.64	94.97	68
Non-Int Cash and Due From Dep Inst	2.37	0.61	0.82	1.77	2.31	2.89	4.11	4.58	68
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.08	0.16	0.18	68
All Other Assets	9.34	3.25	5.67	6.90	9.14	11.16	13.70	15.91	68
MEMORANDA:									
Short-Term Investments	8.04	0.56	0.80	2.36	4.43	10.15	21.63	48.13	68
U.S. Treasury Securities	0.31	0.00	0.00	0.01	0.08	0.32	1.29	2.80	68
U.S. Agency Securities (excl MBS)	3.46	0.00	0.02	0.26	1.73	4.88	13.10	15.90	68
Municipal Securities	1.07	0.00	0.00	0.11	0.49	1.91	2.90	3.87	68
Mortgage-Backed Securities	9.67	0.20	2.19	5.25	9.40	12.74	17.94	23.54	68
Asset-Backed Securities	0.17	0.00	0.00	0.00	0.00	0.09	0.86	1.97	68
Other Debt Securities	0.65	0.00	0.00	0.02	0.16	0.80	3.06	4.23	68
RE Loans Secured by 1-4 Family	16.64	0.27	4.02	10.16	16.17	22.27	30.24	32.68	68
Revolving	3.86	0.00	0.05	1.17	3.49	6.53	8.43	9.72	68
Closed-End, Sec by First Liens	10.77	0.16	3.07	5.50	10.51	15.05	21.08	23.53	68
Closed-End, Sec by Junior Liens	1.65	0.00	0.01	0.53	1.47	2.22	4.30	5.56	68
Commercial Real Estate Loans	20.91	0.82	1.85	11.83	19.65	28.94	40.44	46.95	68
Construction and Land Dev	7.45	0.04	0.52	2.93	6.31	11.21	16.45	20.21	68
Multifamily	1.55	0.00	0.21	0.48	0.95	1.72	3.59	12.91	68
Nonfarm Nonresidential	11.02	0.14	0.93	5.50	10.58	16.84	22.09	23.57	68
RE Loans Secured by Farmland	0.22	0.00	0.00	0.00	0.09	0.39	0.82	1.20	68
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	62.01	13.11	39.58	52.30	63.39	73.26	78.72	87.37	68
RE Loans Secured by 1-4 Family	26.62	0.80	6.89	15.97	26.31	37.02	45.52	51.27	68
Revolving	5.87	0.01	0.13	1.69	5.18	10.35	12.10	13.14	68
Closed-End	20.25	0.56	4.65	10.84	19.04	27.58	36.88	45.10	68
Commercial Real Estate Loans	31.95	2.21	7.40	17.02	30.37	42.83	60.93	75.32	68
Construction and Land Dev	11.09	0.12	1.23	4.86	8.90	17.18	24.06	28.56	68
Multifamily	2.44	0.00	0.38	0.88	1.42	2.52	5.17	19.07	68
Nonfarm Nonresidential	16.62	0.37	3.13	8.67	15.49	25.03	29.13	35.40	68
RE Loans Secured by Farmland	0.33	0.00	0.00	0.00	0.14	0.56	1.25	1.72	68
Loans to Depository Institutions	0.18	0.00	0.00	0.00	0.00	0.14	0.93	1.75	68
Commercial and Industrial Loans	18.83	2.75	7.41	12.93	17.52	23.28	31.96	38.39	68
Loans to Individuals	8.67	0.16	0.31	1.51	6.59	15.38	21.50	25.22	68
Credit Card Loans	1.18	0.00	0.00	0.00	0.10	1.16	6.09	11.45	68
Agricultural Loans	0.32	0.00	0.00	0.02	0.13	0.51	1.22	2.40	68
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.17	68
Other Loans and Leases	6.18	0.06	0.71	1.99	4.50	8.06	14.12	33.39	68

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.04	0.56	0.80	2.36	4.43	10.15	21.63	48.13	68
Liquid Assets	22.46	9.97	10.90	13.16	18.61	28.63	44.30	53.32	68
Investment Securities	18.54	6.29	8.14	12.14	17.27	21.03	34.42	51.44	68
Net Loans and Leases	62.64	18.36	36.17	54.75	66.65	72.13	74.34	76.65	68
Net Lns, Ls & Stdbly Ltrs of Credit	65.81	19.44	40.68	56.84	68.86	75.37	79.79	82.12	68
Core Deposits	48.20	4.63	11.55	40.05	50.71	60.08	67.48	69.31	68
Noncore Funding	36.07	15.46	19.96	25.41	32.68	44.40	67.43	75.79	68
Time Deposits of \$100K or More	11.72	2.14	4.51	7.45	10.94	14.59	22.13	27.58	68
Foreign Deposits	2.69	0.00	0.00	0.00	0.94	3.65	9.52	20.71	68
Fed Funds Purchased and Repos	7.72	0.75	1.95	3.95	5.61	11.62	15.29	20.62	68
Net Fed Funds Purchased (Sold)	4.91	-3.42	-1.93	1.63	4.09	8.65	12.39	13.57	68
Commercial Paper	0.41	0.00	0.00	0.00	0.00	0.57	2.41	3.37	68
Oth Borrowings W/Rem Mat 1 Yr or Less	3.45	0.04	0.15	0.84	2.78	4.90	8.86	13.49	68
Earning Assets Repr in 1 Year	44.16	20.45	22.31	37.26	44.19	51.41	63.10	66.19	68
Int-Bearing Liab Repr in 1 Year	22.37	1.40	10.14	16.47	21.03	27.30	38.84	46.59	68
Long-Term Debt Repr in 1 Year	2.13	0.00	0.00	0.00	0.40	4.44	7.16	8.60	68
Net Assets Repriceable in 1 Year	18.21	-3.87	-0.08	6.56	21.33	24.94	34.45	46.20	68
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.55	-27.77	11.72	23.91	33.74	49.68	74.86	82.36	68
Net ST Noncore Funding Dependence	23.41	-43.26	6.96	15.69	23.70	31.31	39.79	45.75	68
Short-Term Inv/ST Noncore Funding	26.52	2.74	3.83	10.30	19.36	38.93	63.00	104.16	68
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.24	-29.86	-19.16	-12.52	-5.83	1.57	19.21	40.47	68
Net Loans and Leases/Total Deposits	97.36	41.34	59.53	83.98	99.48	106.16	122.36	144.66	68
Net Loans and Leases/Core Deposits	157.37	64.22	95.15	109.62	132.77	161.65	389.26	482.82	68
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.58	-9.12	-4.48	-0.98	0.00	0.02	0.05	0.30	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.92	-6.16	-5.73	-3.68	-1.76	-0.02	0.83	2.12	67
Struct Notes Appr(Depr)/T1 Cap	-0.06	-0.69	-0.34	-0.03	-0.00	-0.00	0.00	0.00	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.53	0.00	0.00	0.00	0.21	6.99	54.25	66.37	68
Available-For-Sale Securities	92.46	26.01	42.21	92.06	99.73	100.00	100.00	100.00	68
U.S. Treasury Securities	2.12	0.00	0.00	0.09	0.60	2.68	11.02	13.77	68
U.S. Agency Securities (excl MBS)	17.97	0.00	0.22	2.42	8.75	28.00	57.15	71.74	68
Municipal Securities	5.89	0.00	0.06	0.65	4.17	9.36	16.42	21.04	68
Mortgage-Backed Securities	59.07	0.74	11.37	39.21	62.14	78.51	91.67	95.25	68
Asset-Backed Securities	1.19	0.00	0.00	0.00	0.00	0.86	6.70	10.46	68
Other Debt Securities	4.22	0.00	0.02	0.12	1.07	4.94	17.95	28.81	68
Mutual Funds and Equity Securities	1.71	0.00	0.01	0.18	0.91	2.50	5.74	7.90	68
Debt Securities 1 Year or Less	16.46	0.25	0.56	3.11	10.95	23.48	49.37	67.76	68
Debt Securities 1 To 5 Years	21.64	0.10	0.81	5.10	14.63	36.07	52.60	63.12	68
Debt Securities Over 5 Years	56.11	3.30	11.95	30.25	60.70	85.15	90.55	94.98	68
Pledged Securities	61.96	6.32	29.52	46.52	62.73	78.71	88.19	90.37	68
Structured Notes, Fair Value	0.20	0.00	0.00	0.00	0.00	0.01	1.31	3.30	68

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.00	0.00	0.05	0.11	0.22	0.39	0.53	68
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	-0.00	0.00	0.09	0.18	0.32	0.68	0.96	68
Provision for Ln&Ls Losses/Net Losses	109.53	-53.22	2.41	80.90	106.59	126.07	180.65	432.35	66
Ln&Ls Allowance/Total Loans & Leases	1.11	0.44	0.59	0.94	1.09	1.30	1.49	1.62	68
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.73	1.46	2.00	3.29	5.87	9.75	30.07	157.61	63
ALLL/Nonaccrual Assets	330.94	59.90	111.26	183.32	254.84	426.65	765.22	1120.80	67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	231.35	45.15	65.92	127.52	192.29	304.36	459.16	654.82	66
Gross Ln&Ls Losses/Avg Loans & Leases	0.32	0.00	0.01	0.14	0.26	0.43	0.83	1.18	68
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.04	0.08	0.13	0.20	0.26	68
Net Losses/Avg Loans and Leases	0.23	-0.00	0.00	0.09	0.16	0.32	0.64	0.94	68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	68
Recoveries/Prior Year-End Losses	31.81	9.59	16.58	22.62	27.65	40.85	54.78	68.60	66
Earnings Coverage of Net Losses (X)	33.33	-29.49	3.11	7.34	12.61	25.30	83.97	459.25	66
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.00	0.00	0.01	0.04	0.12	0.20	0.30	66
RE Loans Secured By 1-4 Family	0.09	-0.00	0.00	0.01	0.06	0.14	0.24	0.42	66
Revolving	0.12	-0.01	-0.00	0.00	0.09	0.22	0.34	0.39	65
Closed-End	0.07	-0.00	0.00	0.00	0.04	0.10	0.24	0.42	66
Commercial Real Estate Loans	0.04	-0.01	-0.00	0.00	0.01	0.07	0.14	0.19	66
Construction and Land Dev	0.03	-0.00	-0.00	0.00	0.00	0.05	0.15	0.21	66
Multifamily	0.01	-0.31	-0.02	0.00	0.00	0.02	0.09	0.25	65
Nonfarm Nonresidential	0.04	-0.05	-0.02	-0.00	0.01	0.08	0.18	0.24	66
RE Loans Secured by Farmland	0.03	-0.21	-0.01	0.00	0.00	0.02	0.11	0.42	54
Commercial and Industrial Loans	0.26	-0.04	-0.00	0.05	0.19	0.46	0.65	0.91	68
Loans to Depository Institutions	-0.00	-1.52	-0.06	0.00	0.00	0.00	0.00	0.00	41
Loans to Individuals	1.08	0.08	0.17	0.45	0.89	1.48	2.48	3.28	62
Credit Card Loans	1.79	-18.76	-1.57	1.00	2.26	3.16	4.30	4.53	47
Agricultural Loans	-0.00	-1.28	-0.21	0.00	0.00	0.04	0.24	0.33	59
Loans to Foreign Governments & Inst	-0.12	-1.95	-0.97	0.00	0.00	0.00	0.01	0.02	15
Other Loans and Leases	0.22	-0.22	-0.03	0.00	0.09	0.35	0.76	1.42	68

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

30-89 Days PD Loans and Leases	0.81	0.13	0.27	0.48	0.72	0.98	1.67	2.39	68
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.02	0.10	0.24	0.43	0.64	68
Nonaccrual Loans and Leases	0.49	0.08	0.10	0.21	0.37	0.63	1.12	1.88	68
90+ Days PD and Nonaccrual Loans and Leases	0.68	0.11	0.13	0.29	0.55	0.90	1.61	2.19	68
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	68
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.81	0.13	0.27	0.48	0.72	0.98	1.67	2.39	68
90+ Days Past Due Assets	0.14	0.00	0.00	0.03	0.10	0.25	0.43	0.64	68
Nonaccrual Assets	0.49	0.08	0.10	0.21	0.37	0.63	1.12	1.88	68
30+ Days PD & Nonaccrual Assets	1.50	0.39	0.50	0.85	1.42	1.89	2.63	4.47	68
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.41	0.06	0.09	0.18	0.37	0.57	0.92	1.31	68
90+ PD & Nonaccrual Assets + OREO	0.48	0.06	0.10	0.25	0.42	0.66	1.00	1.46	68
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.34	0.04	0.07	0.14	0.30	0.46	0.73	0.95	68
Allowance for Loan & Lease Losses	50.67	6.97	12.77	25.43	41.44	68.98	113.04	165.39	68
Equity Cap + ALLL	3.89	0.43	0.72	1.45	2.95	5.86	7.98	14.70	68
Tier 1 Cap + ALLL	4.29	0.22	0.89	1.77	3.50	6.09	9.07	12.66	68
Loans & Leases + RE Acquired	0.57	0.09	0.11	0.25	0.45	0.75	1.26	1.98	68

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	0.81	0.18	0.29	0.45	0.69	1.00	1.47	2.58	66
	- 90+ Days Past Due	0.13	0.00	0.00	0.01	0.08	0.25	0.37	0.84	66
	- Nonaccrual	0.54	0.07	0.11	0.26	0.39	0.73	1.24	1.80	66
Coml & Indl	- 30-89 Days PD	0.50	0.00	0.08	0.22	0.45	0.66	1.10	1.16	68
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.09	0.17	0.24	68
	- Nonaccrual	0.52	0.00	0.05	0.21	0.46	0.67	1.21	1.48	68
Individuals	- 30-89 Days PD	1.57	0.07	0.52	0.98	1.43	2.05	2.86	3.90	68
	- 90+ Days Past Due	0.30	0.00	0.00	0.01	0.16	0.50	1.19	1.42	68
	- Nonaccrual	0.14	0.00	0.00	0.01	0.06	0.21	0.48	0.90	68
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	41
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	41
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	41
Agricultural	- 30-89 Days PD	0.26	0.00	0.00	0.00	0.08	0.49	1.07	1.25	59
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.22	59
	- Nonaccrual	0.35	0.00	0.00	0.00	0.06	0.64	1.37	3.35	59
Foreign Govts-	- 30-89 Days PD	1.34	0.00	0.00	0.00	0.00	0.00	0.00	5.05	15
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other Lns&Ls	- 30-89 Days PD	0.48	0.00	0.00	0.05	0.37	0.73	1.43	2.18	68
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.18	68
	- Nonaccrual	0.14	0.00	0.00	0.00	0.09	0.24	0.47	0.56	68
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.04	0.13	0.24	0.49	0.90	1.46	2.08	3.25	66
	- 90+ Days Past Due	0.19	0.00	0.00	0.01	0.13	0.29	0.61	1.27	66
	- Nonaccrual	0.50	0.04	0.06	0.14	0.33	0.65	1.30	2.05	66
Revolving	- 30-89 Days PD	0.64	0.00	0.05	0.30	0.59	0.79	1.27	2.77	65
	- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.14	0.29	0.38	65
	- Nonaccrual	0.26	0.00	0.00	0.01	0.17	0.37	0.87	1.64	65
Closed-End	- 30-89 Days PD	1.19	0.12	0.28	0.57	0.97	1.73	2.56	3.46	66
	- 90+ Days Past Due	0.23	0.00	0.00	0.01	0.10	0.32	0.88	1.96	66
	- Nonaccrual	0.58	0.04	0.07	0.20	0.39	0.82	1.62	2.06	66
	- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.02	0.09	0.14	0.27	0.37	66
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.05	66
	- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.03	0.08	0.12	0.19	66
Commercial RE	- 30-89 Days PD	0.63	0.14	0.19	0.28	0.52	0.87	1.41	1.78	66
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.19	0.31	66
	- Nonaccrual	0.53	0.00	0.08	0.22	0.40	0.83	1.13	1.31	66
Const & Dev	- 30-89 Days PD	0.88	0.00	0.09	0.24	0.74	1.36	2.07	2.79	66
	- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.18	0.41	66
	- Nonaccrual	0.49	0.00	0.00	0.03	0.39	0.90	1.32	1.74	66
Multifamily	- 30-89 Days PD	0.43	0.00	0.00	0.03	0.19	0.66	1.27	3.20	65
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.20	0.49	65
	- Nonaccrual	0.37	0.00	0.00	0.02	0.17	0.62	1.47	2.31	65
Nonfarm Nres-	- 30-89 Days PD	0.47	0.00	0.07	0.18	0.40	0.66	1.01	1.36	66
	- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.01	0.04	0.11	0.16	66
	- Nonaccrual	0.51	0.00	0.07	0.17	0.44	0.73	0.97	1.53	66
Farmland	- 30-89 Days PD	0.43	0.00	0.00	0.00	0.29	0.71	1.35	2.44	54
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.15	0.66	54
	- Nonaccrual	0.58	0.00	0.00	0.00	0.39	1.04	1.88	2.23	54
Credit Card	- 30-89 Days PD	1.69	0.00	0.00	1.05	1.69	2.33	3.32	4.15	47
	- 90+ Days Past Due	0.98	0.00	0.00	0.14	0.65	1.67	2.67	4.06	47
	- Nonaccrual	0.12	0.00	0.00	0.00	0.00	0.11	0.92	1.02	47

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.89	4.33	5.98	7.20	7.86	8.56	9.81	10.63	68
Tier 1 RBC Ratio	9.70	6.41	7.85	8.43	9.40	11.09	12.14	13.36	68
Total Risk-Based Capital Ratio	12.27	9.55	11.03	11.54	12.07	12.58	14.33	15.67	68
Tangible Tier 1 Leverage Ratio	7.56	3.63	5.21	6.74	7.62	8.43	9.73	10.62	68
Tangible Common Eq Cap/Tan Assets	5.90	1.75	3.53	4.85	6.01	6.77	8.10	8.45	68
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	31.81	5.86	11.70	20.71	29.08	42.40	54.15	76.39	68
Standby Letters of Credit	3.13	0.11	0.35	1.07	2.62	4.58	7.27	8.86	68
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.01	0.07	0.22	0.34	0.44	68
Securities Lent	3.15	0.00	0.00	0.00	0.00	0.00	16.20	65.14	68
Credit Derivatives (BHC as Guarantor)	1.20	0.00	0.00	0.00	0.00	0.00	0.62	38.71	68
Credit Derivatives (BHC as Beneficiary)	1.48	0.00	0.00	0.00	0.00	0.07	3.83	39.61	68
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	76.04	0.02	0.21	4.46	17.78	44.85	233.23	815.37	68
Interest Rate Contracts	59.23	0.00	0.10	3.72	13.68	30.59	153.62	722.72	68
Interest Rate Futures & Forward Contr	8.76	0.00	0.00	0.00	0.53	4.69	60.09	91.72	68
Written Options Contr (Int Rate)	7.12	0.00	0.00	0.00	0.43	3.00	14.70	138.14	68
Purchased Options Contr (Int Rate)	7.13	0.00	0.00	0.00	0.30	4.71	17.13	117.07	68
Interest Rate Swaps	28.41	0.00	0.00	2.92	10.87	22.07	66.05	373.60	68
Foreign Exchange Contracts	10.78	0.00	0.00	0.00	0.10	2.48	85.05	161.63	68
Futures & Forward Foreign Exch Contr	7.01	0.00	0.00	0.00	0.10	1.67	60.51	100.07	68
Written Options Contr (Foreign Exch)	0.54	0.00	0.00	0.00	0.00	0.05	0.94	11.55	68
Purchased Options Contr (Foreign Exch)	0.57	0.00	0.00	0.00	0.00	0.05	1.01	12.35	68
Foreign Exchange Rate Swaps	0.83	0.00	0.00	0.00	0.00	0.06	3.34	18.58	68
Equity, Commodity, & Other Deriv Contr	2.10	0.00	0.00	0.00	0.00	0.68	15.33	31.17	68
Commodity & Other Fut & Forward Contr	0.10	0.00	0.00	0.00	0.00	0.00	0.46	2.13	68
Written Options Contr (Comm & Other)	0.59	0.00	0.00	0.00	0.00	0.18	2.95	8.89	68
Purchased Options Contr (Comm & Oth)	0.77	0.00	0.00	0.00	0.00	0.07	4.00	14.28	68
Commodity & Other Swaps	0.36	0.00	0.00	0.00	0.00	0.10	2.64	4.38	68
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	62.15	14.44	25.93	35.99	46.89	70.51	116.58	252.38	68

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.05	2.08	18.58	80.46	94.99	99.63	100.00	100.00	65
Foreign Exchange Contracts	8.39	0.00	0.00	0.00	1.28	8.60	33.21	90.86	65
Equity, Comm, & Other Contracts	1.82	0.00	0.00	0.00	0.00	1.97	7.30	22.18	65
Futures and Forwards	19.00	0.00	0.00	3.20	12.30	26.64	74.37	93.58	65
Written Options	6.76	0.00	0.00	1.31	5.38	11.65	19.59	27.85	65
Exchange-Traded	0.41	0.00	0.00	0.00	0.00	0.00	3.14	5.11	65
Over-The-Counter	5.73	0.00	0.00	0.77	4.84	9.02	15.01	27.53	65
Purchased Options	6.75	0.00	0.00	0.04	3.45	13.14	22.88	23.66	65
Exchange-Traded	0.38	0.00	0.00	0.00	0.00	0.00	2.13	4.91	65
Over-The-Counter	5.82	0.00	0.00	0.00	2.91	9.68	21.75	23.66	65
Swaps	60.99	0.18	9.26	44.35	65.20	85.79	96.81	99.76	65
Held for Trading	38.64	0.00	0.00	0.00	32.94	76.46	97.66	99.20	65
Interest Rate Contracts	27.47	0.00	0.00	0.00	24.35	58.77	80.72	88.46	65
Foreign Exchange Contracts	4.26	0.00	0.00	0.00	0.25	6.92	14.04	59.19	65
Equity, Comm, & Other Contracts	0.93	0.00	0.00	0.00	0.00	0.67	5.01	12.44	65
Non-Traded	61.35	0.58	1.87	21.73	66.42	100.00	100.00	100.00	65
Interest Rate Contracts	55.09	0.28	1.34	14.83	60.64	93.23	100.00	100.00	65
Foreign Exchange Contracts	0.64	0.00	0.00	0.00	0.00	0.56	2.86	10.16	65
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.35	3.23	65
Deriv Contr (Excl Fut & FX LE 14 Days)	86.61	47.07	60.23	76.52	90.53	96.38	100.00	100.00	65
One Year or Less	26.33	0.03	1.08	10.29	22.33	35.58	75.17	86.25	65
Over 1 Year to 5 Years	33.21	0.00	2.63	17.48	30.49	47.17	62.04	73.81	65
Over 5 Years	19.25	0.00	0.00	11.11	16.98	28.51	46.40	59.93	65
Gross Negative Fair Value (Abs Val)	0.77	0.01	0.16	0.37	0.59	1.01	1.57	2.81	65
Gross Positive Fair Value	0.74	0.05	0.20	0.43	0.67	0.97	1.39	1.71	65
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.08	0.00	0.00	0.00	0.01	0.04	0.49	1.01	68
Gross Positive Fair Value (X)	0.08	0.00	0.00	0.00	0.01	0.03	0.47	1.09	68
Held for Trading (X)	0.07	0.00	0.00	0.00	0.00	0.02	0.46	1.03	68
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	68
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.01	0.03	0.27	0.43	68
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.47	0.00	0.00	0.02	0.14	0.38	2.52	3.92	68

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.66	68
Ins Under Assets(P/C)/Tot Ins Und Ast	44.69	0.00	0.00	0.00	30.61	84.06	100.00	100.00	29
Ins Under Assets(L/H)/Tot Ins Und Ast	55.30	0.00	0.00	8.43	55.24	99.67	100.00	100.00	29
Sep Acct Assets(L/H)/Total Life Ast	0.73	0.00	0.00	0.00	0.00	0.00	0.00	13.83	23
Ins Activities Revenue/Adj Oper Inc	1.42	0.00	0.00	0.21	0.83	2.24	4.13	5.28	68
Premium Inc/Ins Activities Revenue	8.77	0.00	0.00	0.00	0.00	13.78	48.39	68.02	63
Credit Rel Prem Inc/Tot Prem Inc	75.38	0.00	0.00	51.98	100.00	100.00	100.00	100.00	26
Other Prem Inc/Total Prem Inc	24.61	0.00	0.00	0.00	0.00	34.74	98.62	100.00	26
Ins Under Net Income/Consol Net Income	0.20	0.00	0.00	0.00	0.00	0.16	0.92	2.64	68
Ins Net Inc (P/C)/Equity (P/C)	7.89	-12.72	-1.14	1.76	8.15	12.88	15.45	17.15	21
Ins Net Inc (L/H)/Equity (L/H)	6.77	-0.51	0.92	2.74	4.01	6.55	18.18	29.72	23
Insur Ben, Losses, Exp/Insur Premiums	88.62	0.75	11.44	47.36	76.88	108.11	177.05	186.81	26
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.63	0.00	0.00	0.00	0.00	2.28	7.31	31.84	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.28	0.00	0.00	0.00	0.00	0.26	1.05	2.72	23
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	68
CSV Life Insurance/Tier 1 Cap + ALLL	11.97	0.00	0.00	1.29	12.25	22.13	26.18	30.62	67

BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.97	0.00	0.00	0.00	0.00	0.10	5.68	14.60	68

FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.64	0.00	0.00	0.00	0.00	5.03	9.70	14.46	55
Cost: Interest-Bearing Deposits	4.22	2.05	2.88	3.67	4.32	4.81	5.01	5.04	41

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	68.13	0.10	0.10	0.11	0.16	1.72	170.12	254.06	5
Commercial and Industrial Loans	0.21	0.01	0.01	0.01	0.04	0.09	0.62	0.83	9
Foreign Governments and Inst	-0.12	-1.95	-0.97	0.00	0.00	0.00	0.01	0.02	15
Leases	0.40	0.09	0.09	0.09	0.13	0.36	0.72	0.84	3

GROWTH RATES:									
Net Loans and Leases	148.47	-100.00	-74.27	-13.47	13.80	42.32	257.35	2780.78	49
Total Selected Assets	67.26	-90.94	-36.75	-3.71	11.65	40.51	190.25	1687.98	64
Deposits	33.70	-73.81	-43.74	-6.19	18.70	67.47	152.48	254.39	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	13.95	6.42	7.46	10.95	13.63	16.71	19.16	23.94	68
Bank Net Inc/Avg Eq Inv in Banks	14.64	4.58	7.27	11.23	14.37	17.55	21.58	25.79	58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	9.59	-4.07	0.00	1.30	7.65	14.69	23.76	30.49	63
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.90	-77.44	-0.21	0.00	8.30	14.49	19.92	22.10	29
Bank Net Income/Parent Net Income	76.64	0.00	0.00	68.70	98.14	105.49	114.07	119.69	68
Nonbank Net Income/Parent Net Income	4.88	0.00	0.00	0.13	0.98	7.03	22.55	32.00	64
Sub BHCs Net Inc/Parent Net Income	69.36	0.14	2.87	17.50	83.21	102.49	110.94	116.86	21
LEVERAGE:									
Total Liabilities/Equity	35.34	0.54	2.20	15.52	25.03	54.53	102.37	116.26	68
Total Debt/Equity Capital	15.68	0.00	0.00	0.00	8.02	26.40	54.36	74.68	68
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.33	0.00	0.00	12.84	20.34	41.22	59.35	88.03	68
Tot Debt+Lns Guaranteed for Affl/Equity	17.35	0.00	0.00	0.00	8.64	29.49	57.05	92.80	68
Total Debt/Eq Cap - Exc Over Fair Value	15.91	0.00	0.00	0.00	8.12	26.40	54.77	76.24	68
Long-Term Debt/Equity Capital	11.88	0.00	0.00	0.00	5.31	20.22	42.81	58.73	68
Short-Term Debt/Equity Capital	3.02	0.00	0.00	0.00	0.00	4.59	13.82	22.39	68
Current Portion of LT Debt/Equity	0.28	0.00	0.00	0.00	0.00	0.04	1.85	3.11	68
Exc Cost Over Fair Value/Equity Cap	0.40	0.00	0.00	0.00	0.00	0.16	2.52	4.33	68
Long-Term Debt/Consolidated LT Debt	14.84	0.00	0.00	0.00	9.04	23.57	55.21	67.87	68
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	110.24	88.54	93.78	101.74	108.58	118.28	127.96	135.47	68
Total Investment in Subs/Equity	121.06	97.53	99.64	107.06	111.68	130.13	161.47	183.07	68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.43	83.28	86.02	93.92	98.32	103.36	115.14	122.83	68
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.64	87.41	92.10	97.00	101.56	115.48	146.24	164.76	68
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	-0.80	-0.58	0.16	0.67	1.58	2.66	3.70	68
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.26	0.33	0.49	0.73	1.58	2.95	5.93	6.81	51
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	136.46	25.33	52.74	97.50	130.52	173.35	217.83	246.58	68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.43	17.30	33.97	99.77	133.20	172.46	200.93	269.11	68
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	114.49	63.79	80.02	100.12	107.96	130.21	160.59	180.19	68
Pretax Oper Inc + Int Exp/Int Expense	3185.06	36.99	156.33	329.91	788.79	2543.21	9028.45	35197.1	50
Div + Int From Subs/Int Exp + Div	156.81	12.14	65.24	97.01	143.55	199.66	280.63	330.82	66
Fees+Other Inc From Subs/Sal + Oth Exp	15.28	0.00	0.00	0.00	0.00	27.28	68.01	82.53	67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	128.90	1.10	2.21	5.47	14.29	137.85	385.85	813.83	29
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.82	-21.22	-10.03	-1.19	1.06	4.39	6.63	12.36	68
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	0.00	22
Nonaccrual	11.33	0.00	0.00	0.00	0.00	0.00	26.16	93.00	22
Total	11.33	0.00	0.00	0.00	0.00	0.00	26.16	93.00	22
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	68
To Nonbank Subsidiaries	0.25	0.00	0.00	0.00	0.00	0.00	0.23	6.67	68
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	68
Total	0.36	0.00	0.00	0.00	0.00	0.00	2.16	7.96	68
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.80	0.00	0.00	0.03	1.13	6.62	26.80	41.13	68
Combined Thrift Assets	0.39	0.00	0.00	0.00	0.00	0.00	2.12	8.14	68
Combined Foreign Nonbank Sub Assets	0.10	0.00	0.00	0.00	0.00	0.00	0.68	1.58	68

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.87	0.00	3.54	41.12	59.59	93.65	124.17	158.75	63
Dividends Paid/Net Income	36.76	0.00	0.56	26.15	42.55	52.78	66.45	77.00	68
Net Income - Dividends/Avg Equity	8.60	0.90	2.48	5.63	8.79	11.04	14.73	16.39	68
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	125.44	0.00	0.00	19.59	130.47	203.92	286.31	344.91	62
Dividends From Nonbank Subs	5.46	0.00	0.00	0.00	0.69	7.07	20.74	63.97	62
Dividends From Subsidiary BHCs	17.74	0.00	0.00	0.00	0.00	6.29	116.99	166.27	62
Dividends From All Subsidiaries	174.29	10.86	71.72	101.86	166.23	220.78	299.89	415.47	62
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	66.49	0.00	7.59	35.18	67.07	90.59	110.20	128.58	57
Interest Income From Bank Subs	3.05	0.00	0.00	0.08	1.12	3.23	11.87	20.70	57
Mgt & Service Fees From Bank Subs	3.60	0.00	0.00	0.00	0.00	3.10	18.17	20.57	57
Other Income From Bank Subs	0.01	-0.07	0.00	0.00	0.00	0.00	0.00	0.11	57
Operating Income From Bank Subs	76.63	4.58	7.59	42.94	77.93	104.09	125.10	147.90	57
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	51.79	0.00	0.00	0.22	28.74	107.23	132.52	155.65	54
Interest Income From Nonbank Subs	30.85	0.00	0.00	0.00	8.20	43.00	94.56	225.31	54
Mgt & Serv Fees From Nonbank Subs	3.68	0.00	0.00	0.00	0.00	0.64	18.00	37.99	54
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.45	54
Operating Inc From Nonbank Subs	105.56	0.00	0.00	12.48	69.32	139.99	360.66	462.93	54
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	46.80	0.00	0.00	22.97	48.88	74.69	94.04	103.04	21
Interest Inc From Subsidiary BHCs	4.08	0.00	0.00	0.00	0.00	3.44	20.84	23.80	21
Mgt & Serv Fees From Sub BHCs	0.43	0.00	0.00	0.00	0.00	0.00	0.50	7.70	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	54.74	0.00	0.16	32.71	51.83	85.66	100.31	103.33	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.71	0.00	0.00	7.47	75.35	91.48	97.15	98.93	68
Interest Income From Bank Subs	2.75	0.00	0.00	0.01	0.91	4.13	11.10	18.77	68
Mgt & Serv Fees From Bank Subs	3.22	0.00	0.00	0.00	0.00	1.67	18.84	21.60	68
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	68
Operating Income From Bank Subs	67.21	0.00	0.00	32.99	88.53	97.83	99.35	99.77	68
Dividends From Nonbank Subs	2.90	0.00	0.00	0.00	0.25	4.47	13.47	21.72	68
Interest Income From Nonbank Subs	1.86	0.00	0.00	0.00	0.15	2.63	7.63	14.94	68
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.53	1.63	68
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	68
Operating Inc From Nonbank Subs	5.79	0.00	0.00	0.15	1.30	9.31	24.58	39.77	68
Dividends From Subsidiary BHCs	11.45	0.00	0.00	0.00	0.00	6.98	76.16	94.37	68
Interest Inc From Subsidiary BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.77	9.20	68
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	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	13.20	0.00	0.00	0.00	0.00	6.98	91.74	97.22	68
Loans and Adv From Subs/ST Debt	504.65	0.00	12.29	45.09	147.25	580.83	1577.30	2839.70	32
Loans and Adv From Subs/Total Debt	135.18	0.00	2.24	13.38	44.90	238.46	468.04	843.07	49

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1379552	156,293,592	ABN AMRO NORTH AMERICA HOLDING	CHI CAGO, IL	
1199563	20,861,590	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	12,056,044	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	67,313,365	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,463,685,485	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,571,977	BANK OF HAWAII CORPORATION	HONOLULU, HI	
1033470	103,455,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1074156	121,351,065	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	18,102,747	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	149,739,285	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	1,884,318,000	CITIGROUP INC.	NEW YORK, NY	
1205688	14,018,157	CITIZENS BANKING CORPORATION	FLINT, MI	Moved from Peer 2
1132449	160,900,923	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	14,893,075	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	22,787,864	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	58,723,490	COMERICA INCORPORATED	DETROIT, MI	
1117679	45,316,383	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	15,240,507	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	34,248,921	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1200393	10,057,791	CORUS BANCSHARES, INC.	CHI CAGO, IL	Moved from Peer 2
1102367	13,318,856	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	10,824,199	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	13,953,826	FBOP CORPORATION	OAK PARK, IL	
1070345	100,669,263	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,436,602	FIRST BANCORP	SAN JUAN, PR	
1118797	10,145,874	FIRST BANKS, INC.	HAZELWOOD, MO	Moved from Peer 2
1075612	15,725,343	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	37,920,049	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	13,716,520	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,258,557	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	14,918,964	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	60,025,390	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	478,159,427	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	35,330,726	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10,917,275	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	11,558,304	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1,351,520,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	92,061,129	KEYCORP	CLEVELAND, OH	
1037003	57,064,905	M&T BANK CORPORATION	BUFFALO, NY	
1199497	56,268,824	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1072442	17,716,025	MERCANTILE BANCSHARES CORPORAT	BALTIMORE, MD	
1069125	140,203,110	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	28,513,960	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	17,379,105	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	60,712,241	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
1129382	47,404,000	POPULAR, INC.	SAN JUAN, PR	
1826056	23,177,469	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	143,370,472	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	17,726,497	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,207,716	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	107,385,095	STATE STREET CORPORATION	BOSTON, MA	

BHCPR Reporters for Quarter Ending 12/31/2006
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2006 and Other Notes
1131787	182,161,609	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	31,885,290	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	430,398,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	14,769,004	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	40,019,853	TD BANKNORTH INC.	PORTLAND, ME	
1119794	219,232,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	10,346,414	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	Moved from Peer 2
1378434	52,619,576	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	75,245,500	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,395,027	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	17,161,869	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	707,121,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,104,011	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	481,996,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,189,062	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,321,243	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	46,970,226	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 68 bank holding companies.