

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
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Number of BHCs in Peer Group	73	74	73	69	66
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.01	2.71	2.85	2.91	3.00
+ Non-interest Income	1.79	1.79	1.92	1.58	1.64
- Overhead Expense	3.06	3.08	3.28	3.29	2.96
- Provision for Losses	1.47	1.66	1.96	1.20	0.36
+ Securities Gains (Losses)	0.05	0.03	0.02	-0.12	-0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.37	-0.11	-0.39	-0.16	1.31
Net Operating Income	0.22	-0.08	-0.40	-0.25	0.86
Net Income	0.21	-0.08	-0.38	-0.27	0.87
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.63	4.83	4.70	5.70	6.82
Interest Expense	1.19	1.79	1.52	2.41	3.44
Net Interest Income (TE)	3.35	3.00	3.16	3.25	3.34

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	2.31	1.68	2.33	1.10	0.38
Earnings Coverage of Net Losses (X)	2.51	2.33	1.67	2.25	13.40
Ln&Ls Allowance/Total Loans & Leases	2.88	2.20	2.80	1.84	1.22
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.41	3.13	4.26	2.45	1.08
30-89 Days Past Due Loans and Leases	1.50	1.73	1.52	1.58	1.03

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	27.44	36.66	30.21	37.21	41.09
Net ST Noncore Funding Dependence	7.32	17.87	9.74	22.32	26.17
Net Loans and Leases/Total Assets	58.93	62.53	59.27	63.39	63.85

CAPITALIZATION:

Tier 1 Leverage Ratio	8.87	8.59	8.71	8.43	7.42
Equity Capital/Total Assets	10.40	9.86	10.02	9.42	9.31
Equity Capital+Minority Int/Total Assets	10.54	10.10	10.23	9.70	9.42
Net Loans&Ls/Equity Capital (X)	5.82	6.60	6.29	7.08	7.17
Cash Dividends/Net Income	42.68	68.78	59.69	81.15	50.49
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	0.25	-4.36	-7.09	-8.12	3.67

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.17	4.41	3.30	3.22	3.73
Long-Term Debt/Equity Capital	15.34	15.87	15.74	11.65	11.89
Equity Investment in Subs/Equity Cap	108.96	104.56	108.81	105.00	112.58
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	51.49	70.73	98.26	96.96	138.88

PERCENT OF AVERAGE ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Income (TE)	4.17	4.35	4.26	5.11	6.13
Less: Interest Expense	1.08	1.62	1.38	2.16	3.08
Equals: Net Interest Income (TE)	3.01	2.71	2.85	2.91	3.00
Plus: Non-Interest Income	1.79	1.79	1.92	1.58	1.64
Equals: Adj Operating Income (TE)	4.81	4.49	4.75	4.55	4.68
Less: Overhead Expense	3.06	3.08	3.28	3.29	2.96
Less: Provision for Loan and Lease Losses	1.47	1.66	1.96	1.20	0.36
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.03	0.03	-0.10	-0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	0.37	-0.11	-0.39	-0.16	1.31
Less: Applicable Income Taxes (TE)	0.17	-0.01	0.03	0.09	0.44
Less: Minority Interest	0.01	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.22	-0.08	-0.40	-0.25	0.86
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.21	-0.08	-0.38	-0.27	0.87
Memo: Net Income (Last Four Qtrs)	-0.20	-0.53	-0.38	-0.27	0.85
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.16	90.14	90.59	89.81	89.70
Avg Int-Bearing Funds / Avg Assets	73.98	75.64	75.27	77.63	76.48
Int Income (TE) / Avg Earning Assets	4.63	4.83	4.70	5.70	6.82
Int Expense / Avg Earning Assets	1.19	1.79	1.52	2.41	3.44
Net Int Inc (TE) / Avg Earn Assets	3.35	3.00	3.16	3.25	3.34
YIELD OR COST:					
Total Loans and Leases (TE)	5.43	5.32	5.30	6.10	7.37
Interest-Bearing Bank Balances	0.32	0.72	0.46	2.18	5.42
Fed Funds Sold & Reverse Repos	0.37	0.77	0.48	2.41	5.19
Trading Assets	1.02	1.93	1.42	2.55	3.45
Total Earning Assets	4.57	4.77	4.64	5.65	6.76
Investment Securities (TE)	3.74	4.61	4.18	4.98	5.27
U. S. Treasury & Agency Sec (excl MBS)	2.22	3.12	2.52	4.26	5.95
Mortgage-Backed Securities	4.22	5.01	4.53	4.84	4.89
All Other Securities	4.81	5.80	5.77	6.65	7.87
Interest-Bearing Deposits	1.03	1.82	1.48	2.43	3.57
Time Deposits of \$100K or More	1.68	2.80	2.36	3.56	4.96
Time Deposits < \$100K	1.90	2.96	2.59	3.53	4.47
Other Domestic Deposits	0.60	0.89	0.75	1.46	2.50
Foreign Deposits	0.49	0.83	0.72	2.20	4.23
Fed Funds Purchased and Repos	0.96	1.26	1.09	2.37	4.62
Other Borrowed Funds & Trading Liab	2.50	2.56	2.45	3.32	4.64
All Interest-Bearing Funds	1.44	2.13	1.82	2.81	4.04

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Avg Personnel Exp Per Employee (\$000)	21	21	82	76	75
Avg Assets per Employee (\$000)	6,282	6,261	6,200	5,752	5,301
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.49	3.07	2.66	3.67	4.25
Overhead Exp / NII + Non-Int Income	65.26	71.48	73.69	74.31	63.90
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.06	3.08	3.28	3.29	2.96
Personnel Expense	1.49	1.45	1.45	1.46	1.52
Net Occupancy Expense	0.38	0.38	0.38	0.39	0.39
Other Operating Expenses	1.16	1.18	1.39	1.36	1.01
Overhead Less Non-Interest Income	1.23	1.18	1.30	1.59	1.25
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.44	69.93	72.67	73.60	63.22
Personnel Expense	31.21	33.30	31.45	32.34	32.37
Net Occupancy Expense	8.09	9.02	8.41	8.79	8.55
Other Operating Expenses	24.38	26.20	32.59	32.06	22.03
Total Non-Interest Income	34.58	35.79	36.93	31.80	33.61
Fiduciary Activities Income	3.19	3.08	3.23	4.61	4.52
Serv Charges on Deposit Accts - Domestic	6.71	7.05	7.37	7.75	7.59
Trading Revenue	1.90	1.99	1.69	0.31	0.20
Investment Banking Fees & Commissions	2.56	2.61	2.98	3.10	3.28
Venture Capital Revenue	0.04	-0.21	-0.06	-0.02	0.23
Net Servicing Fees	1.07	1.29	1.68	0.71	0.82
Net Securitization Income	0.00	0.18	0.13	0.17	0.31
Insurance Activities Revenue	0.84	1.07	1.08	0.98	1.21
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.03	1.08	-0.11	0.25	0.97
Other Non-Interest Income	12.95	13.49	14.89	11.68	11.14
Overhead Less Non-Interest Income	29.72	33.80	34.65	41.23	29.32
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.57	26.11	23.40	24.01	28.98
Appl Inc Tax+TE/Pretax NOI+TE	30.60	33.78	30.99	31.44	32.86

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate Loans	36.65	38.78	37.28	40.97	40.85
Commercial and Industrial Loans	11.56	13.13	11.90	13.26	12.72
Loans to Individuals	5.92	5.52	5.35	4.90	5.33
Loans to Depository Institutions	0.05	0.06	0.05	0.08	0.09
Agricultural Loans	0.16	0.17	0.17	0.19	0.21
Other Loans and Leases	3.11	3.15	3.19	3.01	3.26
Net Loans and Leases	58.93	62.53	59.27	63.39	63.85
Debt Securities Over 1 Year	15.09	13.05	15.43	13.34	13.05
Mutual Funds and Equity Securities	0.17	0.22	0.19	0.17	0.24
Subtotal	74.94	76.75	75.77	77.56	77.94
Interest-Bearing Bank Balances	5.28	3.46	4.50	2.92	0.50
Federal Funds Sold & Reverse Repos	0.88	0.73	0.76	0.80	2.24
Debt Securities 1 Year or Less	2.84	3.32	3.04	3.10	3.17
Trading Assets	0.97	1.28	0.95	1.33	1.34
Total Earning Assets	87.62	87.73	87.52	87.74	87.60
Non-Int Cash and Due From Dep Inst	1.45	1.62	1.72	1.92	2.28
Other Real Estate Owned	0.34	0.27	0.32	0.22	0.10
All Other Assets	10.87	10.48	10.71	10.18	9.97

MEMORANDA:

Short-Term Investments	10.53	8.74	9.61	7.95	6.96
U.S. Treasury Securities	0.68	0.30	0.63	0.13	0.14
U.S. Agency Securities (excl MBS)	1.79	1.72	1.71	1.85	2.38
Municipal Securities	1.26	1.19	1.26	1.18	1.13
Mortgage-Backed Securities	11.06	10.17	11.59	10.52	9.64
Asset-Backed Securities	0.47	0.45	0.62	0.39	0.35
Other Debt Securities	0.80	0.77	0.84	0.56	0.75
RE Loans Secured by 1-4 Family	14.71	15.19	15.14	15.77	16.28
Revolving	4.15	4.03	4.21	4.04	3.71
Closed-End, Sec by First Liens	9.12	9.59	9.38	9.83	10.54
Closed-End, Sec by Junior Liens	1.23	1.34	1.30	1.48	1.76
Commercial Real Estate Loans	19.86	21.37	19.90	22.88	22.22
Construction and Land Dev	4.91	6.95	5.31	7.50	8.05
Multifamily	1.64	1.58	1.61	1.57	1.35
Nonfarm Nonresidential	12.44	12.37	12.28	13.00	11.82
RE Loans Secured by Farmland	0.35	0.32	0.34	0.31	0.27
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	59.32	59.56	59.91	62.21	62.08
RE Loans Secured by 1-4 Family	24.62	23.94	25.24	24.64	25.69
Revolving	6.79	6.19	6.86	6.18	5.64
Closed-End	17.29	17.35	17.84	17.87	19.66
Commercial Real Estate Loans	31.11	31.97	30.86	34.13	33.44
Construction and Land Dev	7.54	10.24	8.08	11.06	11.93
Multifamily	2.64	2.42	2.58	2.40	2.05
Nonfarm Nonresidential	19.54	18.41	19.14	19.31	17.83
RE Loans Secured by Farmland	0.56	0.48	0.54	0.46	0.40
Loans to Depository Institutions	0.10	0.11	0.10	0.15	0.20
Commercial and Industrial Loans	19.39	20.68	19.73	20.85	19.89
Loans to Individuals	10.13	8.87	9.04	7.81	8.39
Credit Card Loans	2.37	1.45	1.52	1.21	1.26
Agricultural Loans	0.26	0.26	0.27	0.29	0.31
Loans to Foreign Govts and Inst	0.00	0.00	0.01	0.00	0.00
Other Loans and Leases	5.90	5.86	6.20	5.08	5.48

PERCENT OF TOTAL ASSETS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Short-Term Investments	10.53	8.74	9.61	7.95	6.96
Liquid Assets	24.48	21.22	24.14	21.51	19.49
Investment Securities	18.94	17.53	19.55	17.16	17.00
Net Loans and Leases	58.93	62.53	59.27	63.39	63.85
Net Lns, Ls & Stdby Ltrs of Credit	61.53	65.49	62.00	66.40	66.91
Core Deposits	52.36	45.98	51.17	46.50	46.33
Noncore Funding	30.86	37.29	32.51	37.61	37.91
Time Deposits of \$100K or More	7.44	8.81	7.42	9.21	10.08
Foreign Deposits	1.87	1.99	2.14	2.28	3.12
Fed Funds Purchased and Repos	4.03	5.18	4.42	5.81	7.30
Net Fed Funds Purchased (Sold)	2.90	3.69	3.39	4.62	4.96
Commercial Paper	0.19	0.18	0.12	0.28	0.48
Oth Borrowings W/Rem Mat 1 Yr or Less	2.93	5.45	3.32	5.61	4.77
Earning Assets Repr in 1 Year	43.55	43.95	42.92	44.44	43.57
Int-Bearing Liab Repr in 1 Year	18.99	22.98	19.59	23.53	22.78
Long-Term Debt Repr in 1 Year	2.27	2.45	1.97	2.02	2.17
Net Assets Repriceable in 1 Year	21.39	17.17	20.15	17.90	17.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	27.44	36.66	30.21	37.21	41.09
Net ST Noncore Funding Dependence	7.32	17.87	9.74	22.32	26.17
Short-Term Inv/ST Noncore Funding	64.37	40.36	55.90	31.65	25.06
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.68	-2.53	8.46	-3.84	-8.26
Net Loans and Leases/Total Deposits	89.40	99.39	89.67	99.38	101.89
Net Loans and Leases/Core Deposits	127.94	157.69	136.31	150.98	154.81
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.34	-0.69	0.14	-0.65	-0.09
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.18	-3.70	0.98	-4.28	-1.37
Struct Notes Appr(Depr)/T1 Cap	0.01	0.03	-0.02	0.01	-0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.89	5.68	5.32	5.54	6.07
Available-For-Sale Securities	94.11	94.32	94.68	94.46	93.93
U. S. Treasury Securities	4.11	1.59	3.47	1.09	1.15
U. S. Agency Securities (excl MBS)	11.49	10.83	10.28	11.58	14.07
Municipal Securities	7.01	6.94	6.75	7.25	6.70
Mortgage-Backed Securities	58.18	60.26	59.24	63.84	60.58
Asset-Backed Securities	3.58	2.94	3.88	2.89	2.79
Other Debt Securities	5.04	5.62	5.16	3.86	5.41
Mutual Funds and Equity Securities	1.19	2.11	1.42	1.39	1.84
Debt Securities 1 Year or Less	17.08	17.95	16.86	18.06	17.41
Debt Securities 1 To 5 Years	25.35	20.46	23.54	18.00	19.34
Debt Securities Over 5 Years	52.05	54.47	53.21	59.42	57.87
Pledged Securities	52.57	58.55	53.81	67.01	63.70
Structured Notes, Fair Value	0.53	0.40	0.31	0.27	0.32

ANALYSIS RATIOS

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Provision for Ln&Ls Losses/Avg Assets	1.47	1.66	1.96	1.20	0.36
Provision for Ln&Ls Losses/Avg Lns&Ls	2.32	2.62	3.07	1.79	0.56
Provision for Ln&Ls Losses/Net Losses	114.76	163.69	140.04	170.76	152.78
Ln&Ls Allowance/Total Loans & Leases	2.88	2.20	2.80	1.84	1.22
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.66	1.83	1.52	2.52	5.84
ALL/Nonaccrual Assets	91.37	100.85	92.92	115.68	193.95
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	73.50	78.81	72.85	87.10	136.21
Gross Ln&Ls Losses/Avg Loans & Leases	2.51	1.78	2.47	1.18	0.47
Recoveries/Avg Loans and Leases	0.18	0.10	0.13	0.08	0.08
Net Losses/Avg Loans and Leases	2.31	1.68	2.33	1.10	0.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.02	0.03	0.00
Recoveries/Prior Year-End Losses	2.05	2.26	13.00	21.90	30.58
Earnings Coverage of Net Losses (X)	2.51	2.33	1.67	2.25	13.40

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	2.12	1.41	2.21	0.97	0.18
RE Loans Secured By 1-4 Family	1.29	0.96	1.40	0.61	0.18
Revolving	1.47	1.22	1.66	0.72	0.24
Closed-End	1.29	0.98	1.41	0.54	0.15
Commercial Real Estate Loans	2.46	1.47	2.83	1.13	0.14
Construction and Land Dev	6.33	3.31	6.70	2.87	0.25
Multifamily	1.13	0.44	1.09	0.36	0.07
Nonfarm Nonresidential	1.10	0.38	0.98	0.23	0.06
RE Loans Secured by Farmland	0.21	0.10	0.41	0.09	0.02
Commercial and Industrial Loans	1.71	1.92	2.42	0.82	0.32
Loans to Depository Institutions	0.00	0.00	0.04	0.00	0.00
Loans to Individuals	3.14	3.14	3.38	1.99	1.30
Credit Card Loans	6.69	4.37	5.73	8.43	2.91
Agricultural Loans	0.59	0.15	0.39	0.09	0.11
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.05	-0.24
Other Loans and Leases	0.74	0.65	1.44	0.54	0.27

PERCENT OF LOANS AND LEASES

03/31/2010

03/31/2009

12/31/2009

12/31/2008

12/31/2007

30-89 Days PD Loans and Leases

1.50

1.73

1.52

1.58

1.03

90+ Days PD Loans and Leases

0.66

0.49

0.65

0.35

0.21

Nonaccrual Loans and Leases

3.85

2.79

3.78

2.16

0.94

90+ Days PD and Nonaccrual Loans and Leases

4.64

3.36

4.52

2.58

1.22

30-89 Days PD Restructured

0.04

0.02

0.04

0.02

0.00

90+ Days PD Restructured

0.01

0.00

0.01

0.00

0.00

Nonaccrual Restructured

0.36

0.09

0.31

0.10

0.01

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.50

1.74

1.53

1.58

1.03

90+ Days Past Due Assets

0.67

0.49

0.66

0.35

0.21

Nonaccrual Assets

3.88

2.81

3.81

2.18

0.95

30+ Days PD & Nonaccrual Assets

6.26

5.19

6.17

4.24

2.29

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.88

2.20

2.82

1.71

0.77

90+ PD & Nonaccrual Assets + OREO

3.23

2.49

3.15

1.97

0.90

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

3.06

2.19

2.98

1.68

0.73

Allowance for Loan & Lease Losses

196.05

159.61

178.09

140.34

89.33

Equity Cap + ALLL

25.88

20.60

27.34

16.99

7.74

Tier 1 Cap + ALLL

29.16

23.48

29.88

18.12

8.93

Loans & Leases + RE Acquired

4.90

3.32

4.69

2.56

1.14

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Real Estate - 30-89 Days PD	1.72	2.04	1.74	1.78	1.13
- 90+ Days Past Due	0.78	0.46	0.72	0.36	0.20
- Nonaccrual	5.70	3.84	5.49	2.85	1.23
Coml & Indl - 30-89 Days PD	0.87	1.00	0.89	0.87	0.64
- 90+ Days Past Due	0.15	0.21	0.16	0.11	0.08
- Nonaccrual	2.47	1.76	2.50	1.15	0.50
Individuals - 30-89 Days PD	1.81	1.88	2.20	2.02	1.65
- 90+ Days Past Due	0.61	0.52	0.62	0.41	0.29
- Nonaccrual	0.62	0.54	0.62	0.36	0.24
Dep Inst Lns - 30-89 Days PD	0.03	0.04	0.12	0.02	0.02
- 90+ Days Past Due	0.00	0.05	0.00	0.00	0.01
- Nonaccrual	0.06	0.06	0.18	0.02	0.00
Agricultural - 30-89 Days PD	0.52	0.56	0.76	0.47	0.28
- 90+ Days Past Due	0.05	0.04	0.04	0.02	0.02
- Nonaccrual	1.60	0.81	1.64	0.78	0.43
Foreign Govts- 30-89 Days PD	0.00	0.00	7.14	0.18	0.29
- 90+ Days Past Due	0.00	0.00	0.39	0.00	0.00
- Nonaccrual	0.00	0.02	0.00	0.07	0.00
Other Lns&Ls - 30-89 Days PD	0.53	0.77	0.66	0.69	0.59
- 90+ Days Past Due	0.06	0.09	0.07	0.07	0.03
- Nonaccrual	0.95	0.71	1.08	0.49	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.72	1.94	1.81	1.86	1.17
- 90+ Days Past Due	0.87	0.53	0.88	0.44	0.28
- Nonaccrual	3.36	2.59	3.33	1.80	0.87
Revolving - 30-89 Days PD	0.87	0.85	0.98	1.02	0.83
- 90+ Days Past Due	0.17	0.16	0.20	0.15	0.10
- Nonaccrual	1.32	1.17	1.17	0.78	0.47
Closed-End - 30-89 Days PD	2.13	2.33	2.20	2.23	1.32
- 90+ Days Past Due	1.17	0.67	1.16	0.55	0.34
- Nonaccrual	4.26	3.09	4.20	2.21	1.00
- Jr Lien 30-89 Days PD	0.21	0.21	0.22	0.21	0.13
- Jr Lien 90+ Days PD	0.04	0.03	0.04	0.03	0.02
- Jr Lien Nonaccrual	0.31	0.24	0.28	0.19	0.09
Commercial RE - 30-89 Days PD	1.65	1.99	1.53	1.63	1.03
- 90+ Days Past Due	0.46	0.28	0.43	0.20	0.10
- Nonaccrual	7.61	4.76	7.32	3.43	1.34
Const & Dev - 30-89 Days PD	2.90	3.40	2.78	2.97	1.74
- 90+ Days Past Due	0.82	0.53	0.81	0.39	0.15
- Nonaccrual	17.52	10.38	16.63	7.98	2.39
Multi family - 30-89 Days PD	1.28	1.27	1.14	1.10	0.77
- 90+ Days Past Due	0.23	0.07	0.32	0.07	0.04
- Nonaccrual	4.25	2.33	3.84	1.94	0.66
Nonfarm Nres- 30-89 Days PD	1.25	1.39	1.07	0.98	0.60
- 90+ Days Past Due	0.28	0.12	0.22	0.09	0.05
- Nonaccrual	4.49	2.04	4.00	1.27	0.61
Farmland - 30-89 Days PD	0.75	0.80	0.80	0.60	0.50
- 90+ Days Past Due	0.12	0.05	0.12	0.07	0.01
- Nonaccrual	3.98	1.57	3.03	1.02	0.56
Credit Card - 30-89 Days PD	1.60	1.81	1.83	1.95	1.67
- 90+ Days Past Due	1.17	1.40	1.28	1.19	0.84
- Nonaccrual	0.42	0.49	0.47	0.31	0.17

CAPITAL RATIOS	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Tier 1 Leverage Ratio	8.87	8.59	8.71	8.43	7.42
Tier 1 RBC Ratio	12.25	10.85	11.59	10.39	8.95
Total Risk-Based Capital Ratio	14.95	13.62	14.25	13.14	11.60
Tangible Tier 1 Leverage Ratio	8.54	8.28	8.35	8.12	7.07
Tangible Common Eq Cap/Tan Assets	6.34	5.04	5.83	4.69	5.60
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.68	26.74	25.34	25.49	30.37
Standby Letters of Credit	2.41	2.81	2.49	2.91	3.00
Commercial & Similar Letters of Credit	0.07	0.07	0.07	0.08	0.12
Securities Lent	0.80	0.78	0.85	0.90	1.73
Credit Derivatives (BHC as Guarantor)	2.62	2.97	2.55	1.39	1.86
Credit Derivatives (BHC as Beneficiary)	2.77	3.15	2.69	1.57	2.19
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	91.04	83.14	85.65	59.30	67.33
Interest Rate Contracts	69.12	66.94	65.83	44.46	47.29
Interest Rate Futures & Forward Contr	12.23	11.66	9.81	8.67	7.46
Written Options Contr (Int Rate)	5.04	5.28	4.89	2.99	3.80
Purchased Options Contr (Int Rate)	5.09	4.46	4.67	2.78	4.45
Interest Rate Swaps	41.71	38.22	41.28	26.10	27.46
Foreign Exchange Contracts	14.64	12.46	13.14	9.07	12.36
Futures & Forward Foreign Exch Contr	9.09	7.98	8.45	6.52	8.29
Written Options Contr (Foreign Exch)	0.62	0.74	0.55	0.31	0.66
Purchased Options Contr (Foreign Exch)	0.63	0.74	0.54	0.31	0.66
Foreign Exchange Rate Swaps	1.47	1.50	1.44	0.78	1.03
Equity, Commodity, & Other Deriv Contr	2.71	2.14	2.60	1.78	2.14
Commodity & Other Fut & Forward Contr	0.23	0.20	0.23	0.14	0.14
Written Options Contr (Comm & Other)	1.09	0.67	0.94	0.55	0.54
Purchased Options Contr (Comm & Oth)	0.74	0.69	0.67	0.56	0.76
Commodity & Other Swaps	0.37	0.40	0.36	0.33	0.44
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.43	51.34	50.19	47.91	54.66

PERCENT OF NOTIONAL AMOUNT	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Interest Rate Contracts	87.42	87.07	89.28	86.19	85.40
Foreign Exchange Contracts	8.70	9.92	6.97	9.88	9.53
Equity, Comm, & Other Contracts	2.13	1.87	2.04	1.88	1.95
Futures and Forwards	20.85	19.86	19.13	18.51	18.00
Written Options	8.89	8.23	7.83	7.02	5.77
Exchange-Traded	0.33	0.31	0.25	0.35	0.36
Over-The-Counter	8.35	7.51	7.39	5.84	5.02
Purchased Options	4.91	4.33	5.04	4.69	5.83
Exchange-Traded	0.36	0.23	0.29	0.29	0.27
Over-The-Counter	4.23	3.91	4.50	4.12	5.13
Swaps	55.95	61.71	58.25	58.16	63.98
Held for Trading	48.62	45.21	47.41	48.51	43.70
Interest Rate Contracts	39.68	35.09	38.90	37.65	31.08
Foreign Exchange Contracts	3.94	4.64	3.58	4.45	5.60
Equity, Comm, & Other Contracts	1.11	0.86	1.05	1.04	1.14
Non-Traded	51.38	54.79	52.59	51.49	56.30
Interest Rate Contracts	45.64	48.87	47.74	45.50	49.73
Foreign Exchange Contracts	2.01	1.86	1.09	1.84	0.81
Equity, Comm, & Other Contracts	0.29	0.28	0.25	0.12	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	79.08	82.62	83.32	82.24	86.30
One Year or Less	28.71	29.12	29.40	27.58	27.64
Over 1 Year to 5 Years	30.07	29.91	33.04	30.35	27.98
Over 5 Years	13.31	13.76	12.39	13.63	19.42
Gross Negative Fair Value (Abs Val)	1.67	2.38	1.59	2.75	1.19
Gross Positive Fair Value	1.82	2.65	1.84	2.97	1.29
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.20	0.37	0.21	0.22	0.14
Gross Positive Fair Value (X)	0.21	0.49	0.21	0.24	0.15
Held for Trading (X)	0.16	0.24	0.16	0.20	0.12
Non-Traded (X)	0.02	0.04	0.02	0.03	0.02
Current Credit Exposure (X)	0.09	0.16	0.09	0.14	0.09
Credit Losses on Derivative Contracts	0.00	0.00	0.02	0.02	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.96	1.58	1.01	2.06	0.84

INSURANCE ACTIVITIES	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.09	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.32	46.48	49.97	45.50	41.42
Ins Under Assets(L/H)/Tot Ins Und Ast	49.68	53.52	50.03	54.50	58.58
Sep Acct Assets(L/H)/Total Life Ast	2.52	2.34	2.53	1.00	0.98
Ins Activities Revenue/Adj Oper Inc	0.84	1.07	1.08	0.98	1.21
Premium Inc/Ins Activities Revenue	12.19	14.38	14.03	10.11	10.36
Credit Rel Prem Inc/Tot Prem Inc	65.32	61.29	62.64	79.23	73.60
Other Prem Inc/Total Prem Inc	34.68	38.71	37.36	20.77	26.40
Ins Under Net Income/Consol Net Income	0.49	0.28	0.35	-0.09	0.23
Ins Net Inc (P/C)/Equity (P/C)	4.90	-11.92	-4.71	-7.24	12.02
Ins Net Inc (L/H)/Equity (L/H)	5.26	3.39	3.87	5.14	7.25
Insur Ben, Losses, Exp/Insur Premiums	134.30	180.97	147.73	201.66	133.41
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.75	2.61	0.92	4.01	3.09
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.30	0.43	0.33	0.21	0.37
Net Assets Ins Under Subs/Cons Assets	0.02	0.01	0.02	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.48	10.00	9.42	10.81	13.49
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.97	0.56	0.83	0.43	0.64
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.92	2.98	3.35	2.72	3.00
Cost: Interest-Bearing Deposits	0.49	0.83	0.72	2.20	4.23
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	277.29	188.92	173.52	95.75	8.22
Commercial and Industrial Loans	0.84	2.89	1.50	0.49	2.70
Foreign Governments and Inst	0.00	0.00	0.00	0.05	-0.24
GROWTH RATES:					
Net Loans and Leases	16.28	28.60	-6.02	22.66	126.76
Total Selected Assets	-0.69	18.55	4.31	4.10	126.31
Deposits	-5.06	-15.02	-12.79	-10.81	41.77

PROFITABILITY:	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Net Income/Avg Equity Capital	2.41	-1.34	-4.65	-3.81	8.75
Bank Net Inc/Avg Eq Inv in Banks	2.28	2.61	-0.46	0.43	9.71
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.89	-3.12	-1.85	-2.26	6.73
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.48	-10.55	-6.78	-3.66	6.54
Bank Net Income/Parent Net Income	76.41	90.68	85.55	97.91	78.21
Nonbank Net Income/Parent Net Income	15.70	7.82	6.83	4.75	5.89
Sub BHCs Net Inc/Parent Net Income	89.41	97.40	84.00	80.03	73.87
LEVERAGE:					
Total Liabilities/Equity	37.74	36.81	37.77	31.64	34.44
Total Debt/Equity Capital	19.62	20.47	19.62	16.06	16.48
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.34	30.79	29.93	25.78	26.01
Tot Debt+Lns Guaranteed for Affl/Equity	23.33	23.66	23.12	17.80	18.53
Total Debt/Eq Cap - Exc Over Fair Value	19.98	20.79	19.95	16.24	16.69
Long-Term Debt/Equity Capital	15.34	15.87	15.74	11.65	11.89
Short-Term Debt/Equity Capital	3.17	4.41	3.30	3.22	3.73
Current Portion of LT Debt/Equity	0.19	0.24	0.14	0.18	0.05
Exc Cost Over Fair Value/Equity Cap	0.31	0.31	0.30	0.27	0.29
Long-Term Debt/Consolidated LT Debt	13.77	15.81	14.72	13.53	12.74
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.96	104.56	108.81	105.00	112.58
Total Investment in Subs/Equity	121.36	119.57	121.39	115.05	122.25
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.10	95.75	98.86	93.99	100.18
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	110.40	108.75	110.22	103.00	108.32
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.23	0.82	2.10	1.91	1.65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	9.00	8.69	9.08	6.67	4.89
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	69.20	72.64	84.29	93.34	131.72
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	51.49	70.73	98.26	96.96	138.88
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	53.70	65.44	71.14	170.72	96.06
Pretax Oper Inc + Int Exp/Int Expense	3.63	194.16	173.59	955.41	5442.83
Div + Int From Subs/Int Exp + Div	54.47	67.61	78.03	108.98	165.84
Fees+Other Inc From Subs/Sal + Oth Exp	17.88	14.50	13.88	13.99	15.70
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4.82	4.65	58.66	36.46	348.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.57	4.96	5.35	4.97	-0.11
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.08	0.54	0.07	8.55	0.66
Total	0.27	0.54	0.21	8.55	0.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.01	0.00
To Nonbank Subsidiaries	1.13	0.98	1.17	0.60	0.48
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.23	1.21	1.31	0.86	0.60
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.76	7.21	6.28	4.34	5.39
Combined Thrift Assets	0.29	0.62	0.10	0.38	0.23
Combined Foreign Nonbank Sub Assets	0.71	0.71	0.59	0.09	0.11

PAYOUT RATIOS - PARENT

	03/31/2010	03/31/2009	12/31/2009	12/31/2008	12/31/2007
Div Paid/Inc Before Undist Inc	220.46	152.65	106.22	121.59	71.25
Dividends Paid/Net Income	42.67	68.79	59.69	76.66	50.51
Net Income - Dividends/Avg Equity	0.25	-4.36	-7.09	-8.10	3.66

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	26.29	52.94	59.53	76.03	129.55
Dividends From Nonbank Subs	4.80	2.80	7.18	4.14	8.12
Dividends From Subsidiary BHCs	6.16	0.23	7.04	12.71	16.03
Dividends From All Subsidiaries	47.14	65.09	85.50	111.97	194.05

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	16.79	51.37	60.08	93.93	86.39
Interest Income From Bank Subs	2.33	2.34	2.70	5.45	4.07
Mgt & Service Fees From Bank Subs	2.61	10.34	17.89	8.83	4.86
Other Income From Bank Subs	0.02	0.31	0.55	0.18	0.04
Operating Income From Bank Subs	31.71	70.94	86.28	135.43	104.62

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	34.26	98.06	64.43	62.85	80.92
Interest Income From Nonbank Subs	26.65	69.44	59.20	14.32	60.61
Mgt & Serv Fees From Nonbank Subs	3.01	7.24	3.41	4.47	2.56
Other Income From Nonbank Subs	0.86	0.00	0.99	0.01	0.03
Operating Inc From Nonbank Subs	90.00	210.46	140.09	89.90	188.18

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	13.88	16.05	56.34	134.04	38.68
Interest Inc From Subsidiary BHCs	4.86	2.58	5.20	20.51	8.74
Mgt & Serv Fees From Sub BHCs	0.68	7.17	2.15	3.96	1.78
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	23.97	25.80	63.69	158.51	54.91

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	11.22	25.56	32.78	48.64	57.87
Interest Income From Bank Subs	10.94	4.80	6.16	5.08	2.70
Mgt & Serv Fees From Bank Subs	12.14	7.51	7.26	4.24	2.72
Other Income From Bank Subs	0.04	0.03	0.03	0.09	0.01
Operating Income From Bank Subs	44.57	42.37	55.15	68.46	69.02

Dividends From Nonbank Subs	4.18	4.68	5.44	3.96	3.79
Interest Income From Nonbank Subs	5.89	7.48	4.16	2.40	1.80
Mgt & Serv Fees From Nonbank Subs	0.18	0.16	0.10	0.09	0.07
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	15.22	15.37	12.68	8.49	6.46

Dividends From Subsidiary BHCs	3.91	1.14	3.66	9.98	9.19
Interest Inc From Subsidiary BHCs	0.72	1.17	0.75	0.91	0.58
Mgt & Serv Fees From Sub BHCs	0.01	0.02	0.01	0.03	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.01	7.16	6.88	14.04	12.75

Loans and Adv From Subs/ST Debt	369.30	358.73	585.90	307.18	1079.59
Loans and Adv From Subs/Total Debt	134.70	106.75	130.59	86.37	124.27

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									73
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.01	1.13	1.70	2.69	3.01	3.40	3.75	5.02	73
+ Non-interest Income	1.78	0.30	0.41	0.85	1.54	2.41	3.88	4.78	73
- Overhead Expense	3.05	1.62	2.19	2.48	2.94	3.49	4.33	4.71	73
- Provision for Losses	1.46	0.14	0.26	0.62	1.28	2.18	3.09	3.32	73
+ Securities Gains (Losses)	0.05	-0.18	-0.04	-0.00	0.01	0.08	0.25	0.41	73
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	73
= Pretax Net Oper Income (TE)	0.36	-2.93	-1.80	-0.46	0.40	1.29	1.85	2.43	73
Net Operating Income	0.21	-2.86	-1.04	-0.23	0.30	0.83	1.31	1.63	73
Net Income	0.21	-2.75	-1.04	-0.22	0.33	0.86	1.21	1.63	73
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	2.41	3.52	4.07	4.58	5.06	5.65	7.35	73
Interest Expense	1.19	0.43	0.53	0.77	1.12	1.53	2.08	2.35	73
Net Interest Income (TE)	3.35	1.23	1.79	2.90	3.32	3.80	4.27	5.54	73
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	2.31	0.19	0.40	0.96	1.69	3.59	5.61	7.34	73
Earnings Coverage of Net Losses (X)	2.50	0.17	0.48	0.70	1.42	2.69	8.13	14.68	72
Ln&Ls Allowance/Total Loans & Leases	2.87	0.66	1.10	1.71	2.69	4.01	4.80	6.10	73
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	4.40	0.79	1.15	2.32	3.91	5.98	7.46	13.18	73
30-89 Days Past Due Loans and Leases	1.49	0.46	0.64	1.07	1.33	1.87	2.50	2.96	73
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	27.43	-8.48	4.91	14.19	22.90	36.51	63.93	75.33	73
Net ST Noncore Funding Dependence	7.32	-55.76	-7.37	2.60	8.86	15.91	25.22	30.76	73
Net Loans and Leases/Total Assets	58.93	26.16	34.49	48.67	62.41	67.76	72.27	73.22	73
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.86	3.11	6.16	7.66	8.71	10.27	11.89	12.45	73
Equity Capital/Total Assets	10.40	5.06	7.40	8.28	10.07	11.97	14.24	15.58	73
Equity Capital+Minority Int/Total Assets	10.53	5.75	7.40	8.44	10.34	12.09	14.24	15.58	73
Net Loans&Ls/Equity Capital (X)	5.81	2.74	3.88	4.39	5.64	6.81	8.52	9.53	73
Cash Dividends/Net Income	42.67	0.00	0.00	3.07	27.65	61.91	91.92	270.51	49
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	0.25	-32.91	-12.71	-3.97	1.11	5.92	10.31	14.49	73
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.16	0.00	0.00	0.00	0.00	3.25	17.25	28.69	73
Long-Term Debt/Equity Capital	15.34	0.00	0.00	0.00	4.86	22.29	63.39	116.69	73
Equity Investment in Subs/Equity Cap	108.95	82.30	90.50	96.92	104.67	117.18	134.33	165.82	73
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	51.48	-564.12	-157.13	0.57	65.44	115.87	172.21	264.15	73

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.16	2.20	3.25	3.60	4.12	4.50	5.22	6.55	73
Less: Interest Expense	1.07	0.36	0.49	0.68	0.98	1.42	1.77	2.26	73
Equals: Net Interest Income (TE)	3.01	1.13	1.70	2.69	3.01	3.40	3.75	5.02	73
Plus: Non-Interest Income	1.78	0.30	0.41	0.85	1.54	2.41	3.88	4.78	73
Equals: Adj Operating Income (TE)	4.80	2.48	3.25	3.83	4.76	5.46	6.44	7.65	73
Less: Overhead Expense	3.05	1.62	2.19	2.48	2.94	3.49	4.33	4.71	73
Less: Provision for Loan and Lease Losses	1.46	0.14	0.26	0.62	1.28	2.18	3.09	3.32	73
Plus: Realized G/L on HTM Sec	-0.00	-0.10	-0.00	0.00	0.00	0.00	0.00	0.00	73
Plus: Realized G/L on AFS Sec	0.06	-0.08	-0.03	-0.00	0.01	0.10	0.25	0.41	73
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	73
Equals: Pretax Net Oper Inc (TE)	0.36	-2.93	-1.80	-0.46	0.40	1.29	1.85	2.43	73
Less: Applicable Income Taxes (TE)	0.17	-0.55	-0.37	-0.02	0.13	0.44	0.66	0.80	73
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.03	0.04	73
Equals: Net Operating Income	0.21	-2.86	-1.04	-0.23	0.30	0.83	1.31	1.63	73
Plus: Net Extraordinary Items	0.00	-0.08	0.00	0.00	0.00	0.00	0.00	0.03	73
Equals: Net Income	0.21	-2.75	-1.04	-0.22	0.33	0.86	1.21	1.63	73
Memo: Net Income (Last Four Qtrs)	-0.19	-4.81	-2.94	-0.91	0.08	0.87	1.20	1.55	73
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.15	79.60	83.21	87.40	90.29	92.61	95.50	97.99	73
Avg Int-Bearing Funds / Avg Assets	73.98	56.92	61.45	68.20	74.08	79.43	83.95	87.22	73
Int Income (TE) / Avg Earning Assets	4.62	2.41	3.52	4.07	4.58	5.06	5.65	7.35	73
Int Expense / Avg Earning Assets	1.19	0.43	0.53	0.77	1.12	1.53	2.08	2.35	73
Net Int Inc (TE) / Avg Earn Assets	3.35	1.23	1.79	2.90	3.32	3.80	4.27	5.54	73
YIELD OR COST:									
Total Loans and Leases (TE)	5.43	3.76	4.20	4.72	5.24	5.71	7.42	9.24	73
Interest-Bearing Bank Balances	0.32	0.00	0.06	0.21	0.25	0.43	0.65	0.86	73
Fed Funds Sold & Reverse Repos	0.36	0.00	0.00	0.09	0.21	0.54	1.02	2.04	57
Trading Assets	1.02	0.00	0.00	0.00	0.42	1.69	2.89	5.55	54
Total Earning Assets	4.56	2.38	3.43	4.04	4.56	4.97	5.58	7.35	73
Investment Securities (TE)	3.73	1.60	2.58	3.13	3.80	4.34	4.66	5.12	73
U. S. Treasury & Agency Sec (excl MBS)	2.21	0.42	0.63	1.28	1.98	3.06	3.91	4.99	69
Mortgage-Backed Securities	4.21	2.78	3.21	3.73	4.13	4.62	5.11	5.92	73
All Other Securities	4.80	0.85	1.68	3.35	4.53	6.05	8.27	11.20	73
Interest-Bearing Deposits	1.02	0.31	0.46	0.65	0.98	1.34	1.73	2.22	73
Time Deposits of \$100K or More	1.67	0.44	0.69	1.12	1.63	2.16	2.79	3.10	72
Time Deposits < \$100K	1.89	0.55	1.09	1.44	1.83	2.24	2.81	2.89	72
Other Domestic Deposits	0.59	0.26	0.30	0.40	0.51	0.75	1.08	1.46	73
Foreign Deposits	0.49	0.02	0.11	0.17	0.33	0.58	1.13	2.60	44
Fed Funds Purchased and Repos	0.95	0.00	0.07	0.16	0.31	1.83	3.13	3.75	69
Other Borrowed Funds & Trading Liab	2.49	0.35	0.51	1.48	2.29	3.53	4.38	5.91	73
All Interest-Bearing Funds	1.44	0.59	0.71	0.93	1.39	1.78	2.35	2.69	73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	21.37	12.47	14.70	17.00	19.62	25.13	32.58	34.71	73
Avg Assets per Employee (\$000)	6281.53	2869.59	3438.25	4689.35	5349.99	7294.56	10817.7	13877.6	73
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.49	0.00	0.00	0.77	2.30	4.11	5.93	6.97	71
Overhead Exp / NII + Non-Int Income	65.26	41.86	48.34	57.19	64.70	72.49	80.11	86.68	73
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.05	1.62	2.19	2.48	2.94	3.49	4.33	4.71	73
Personnel Expense	1.48	0.60	0.89	1.19	1.44	1.72	2.25	2.49	73
Net Occupancy Expense	0.37	0.16	0.20	0.28	0.36	0.45	0.59	0.66	73
Other Operating Expenses	1.15	0.63	0.75	0.88	1.10	1.33	1.74	1.96	73
Overhead Less Non-Interest Income	1.22	-0.86	-0.17	0.82	1.42	1.70	1.98	2.26	73
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	64.44	41.86	47.65	56.92	63.70	71.90	78.99	85.40	73
Personnel Expense	31.21	16.74	20.04	26.27	32.06	36.66	39.30	40.14	73
Net Occupancy Expense	8.08	3.38	4.53	6.30	7.93	9.59	11.58	12.68	73
Other Operating Expenses	24.38	13.67	16.85	19.06	23.49	28.65	34.25	42.71	73
Total Non-Interest Income	34.58	11.06	13.87	22.90	32.13	44.03	63.05	73.30	73
Fiduciary Activities Income	3.18	0.00	0.00	0.23	1.47	4.11	7.60	29.43	73
Serv Charges on Deposit Accts - Domestic	6.70	0.00	0.73	3.13	7.13	9.62	11.07	13.21	73
Trading Revenue	1.90	-0.12	0.00	0.00	0.36	2.17	7.72	15.89	73
Investment Banking Fees & Commissions	2.55	0.00	0.08	0.83	1.69	2.92	8.03	10.59	73
Venture Capital Revenue	0.03	-0.34	-0.05	0.00	0.00	0.00	0.27	0.59	73
Net Servicing Fees	1.07	-0.00	0.00	0.03	0.39	1.46	4.11	6.78	73
Net Securitization Income	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.05	73
Insurance Activities Revenue	0.84	0.00	0.00	0.05	0.41	1.57	2.74	4.76	73
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.03	-10.01	-4.21	-1.31	0.08	1.37	2.65	6.89	73
Other Non-Interest Income	12.94	1.45	4.92	8.38	10.92	16.86	23.47	44.73	73
Overhead Less Non-Interest Income	29.72	-12.13	-3.13	16.70	30.12	42.04	60.53	66.53	73
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	22.56	-132.90	-10.12	17.99	26.14	31.98	36.52	37.87	50
Appl Inc Tax+TE/Pretax NOI+TE	30.59	-15.18	10.91	28.56	32.23	36.44	38.78	41.77	50

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.65	0.29	6.90	24.01	39.94	47.59	56.57	58.32	73
Commercial and Industrial Loans	11.55	0.39	4.08	8.20	10.90	14.95	20.21	23.36	73
Loans to Individuals	5.92	0.09	0.17	1.62	3.62	9.82	14.70	22.19	73
Loans to Depository Institutions	0.05	0.00	0.00	0.00	0.00	0.06	0.22	0.53	73
Agricultural Loans	0.16	0.00	0.00	0.00	0.05	0.28	0.66	0.78	73
Other Loans and Leases	3.10	0.03	0.49	1.12	2.64	4.44	7.04	9.14	73
Net Loans and Leases	58.93	26.16	34.49	48.67	62.41	67.76	72.27	73.22	73
Debt Securities Over 1 Year	15.09	1.24	4.53	9.85	14.05	19.41	26.73	35.62	73
Mutual Funds and Equity Securities	0.17	0.00	0.00	0.01	0.09	0.25	0.62	1.13	73
Subtotal	74.93	43.88	48.11	71.74	77.59	82.23	85.49	88.39	73
Interest-Bearing Bank Balances	5.28	0.06	0.19	1.64	4.19	8.46	11.65	17.25	73
Federal Funds Sold & Reverse Repos	0.87	0.00	0.00	0.00	0.08	0.57	1.97	12.39	73
Debt Securities 1 Year or Less	2.83	0.02	0.16	0.68	1.52	3.86	8.09	12.18	73
Trading Assets	0.96	0.00	0.00	0.00	0.25	0.92	3.45	11.82	73
Total Earning Assets	87.62	76.17	81.72	85.76	87.86	90.24	92.24	92.82	73
Non-Int Cash and Due From Dep Inst	1.44	0.42	0.57	1.04	1.32	1.71	2.74	3.41	73
Other Real Estate Owned	0.33	0.00	0.03	0.12	0.27	0.53	0.74	0.85	73
All Other Assets	10.86	4.91	5.84	8.23	10.38	12.93	15.95	20.47	73
MEMORANDA:									
Short-Term Investments	10.53	1.39	2.66	4.29	8.61	13.44	25.10	33.33	73
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.15	1.45	2.74	4.08	73
U.S. Agency Securities (excl MBS)	1.78	0.00	0.00	0.08	0.79	3.04	5.08	10.73	73
Municipal Securities	1.26	0.00	0.03	0.17	0.80	2.11	3.72	4.48	73
Mortgage-Backed Securities	11.06	0.13	0.88	5.02	10.64	16.06	19.72	27.09	73
Asset-Backed Securities	0.46	0.00	0.00	0.00	0.03	0.68	1.87	3.88	73
Other Debt Securities	0.79	0.00	0.00	0.00	0.19	0.94	3.75	7.59	73
RE Loans Secured by 1-4 Family	14.70	0.04	2.10	8.63	14.33	19.90	24.47	29.69	73
Revolving	4.14	0.00	0.06	1.25	3.70	5.97	9.47	10.28	73
Closed-End, Sec by First Liens	9.11	0.04	1.38	4.91	8.84	12.64	17.64	19.19	73
Closed-End, Sec by Junior Liens	1.22	0.00	0.00	0.40	1.08	1.65	2.71	3.81	73
Commercial Real Estate Loans	19.85	0.25	1.18	9.56	17.50	29.91	40.94	43.49	73
Construction and Land Dev	4.91	0.00	0.10	1.48	4.44	7.68	11.08	12.96	73
Multifamily	1.64	0.00	0.00	0.60	1.24	2.34	3.53	4.97	73
Nonfarm Nonresidential	12.44	0.03	0.75	7.15	11.47	18.52	25.22	27.51	73
RE Loans Secured by Farmland	0.35	0.00	0.00	0.00	0.14	0.46	1.43	1.96	73
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	59.31	3.51	18.48	49.61	63.43	72.14	78.56	84.35	73
RE Loans Secured by 1-4 Family	24.62	0.08	6.82	14.83	24.05	33.46	45.62	49.71	73
Revolving	6.79	0.00	0.10	2.46	5.64	10.77	14.12	15.45	73
Closed-End	17.28	0.07	4.19	9.39	17.12	23.16	32.14	37.64	73
Commercial Real Estate Loans	31.11	1.19	3.27	16.01	31.97	43.43	58.29	64.69	73
Construction and Land Dev	7.53	0.00	0.36	2.66	6.98	10.89	16.31	19.39	73
Multifamily	2.64	0.00	0.02	1.04	2.04	3.83	5.11	8.33	73
Nonfarm Nonresidential	19.53	0.10	2.51	11.49	19.84	27.56	35.21	39.32	73
RE Loans Secured by Farmland	0.56	0.00	0.00	0.00	0.20	0.70	2.30	3.49	73
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.10	0.34	1.21	73
Commercial and Industrial Loans	19.38	1.36	6.54	13.52	17.22	24.58	34.53	41.21	73
Loans to Individuals	10.13	0.21	0.42	2.63	6.82	14.01	30.90	37.49	73
Credit Card Loans	2.37	0.00	0.00	0.00	0.14	1.67	12.76	25.38	73
Agricultural Loans	0.26	0.00	0.00	0.00	0.10	0.41	1.01	1.40	73
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	73
Other Loans and Leases	5.89	0.05	0.93	1.80	4.47	7.68	11.91	27.58	73

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.53	1.39	2.66	4.29	8.61	13.44	25.10	33.33	73
Liquid Assets	24.48	10.16	12.30	17.36	20.79	28.52	44.79	49.70	73
Investment Securities	18.93	6.72	8.25	12.66	16.81	22.74	36.52	43.11	73
Net Loans and Leases	58.93	26.16	34.49	48.67	62.41	67.76	72.27	73.22	73
Net Lns, Ls & Stdby Ltrs of Credit	61.53	31.07	38.69	50.25	64.98	70.83	75.15	77.40	73
Core Deposits	52.36	8.11	12.68	41.73	58.01	63.73	70.92	76.47	73
Noncore Funding	30.85	8.76	14.59	18.98	24.08	40.72	61.35	69.89	73
Time Deposits of \$100K or More	7.43	1.08	2.05	3.75	6.09	9.51	15.15	18.37	73
Foreign Deposits	1.87	0.00	0.00	0.00	0.38	2.11	6.39	21.56	73
Fed Funds Purchased and Repos	4.02	0.00	0.11	0.92	2.60	6.83	12.32	13.41	73
Net Fed Funds Purchased (Sold)	2.89	-3.53	-0.52	0.40	1.59	4.63	9.68	12.14	73
Commercial Paper	0.18	0.00	0.00	0.00	0.00	0.00	1.10	2.38	73
Oth Borrowings W/Rem Mat 1 Yr or Less	2.92	0.03	0.07	0.54	2.17	4.52	7.83	9.82	73
Earning Assets Repr in 1 Year	43.55	20.01	24.03	32.71	44.23	52.69	59.13	66.76	73
Int-Bearing Liab Repr in 1 Year	18.99	2.28	5.51	9.70	14.57	26.39	43.32	51.57	73
Long-Term Debt Repr in 1 Year	2.26	0.00	0.00	0.00	0.61	3.52	9.39	14.62	73
Net Assets Repriceable in 1 Year	21.39	-14.85	0.25	10.56	20.86	31.04	42.80	46.16	73
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	27.43	-8.48	4.91	14.19	22.90	36.51	63.93	75.33	73
Net ST Noncore Funding Dependence	7.32	-55.76	-7.37	2.60	8.86	15.91	25.22	30.76	73
Short-Term Inv/ST Noncore Funding	64.37	8.17	13.99	30.77	45.18	83.66	148.64	198.58	73
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.67	-17.35	-10.48	-0.18	7.91	17.81	40.24	52.55	73
Net Loans and Leases/Total Deposits	89.39	40.11	51.04	76.05	88.22	98.56	118.92	169.02	73
Net Loans and Leases/Core Deposits	127.93	52.12	70.40	94.83	112.58	131.25	202.12	409.23	73
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.34	-2.19	-0.91	-0.06	0.00	0.40	2.19	3.79	48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.17	-10.61	-2.81	0.17	1.86	4.47	7.03	10.03	73
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.37	-0.13	-0.01	0.00	0.04	0.05	0.08	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.89	0.00	0.00	0.00	0.34	8.04	20.99	48.77	73
Available-For-Sale Securities	94.10	44.67	73.96	90.81	99.61	100.00	100.00	100.00	73
U.S. Treasury Securities	4.11	0.00	0.00	0.01	0.65	8.15	16.90	21.52	73
U.S. Agency Securities (excl MBS)	11.49	0.00	0.00	0.57	4.67	23.19	38.19	47.53	73
Municipal Securities	7.01	0.03	0.21	1.11	4.35	12.27	18.26	21.66	73
Mortgage-Backed Securities	58.18	4.11	12.27	31.09	62.34	83.05	89.02	97.95	73
Asset-Backed Securities	3.57	0.00	0.00	0.00	0.26	5.09	13.62	27.50	73
Other Debt Securities	5.03	0.00	0.00	0.04	1.16	8.28	21.40	29.97	73
Mutual Funds and Equity Securities	1.19	0.00	0.00	0.07	0.53	1.74	3.95	8.19	73
Debt Securities 1 Year or Less	17.07	0.45	1.15	3.61	9.01	27.04	52.27	60.94	73
Debt Securities 1 To 5 Years	25.35	0.14	1.96	6.14	22.45	43.66	55.84	61.44	73
Debt Securities Over 5 Years	52.04	6.56	14.81	25.88	53.49	75.89	92.03	97.64	73
Pledged Securities	52.57	6.35	23.01	36.31	50.79	71.48	83.71	88.30	73
Structured Notes, Fair Value	0.53	0.00	0.00	0.00	0.00	0.06	3.32	6.03	73

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.46	0.14	0.26	0.62	1.28	2.18	3.09	3.32	73
Provision for Ln&Ls Losses/Avg Lns&Ls	2.32	0.45	0.54	1.23	1.94	3.48	4.63	5.07	73
Provision for Ln&Ls Losses/Net Losses	114.76	58.85	67.07	99.66	108.69	127.99	161.81	223.09	72
Ln&Ls Allowance/Total Loans & Leases	2.87	0.66	1.10	1.71	2.69	4.01	4.80	6.10	73
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.65	0.70	0.81	1.04	1.42	2.17	3.22	3.49	72
ALLL/Nonaccrual Assets	91.36	16.99	32.08	55.20	83.32	109.27	153.19	325.19	72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	73.50	16.87	30.26	46.46	67.20	95.50	132.87	191.71	72
Gross Ln&Ls Losses/Avg Loans & Leases	2.50	0.25	0.45	1.08	1.93	3.72	5.89	7.90	73
Recoveries/Avg Loans and Leases	0.17	0.01	0.02	0.06	0.13	0.25	0.41	0.59	73
Net Losses/Avg Loans and Leases	2.31	0.19	0.40	0.96	1.69	3.59	5.61	7.34	73
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	73
Recoveries/Prior Year-End Losses	2.05	0.26	0.47	1.17	1.70	2.87	4.30	4.77	72
Earnings Coverage of Net Losses (X)	2.50	0.17	0.48	0.70	1.42	2.69	8.13	14.68	72
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	2.12	0.00	0.18	0.75	1.75	3.12	4.51	6.38	72
RE Loans Secured By 1-4 Family	1.29	0.00	0.08	0.37	0.96	1.93	3.27	4.20	70
Revolving	1.47	-0.00	0.00	0.26	1.10	2.37	4.09	5.69	69
Closed-End	1.29	0.00	0.04	0.39	0.91	2.16	3.41	4.47	70
Commercial Real Estate Loans	2.46	0.00	0.12	0.66	1.85	3.42	6.57	8.15	72
Construction and Land Dev	6.33	0.00	0.45	1.45	4.86	8.30	15.94	23.95	70
Multifamily	1.12	-0.00	0.00	0.00	0.34	1.80	3.82	7.00	67
Nonfarm Nonresidential	1.09	0.00	0.00	0.17	0.87	2.05	2.48	2.99	72
RE Loans Secured by Farmland	0.20	-0.18	-0.00	0.00	0.00	0.12	1.06	2.93	62
Commercial and Industrial Loans	1.71	-0.01	0.06	0.74	1.39	2.25	4.23	6.04	73
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Loans to Individuals	3.14	0.26	0.57	1.54	2.61	4.23	7.97	8.50	68
Credit Card Loans	6.69	-5.40	0.00	4.24	6.95	9.54	11.70	14.84	51
Agricultural Loans	0.59	-0.22	-0.02	0.00	0.00	0.62	3.22	3.82	62
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Other Loans and Leases	0.74	-0.02	-0.00	0.00	0.41	1.20	2.34	3.54	73

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

30-89 Days PD Loans and Leases	1.49	0.46	0.64	1.07	1.33	1.87	2.50	2.96	73
90+ Days PD Loans and Leases	0.65	0.00	0.01	0.11	0.31	1.00	2.10	2.71	73
Nonaccrual Loans and Leases	3.85	0.65	1.00	2.01	3.32	5.12	6.59	12.44	73
90+ Days PD and Nonaccrual Loans and Leases	4.63	0.98	1.31	2.40	4.36	6.24	7.86	13.21	73
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.02	0.06	0.14	0.16	73
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.10	73
Nonaccrual Restructured	0.36	0.00	0.00	0.03	0.22	0.66	1.15	1.66	73
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.50	0.46	0.64	1.07	1.33	1.88	2.50	2.96	73
90+ Days Past Due Assets	0.67	0.00	0.01	0.11	0.31	1.00	2.10	2.76	73
Nonaccrual Assets	3.88	0.65	1.00	2.03	3.33	5.12	6.71	12.71	73
30+ Days PD & Nonaccrual Assets	6.25	1.67	2.40	3.73	5.96	8.14	10.46	15.46	73
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.87	0.33	0.54	1.50	2.65	4.14	5.20	7.87	73
90+ PD & Nonaccrual Assets + OREO	3.22	0.34	0.59	1.74	3.06	4.48	5.84	8.33	73
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	3.05	0.32	0.52	1.50	2.69	4.28	6.09	8.28	73
Allowance for Loan & Lease Losses	196.05	30.63	86.45	115.69	152.18	223.83	364.99	641.61	73
Equity Cap + ALLL	25.88	2.73	4.83	13.07	22.55	32.26	54.10	93.79	73
Tier 1 Cap + ALLL	29.16	3.74	5.33	17.07	27.66	39.61	49.43	80.06	73
Loans & Leases + RE Acquired	4.90	0.90	1.23	2.67	4.56	6.42	8.41	14.04	73

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	1.71	0.43	0.77	1.15	1.56	2.20	3.14	3.30	72
- 90+ Days Past Due	0.77	0.00	0.00	0.05	0.23	1.28	3.63	5.48	72
- Nonaccrual	5.69	1.05	1.71	3.00	5.31	7.12	12.34	15.60	72
Coml & Indl - 30-89 Days PD	0.86	0.00	0.21	0.39	0.74	1.17	1.57	2.48	73
- 90+ Days Past Due	0.15	0.00	0.00	0.01	0.10	0.24	0.51	0.62	73
- Nonaccrual	2.46	0.14	0.56	1.03	2.01	2.94	5.04	9.55	73
Individuals - 30-89 Days PD	1.81	0.11	0.53	0.99	1.65	2.50	3.51	5.02	73
- 90+ Days Past Due	0.61	0.00	0.00	0.05	0.28	1.07	2.13	2.81	73
- Nonaccrual	0.62	0.00	0.00	0.07	0.42	0.77	1.78	2.53	73
Dep Inst Lns - 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.65	43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.19	1.39	43
Agricultural - 30-89 Days PD	0.52	0.00	0.00	0.00	0.05	0.66	2.33	3.45	62
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.81	62
- Nonaccrual	1.59	0.00	0.00	0.00	0.37	2.39	6.38	11.31	62
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Other Lns&LS - 30-89 Days PD	0.53	0.00	0.00	0.02	0.42	0.98	1.54	1.68	73
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.27	0.48	73
- Nonaccrual	0.94	0.00	0.00	0.11	0.61	1.67	2.95	3.46	73
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.72	0.50	0.74	1.02	1.45	2.25	3.42	4.38	70
- 90+ Days Past Due	0.86	0.00	0.00	0.00	0.26	1.32	3.13	6.42	70
- Nonaccrual	3.36	0.29	0.68	1.28	2.74	4.29	9.03	11.37	70
Revolving - 30-89 Days PD	0.87	0.10	0.21	0.41	0.69	1.20	1.92	2.88	69
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.00	0.29	0.74	0.95	69
- Nonaccrual	1.31	0.00	0.05	0.38	0.83	1.75	2.82	8.88	69
Closed-End - 30-89 Days PD	2.13	0.36	0.83	1.25	1.92	2.93	4.11	4.74	70
- 90+ Days Past Due	1.17	0.00	0.00	0.00	0.30	1.58	5.24	9.01	70
- Nonaccrual	4.25	0.40	0.78	1.62	3.41	6.16	11.12	12.58	70
- Jr Lien 30-89 Days PD	0.20	0.00	0.00	0.07	0.17	0.27	0.54	0.69	70
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.06	0.17	0.22	70
- Jr Lien Nonaccrual	0.31	0.00	0.00	0.07	0.22	0.48	0.73	0.90	70
Commercial RE - 30-89 Days PD	1.65	0.00	0.54	0.98	1.51	2.25	2.75	3.72	72
- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.17	0.48	1.84	4.31	72
- Nonaccrual	7.60	0.82	1.93	3.41	6.42	10.02	15.85	21.91	72
Const & Dev - 30-89 Days PD	2.90	0.00	0.72	1.47	2.59	4.06	5.73	6.74	70
- 90+ Days Past Due	0.81	0.00	0.00	0.00	0.24	1.12	2.85	7.15	70
- Nonaccrual	17.52	1.54	4.41	8.70	15.38	21.72	40.65	48.08	70
Multifamily - 30-89 Days PD	1.27	0.00	0.00	0.19	0.79	2.35	3.82	5.12	67
- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.00	0.10	1.55	3.34	67
- Nonaccrual	4.24	0.06	0.23	0.83	2.83	7.28	10.57	11.54	67
Nonfarm Nres- 30-89 Days PD	1.24	0.00	0.28	0.68	1.11	1.68	2.24	2.58	72
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.07	0.25	1.46	2.44	72
- Nonaccrual	4.49	0.12	0.64	1.79	3.57	5.45	10.03	15.46	72
Farmland - 30-89 Days PD	0.75	0.00	0.00	0.00	0.52	1.16	2.99	3.87	62
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.06	0.51	2.13	62
- Nonaccrual	3.98	0.00	0.00	0.00	2.41	6.48	11.51	20.48	62
Credit Card - 30-89 Days PD	1.60	0.00	0.00	0.70	1.65	2.49	3.04	3.73	51
- 90+ Days Past Due	1.17	0.00	0.00	0.00	1.01	2.26	3.02	3.37	51
- Nonaccrual	0.42	0.00	0.00	0.00	0.00	0.89	2.13	2.93	51

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.86	3.11	6.16	7.66	8.71	10.27	11.89	12.45	73
Tier 1 RBC Ratio	12.24	3.89	9.51	10.28	12.05	13.70	16.12	17.09	73
Total Risk-Based Capital Ratio	14.95	5.66	11.26	13.34	14.93	16.68	17.92	19.85	73
Tangible Tier 1 Leverage Ratio	8.54	3.02	5.44	7.43	8.47	10.11	11.44	12.21	73
Tangible Common Eq Cap/Tan Assets	6.34	0.46	2.95	5.16	6.73	7.65	8.40	9.76	73
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.67	5.65	10.01	14.13	21.84	31.55	44.70	67.67	73
Standby Letters of Credit	2.41	0.08	0.16	0.71	1.95	3.62	5.76	6.35	73
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.03	0.09	0.23	0.33	73
Securities Lent	0.80	0.00	0.00	0.00	0.00	0.00	4.49	10.82	73
Credit Derivatives (BHC as Guarantor)	2.61	0.00	0.00	0.00	0.00	0.10	0.91	77.34	73
Credit Derivatives (BHC as Beneficiary)	2.76	0.00	0.00	0.00	0.00	0.09	2.82	80.79	73
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	91.04	0.05	1.01	4.99	15.03	50.25	282.05	1143.33	73
Interest Rate Contracts	69.11	0.05	0.22	3.81	13.56	41.49	152.70	956.88	73
Interest Rate Futures & Forward Contr	12.22	0.00	0.00	0.00	0.59	4.95	60.47	159.63	73
Written Options Contr (Int Rate)	5.03	0.00	0.00	0.03	0.62	1.76	13.05	111.98	73
Purchased Options Contr (Int Rate)	5.08	0.00	0.00	0.00	0.22	2.82	12.49	104.72	73
Interest Rate Swaps	41.71	0.00	0.00	2.47	10.68	27.65	95.52	638.53	73
Foreign Exchange Contracts	14.64	0.00	0.00	0.00	0.23	3.05	90.21	222.10	73
Futures & Forward Foreign Exch Contr	9.09	0.00	0.00	0.00	0.23	2.81	64.07	120.40	73
Written Options Contr (Foreign Exch)	0.62	0.00	0.00	0.00	0.00	0.08	0.83	12.41	73
Purchased Options Contr (Foreign Exch)	0.63	0.00	0.00	0.00	0.00	0.08	0.98	12.62	73
Foreign Exchange Rate Swaps	1.46	0.00	0.00	0.00	0.00	0.14	3.94	34.32	73
Equity, Commodity, & Other Deriv Contr	2.71	0.00	0.00	0.00	0.00	1.48	9.56	44.37	73
Commodity & Other Fut & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.00	0.25	5.98	73
Written Options Contr (Comm & Other)	1.08	0.00	0.00	0.00	0.00	0.43	2.41	23.79	73
Purchased Options Contr (Comm & Oth)	0.73	0.00	0.00	0.00	0.00	0.25	2.48	13.92	73
Commodity & Other Swaps	0.37	0.00	0.00	0.00	0.00	0.13	1.73	6.02	73
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.42	8.87	16.15	23.78	34.72	54.20	130.83	178.25	73

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.42	6.06	37.26	81.32	92.67	99.80	100.00	100.00	72
Foreign Exchange Contracts	8.70	0.00	0.00	0.00	2.00	10.12	39.75	71.90	72
Equity, Comm, & Other Contracts	2.13	0.00	0.00	0.00	0.00	2.49	11.51	18.82	72
Futures and Forwards	20.84	0.00	0.01	5.40	15.95	32.25	62.72	81.58	72
Written Options	8.88	0.00	0.00	1.31	5.57	12.26	32.06	41.61	72
Exchange-Traded	0.32	0.00	0.00	0.00	0.00	0.00	2.46	3.35	72
Over-The-Counter	8.35	0.00	0.00	1.18	5.12	10.35	32.06	41.61	72
Purchased Options	4.91	0.00	0.00	0.00	3.20	8.07	17.37	20.52	72
Exchange-Traded	0.35	0.00	0.00	0.00	0.00	0.00	2.31	3.39	72
Over-The-Counter	4.22	0.00	0.00	0.00	2.96	6.66	15.31	20.37	72
Swaps	55.95	0.00	0.00	37.87	63.52	83.52	91.69	98.77	72
Held for Trading	48.62	0.00	0.00	0.00	60.24	82.74	99.42	99.74	72
Interest Rate Contracts	39.67	0.00	0.00	0.00	46.54	75.07	84.99	91.36	72
Foreign Exchange Contracts	3.93	0.00	0.00	0.00	0.30	5.99	16.70	31.35	72
Equity, Comm, & Other Contracts	1.10	0.00	0.00	0.00	0.00	1.08	5.44	11.69	72
Non-Traded	51.37	0.14	0.48	16.73	37.58	99.89	100.00	100.00	72
Interest Rate Contracts	45.64	0.00	0.16	8.21	28.03	76.96	100.00	100.00	72
Foreign Exchange Contracts	2.01	0.00	0.00	0.00	0.00	0.60	7.38	35.51	72
Equity, Comm, & Other Contracts	0.28	0.00	0.00	0.00	0.00	0.00	1.29	5.22	72
Deriv Contr (Excl Fut & FX LE 14 Days)	79.07	10.52	42.79	65.22	87.22	95.72	99.99	100.00	72
One Year or Less	28.71	0.19	4.04	14.96	24.90	39.53	63.19	75.10	72
Over 1 Year to 5 Years	30.07	0.00	0.00	15.97	32.01	44.86	60.34	68.52	72
Over 5 Years	13.31	0.00	0.00	3.14	12.49	21.73	29.34	40.73	72
Gross Negative Fair Value (Abs Val)	1.67	0.03	0.36	0.93	1.59	2.20	3.18	3.69	72
Gross Positive Fair Value	1.81	0.16	0.38	1.06	1.78	2.53	3.07	4.32	72
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.20	0.00	0.00	0.01	0.03	0.11	0.60	2.79	73
Gross Positive Fair Value (X)	0.20	0.00	0.00	0.00	0.04	0.10	0.58	2.81	73
Held for Trading (X)	0.16	0.00	0.00	0.00	0.01	0.08	0.46	2.69	73
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.04	0.07	0.10	73
Current Credit Exposure (X)	0.08	0.00	0.00	0.00	0.04	0.09	0.34	0.59	73
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	73
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.03	73
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	73
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.96	0.00	0.00	0.05	0.43	1.09	4.48	6.18	73

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.09	0.00	0.00	0.00	0.00	0.09	0.37	1.22	73
Ins Under Assets(P/C)/Tot Ins Und Ast	50.31	0.00	0.00	0.00	26.07	98.65	100.00	100.00	30
Ins Under Assets(L/H)/Tot Ins Und Ast	49.68	0.00	0.00	0.00	44.83	100.00	100.00	100.00	30
Sep Acct Assets(L/H)/Total Life Ast	2.52	0.00	0.00	0.00	0.00	0.00	17.26	30.42	22
Ins Activities Revenue/Adj Oper Inc	0.84	0.00	0.00	0.05	0.41	1.57	2.74	4.76	73
Premium Inc/Ins Activities Revenue	12.19	0.00	0.00	0.00	0.00	16.21	65.12	79.59	65
Credit Rel Prem Inc/Tot Prem Inc	65.32	0.00	0.00	9.97	100.00	100.00	100.00	100.00	26
Other Prem Inc/Total Prem Inc	34.67	0.00	0.00	0.00	0.00	84.13	100.00	100.00	26
Ins Under Net Income/Consol Net Income	0.48	-0.33	0.00	0.00	0.00	0.13	3.63	4.51	73
Ins Net Inc (P/C)/Equity (P/C)	4.90	-39.08	-28.23	-10.43	5.49	14.98	29.61	30.39	21
Ins Net Inc (L/H)/Equity (L/H)	5.26	-0.69	0.00	1.55	2.39	5.05	18.32	19.17	22
Insur Ben, Losses, Exp/Insur Premiums	134.29	15.51	34.67	57.48	87.35	192.34	317.96	377.61	26
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.74	0.00	0.00	0.00	0.00	0.01	4.65	8.37	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.29	0.00	0.00	0.00	0.00	0.07	0.64	4.61	22
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.31	73
CSV Life Insurance/Tier 1 Cap + ALLL	9.47	0.00	0.00	0.83	7.90	17.59	23.33	28.30	73
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.97	0.00	0.00	0.00	0.00	0.17	2.01	20.31	73
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.91	0.00	0.00	0.00	1.09	3.83	19.63	24.81	54
Cost: Interest-Bearing Deposits	0.49	0.02	0.11	0.17	0.33	0.58	1.13	2.60	44
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	277.28	0.13	0.13	0.25	0.89	4.19	664.24	1159.09	6
Commercial and Industrial Loans	0.84	0.16	0.18	0.25	0.30	1.02	2.10	2.67	14
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
GROWTH RATES:									
Net Loans and Leases	16.27	-86.96	-60.25	-25.20	-3.52	26.09	109.45	343.59	52
Total Selected Assets	-0.68	-99.41	-61.58	-25.71	-5.37	20.97	69.49	111.77	63
Deposits	-5.06	-81.68	-64.47	-44.60	-5.04	16.69	71.72	93.79	42

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	2.41	-31.34	-12.31	-1.87	3.13	9.15	11.40	20.18	73
Bank Net Inc/Avg Eq Inv in Banks	2.27	-32.48	-20.27	-3.40	3.06	9.87	12.79	18.87	63
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.88	-8.14	-4.29	0.00	2.41	8.75	16.84	27.53	67
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.47	-35.48	-2.10	0.12	2.09	7.95	10.71	13.94	25
Bank Net Income/Parent Net Income	76.40	0.00	0.00	1.19	101.25	113.81	142.58	167.60	47
Nonbank Net Income/Parent Net Income	15.70	0.00	0.00	0.58	4.74	16.91	38.37	232.27	39
Sub BHCs Net Inc/Parent Net Income	89.41	0.17	3.41	65.66	100.17	109.04	121.00	140.44	17
LEVERAGE:									
Total Liabilities/Equity	37.74	0.16	1.64	12.47	22.55	45.11	108.48	198.59	73
Total Debt/Equity Capital	19.62	0.00	0.00	0.00	7.16	25.09	78.81	146.67	73
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.34	0.00	0.00	8.43	19.54	39.96	92.73	150.79	73
Tot Debt+Lns Guaranteed for Affl/Equity	23.32	0.00	0.00	0.00	7.16	27.38	88.24	177.98	73
Total Debt/Eq Cap - Exc Over Fair Value	19.97	0.00	0.00	0.00	7.16	25.37	81.62	147.02	73
Long-Term Debt/Equity Capital	15.34	0.00	0.00	0.00	4.86	22.29	63.39	116.69	73
Short-Term Debt/Equity Capital	3.16	0.00	0.00	0.00	0.00	3.25	17.25	28.69	73
Current Portion of LT Debt/Equity	0.19	0.00	0.00	0.00	0.00	0.00	0.86	2.80	73
Exc Cost Over Fair Value/Equity Cap	0.30	0.00	0.00	0.00	0.00	0.24	1.50	3.25	73
Long-Term Debt/Consolidated LT Debt	13.77	0.00	0.00	0.00	5.13	27.38	47.98	63.63	72
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	108.95	82.30	90.50	96.92	104.67	117.18	134.33	165.82	73
Total Investment in Subs/Equity	121.35	92.19	95.07	99.91	108.20	129.83	177.94	244.99	73
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.10	74.34	81.41	90.48	96.91	104.33	116.80	150.56	73
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	110.40	84.22	87.59	93.43	98.70	111.56	161.76	220.27	73
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	3.23	-4.25	-1.38	-0.28	0.75	3.58	13.78	27.87	49
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.99	0.18	0.39	1.20	3.80	11.81	32.90	46.09	29
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	69.19	-0.65	10.08	32.53	53.33	96.82	159.40	192.20	73
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	51.48	-564.12	-157.13	0.57	65.44	115.87	172.21	264.15	73
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	53.69	-349.28	-502.59	2.51	94.08	122.72	523.74	1153.41	73
Pretax Oper Inc + Int Exp/Int Expense	3.63	-565.67	-26.60	-173.36	23.72	233.90	1374.48	2703.67	50
Div + Int From Subs/Int Exp + Div	54.47	0.01	0.36	2.34	14.11	103.51	192.13	249.81	67
Fees+Other Inc From Subs/Sal + 0th Exp	17.88	0.00	0.00	0.00	0.00	45.98	78.89	92.08	72
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4.81	0.02	0.16	0.59	1.64	4.95	13.13	29.15	26
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.57	-15.32	-4.85	0.00	3.41	8.91	14.80	17.72	73
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	20
Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.56	1.03	20
Total	0.26	0.00	0.00	0.00	0.00	0.00	1.03	3.52	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
To Nonbank Subsidiaries	1.13	0.00	0.00	0.00	0.00	0.00	4.46	20.30	73
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73
Total	1.23	0.00	0.00	0.00	0.00	0.00	4.46	24.82	73
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.76	0.00	0.00	0.05	1.30	5.06	32.83	61.90	73
Combined Thrift Assets	0.28	0.00	0.00	0.00	0.00	0.00	0.64	6.54	73
Combined Foreign Nonbank Sub Assets	0.71	0.00	0.00	0.00	0.00	0.02	1.46	12.55	73

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	220.46	0.00	0.00	24.10	86.76	122.18	1200.60	1349.65	28
Dividends Paid/Net Income	42.67	0.00	0.00	3.07	27.65	61.91	91.92	270.53	49
Net Income - Dividends/Avg Equity	0.25	-32.91	-12.71	-3.97	1.11	5.92	10.31	14.49	73
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	26.28	0.00	0.00	0.00	0.00	0.05	135.96	237.24	55
Dividends From Nonbank Subs	4.79	0.00	0.00	0.00	0.00	0.63	34.84	50.06	55
Dividends From Subsidiary BHCs	6.16	0.00	0.00	0.00	0.00	0.00	4.82	105.53	55
Dividends From All Subsidiaries	47.13	0.00	0.00	0.00	0.89	105.09	170.48	296.55	55
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	16.78	0.00	0.00	0.00	0.00	28.37	78.74	102.86	39
Interest Income From Bank Subs	2.32	0.00	0.00	0.00	0.13	3.61	7.50	30.72	39
Mgt & Service Fees From Bank Subs	2.61	0.00	0.00	0.00	0.00	1.27	9.94	43.94	39
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.11	1.34	39
Operating Income From Bank Subs	31.71	0.00	0.00	0.37	8.47	52.48	100.40	161.40	39
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	34.26	0.00	0.00	0.00	1.15	66.51	162.85	204.26	46
Interest Income From Nonbank Subs	26.64	0.00	0.00	0.00	4.55	40.09	103.31	199.75	46
Mgt & Serv Fees From Nonbank Subs	3.01	0.00	0.00	0.00	0.00	0.00	6.87	58.78	46
Other Income From Nonbank Subs	0.86	0.00	0.00	0.00	0.00	0.00	2.11	22.20	46
Operating Inc From Nonbank Subs	89.99	0.00	0.00	4.54	30.20	173.95	252.60	492.24	46
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	13.87	0.00	0.00	0.00	0.00	38.09	56.76	58.55	19
Interest Inc From Subsidiary BHCs	4.86	0.00	0.00	0.00	0.00	2.45	18.94	99.32	19
Mgt & Serv Fees From Sub BHCs	0.68	0.00	0.00	0.00	0.00	0.00	5.76	6.93	19
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating Income From Sub BHCs	23.96	0.00	0.00	0.00	4.37	47.09	82.33	156.94	19
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	11.22	0.00	0.00	0.00	0.00	0.00	72.10	98.34	72
Interest Income From Bank Subs	10.94	-1.62	0.00	0.00	0.56	14.54	45.54	73.40	72
Mgt & Serv Fees From Bank Subs	12.14	0.00	0.00	0.00	0.00	4.38	76.29	79.95	72
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.15	72
Operating Income From Bank Subs	44.56	-12.78	0.00	0.11	37.27	87.58	98.02	99.80	72
Dividends From Nonbank Subs	4.17	0.00	0.00	0.00	0.00	0.93	24.84	51.77	72
Interest Income From Nonbank Subs	5.89	0.00	0.00	0.00	0.04	7.65	27.36	48.51	72
Mgt & Serv Fees From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	1.37	2.46	72
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.66	72
Operating Inc From Nonbank Subs	15.21	0.00	0.00	0.00	2.74	27.32	68.31	73.78	72
Dividends From Subsidiary BHCs	3.91	0.00	0.00	0.00	0.00	0.00	12.16	76.89	72
Interest Inc From Subsidiary BHCs	0.72	0.00	0.00	0.00	0.00	0.00	2.36	14.63	72
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	72
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Operating Income From Sub BHCs	7.01	0.00	0.00	0.00	0.00	0.00	51.50	90.64	72
Loans and Adv From Subs/ST Debt	369.30	0.24	1.53	49.65	124.72	391.85	1054.31	2356.49	26
Loans and Adv From Subs/Total Debt	134.69	0.00	0.61	13.27	54.28	152.06	414.50	889.78	49

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1275216	142,295,548	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	11,342,665	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	23,107,768	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,243,436	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	75,215,088	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,340,667,014	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	12,435,670	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	220,966,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1074156	163,700,076	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	65,169,102	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	23,508,329	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	200,707,587	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,870,498	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	58,060,508	CIT GROUP INC.	NEW YORK, NY	
1951350	2,002,213,000	CITIGROUP INC.	NEW YORK, NY	
1132449	143,962,035	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	11,658,853	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	20,070,757	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	57,225,094	COMERICA INCORPORATED	DALLAS, TX	
1049341	18,047,700	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	16,823,384	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	64,918,501	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	20,299,176	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	112,651,313	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	18,850,964	FIRST BANCORP	SAN JUAN, PR	
1075612	21,215,690	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,924,236	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,551,304	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1060627	10,415,044	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	12,326,916	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,411,523	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1562859	179,428,000	GMAC INC.	DETROIT, MI	
2380443	880,677,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	65,531,083	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	345,382,871	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	51,866,804	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	10,392,588	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	10,783,666	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,135,796,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	95,260,404	KEYCORP	CLEVELAND, OH	
1037003	68,439,222	M&T BANK CORPORATION	BUFFALO, NY	
3594612	56,633,936	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1090987	10,185,240	MB FINANCIAL, INC	CHICAGO, IL	
2132932	42,446,030	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	13,143,732	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	76,318,597	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	265,432,977	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	33,832,000	POPULAR, INC.	SAN JUAN, PR	
1839319	12,798,862	PRIVATEBANCORP, INC.	CHICAGO, IL	
1826056	26,240,403	RBC BANCORPORATION (USA)	RALEIGH, NC	
3242838	137,287,286	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	

Moved from Peer 2

BHCPR Reporters for Quarter Ending 03/31/2010
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2009 and Other Notes
1141599	12,428,997	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	152,881,394	STATE STREET CORPORATION	BOSTON, MA	
3152245	10,587,519	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	171,796,255	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,779,916	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	14,126,440	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	32,439,438	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,213,124	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	154,722,170	TD BANK US HOLDING COMPANY	PORTLAND, ME	
1119794	282,428,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	10,724,056	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	10,515,810	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	Moved from Peer 2
1378434	85,471,728	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	41,436,979	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,473,796	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	10,799,181	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1145476	18,028,493	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,223,630,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11,582,958	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	10,755,083	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	12,839,978	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	51,722,707	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 73 bank holding companies.