

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Number of BHCs in Peer Group	69	66	68	69	66
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.92	3.00	3.09	3.08	3.16
+ Non-interest Income	1.58	1.64	1.91	2.03	2.13
- Overhead Expense	3.24	2.96	2.97	3.07	3.24
- Provision for Losses	1.18	0.36	0.15	0.15	0.18
+ Securities Gains (Losses)	-0.11	-0.02	-0.01	0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	-0.09	1.31	1.83	1.93	1.94
Net Operating Income	-0.19	0.86	1.18	1.24	1.26
Net Income	-0.21	0.87	1.21	1.25	1.28
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.71	6.82	6.60	5.66	5.00
Interest Expense	2.42	3.44	3.16	2.21	1.48
Net Interest Income (TE)	3.26	3.34	3.42	3.45	3.54
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.09	0.38	0.23	0.28	0.35
Earnings Coverage of Net Losses (X)	2.44	13.40	33.33	22.73	18.87
Ln&Ls Allowance/Total Loans & Leases	1.82	1.22	1.11	1.13	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.41	1.08	0.57	0.48	0.58
30-89 Days Past Due Loans and Leases	1.59	1.03	0.81	0.69	0.64
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	37.37	40.68	37.63	37.84	35.51
Net ST Noncore Funding Dependence	22.53	26.24	23.42	23.55	19.43
Net Loans and Leases/Total Assets	63.31	63.88	62.66	60.09	59.72
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.46	7.42	7.79	7.44	7.57
Equity Capital/Total Assets	9.51	9.31	9.22	8.88	9.05
Net Loans&Ls/Equity Capital (X)	7.02	7.17	6.97	6.97	6.81
Cash Dividends/Net Income	75.54	50.49	36.79	39.81	33.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	-7.26	3.67	8.58	8.40	9.27
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	3.03	3.73	3.12	2.55	3.47
Long-Term Debt/Equity Capital	11.64	11.89	11.77	12.45	12.04
Equity Investment in Subs/Equity Cap	104.95	112.58	110.24	108.78	109.21
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.73	138.88	134.43	147.51	136.30

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	5.12	6.13	5.95	5.08	4.46
Less: Interest Expense	2.16	3.08	2.85	1.98	1.32
Equals: Net Interest Income (TE)	2.92	3.00	3.09	3.08	3.16
Plus: Non-Interest Income	1.58	1.64	1.91	2.03	2.13
Equals: Adj Operating Income (TE)	4.56	4.68	4.97	5.15	5.31
Less: Overhead Expense	3.24	2.96	2.97	3.07	3.24
Less: Provision for Loan and Lease Losses	1.18	0.36	0.15	0.15	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.09	-0.02	-0.01	0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.09	1.31	1.83	1.93	1.94
Less: Applicable Income Taxes (TE)	0.09	0.44	0.63	0.66	0.67
Less: Minority Interest	0.00	0.00	0.01	0.01	0.01
Equals: Net Operating Income	-0.19	0.86	1.18	1.24	1.26
Plus: Net Extraordinary Items	0.00	0.00	0.01	0.00	0.00
Equals: Net Income	-0.21	0.87	1.21	1.25	1.28
Memo: Net Income (Last Four Qtrs)	-0.21	0.85	1.21	1.25	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.79	89.70	90.22	89.84	89.69
Avg Int-Bearing Funds / Avg Assets	77.75	76.48	75.80	74.48	73.82
Int Income (TE) / Avg Earning Assets	5.71	6.82	6.60	5.66	5.00
Int Expense / Avg Earning Assets	2.42	3.44	3.16	2.21	1.48
Net Int Inc (TE) / Avg Earn Assets	3.26	3.34	3.42	3.45	3.54
YIELD OR COST:					
Total Loans and Leases (TE)	6.09	7.37	7.24	6.25	5.49
Interest-Bearing Bank Balances	2.26	5.42	5.07	3.49	2.01
Fed Funds Sold & Reverse Repos	2.41	5.20	5.08	3.24	1.49
Trading Assets	2.55	3.45	2.87	2.44	3.33
Total Earning Assets	5.65	6.76	6.52	5.58	4.94
Investment Securities (TE)	5.01	5.27	4.94	4.42	4.19
U.S. Treasury & Agency Sec (excl MBS)	4.29	5.95	4.48	3.64	3.24
Mortgage-Backed Securities	4.84	4.89	4.71	4.31	4.17
All Other Securities	6.77	7.86	8.24	7.48	7.01
Interest-Bearing Deposits	2.43	3.57	3.22	2.13	1.33
Time Deposits of \$100K or More	3.51	4.96	4.43	3.10	2.16
Time Deposits < \$100K	3.53	4.47	3.96	2.90	2.42
Other Domestic Deposits	1.44	2.50	2.26	1.41	0.79
Foreign Deposits	2.20	4.23	4.23	2.79	1.39
Fed Funds Purchased and Repos	2.37	4.62	4.53	3.10	1.47
Other Borrowed Funds & Trading Liab	3.35	4.64	4.51	3.51	2.91
All Interest-Bearing Funds	2.80	4.04	3.77	2.65	1.82

	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	76	75	74	73	68
Avg Assets per Employee (\$000)	5,752	5,301	5,057	4,727	4,584
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.65	4.25	3.57	4.00	4.37
Overhead Exp / NII + Non-Int Income	72.90	63.90	60.93	60.83	61.77
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.24	2.96	2.97	3.07	3.24
Personnel Expense	1.46	1.52	1.61	1.65	1.65
Net Occupancy Expense	0.39	0.39	0.40	0.42	0.43
Other Operating Expenses	1.32	1.01	0.94	0.99	1.10
Overhead Less Non-Interest Income	1.55	1.25	1.04	0.96	1.01
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.03	63.22	60.19	59.98	61.19
Personnel Expense	32.30	32.37	32.03	31.93	31.43
Net Occupancy Expense	8.76	8.55	8.03	8.01	8.11
Other Operating Expenses	30.62	22.03	19.46	19.78	20.55
Total Non-Interest Income	31.75	33.61	36.13	38.01	39.49
Fiduciary Activities Income	4.61	4.52	4.66	5.19	3.61
Serv Charges on Deposit Accts - Domestic	7.73	7.59	6.77	7.11	7.62
Trading Revenue	0.32	0.20	1.15	1.03	1.05
Investment Banking Fees & Commissions	3.10	3.28	3.04	3.71	4.06
Venture Capital Revenue	-0.02	0.23	0.19	0.18	0.18
Net Servicing Fees	0.72	0.82	0.68	1.12	0.99
Net Securitization Income	0.17	0.31	0.37	0.24	0.29
Insurance Activities Revenue	0.97	1.21	1.24	1.49	1.84
Net Gain (Loss) - Sales Loans, OREO, Oth	0.22	0.97	1.36	1.60	1.52
Other Non-Interest Income	11.76	11.14	10.74	10.86	11.04
Overhead Less Non-Interest Income	39.82	29.32	22.96	21.29	21.06
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.18	28.98	30.50	31.62	31.18
Appl Inc Tax+TE/Pretax NOI+TE	31.23	32.86	34.13	34.72	34.69

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	40.82	40.85	39.85	37.12	36.39
Commercial and Industrial Loans	13.25	12.81	11.89	11.36	10.78
Loans to Individuals	4.90	5.33	5.36	5.62	5.96
Loans to Depository Institutions	0.08	0.09	0.11	0.11	0.19
Agricultural Loans	0.19	0.21	0.21	0.20	0.20
Other Loans and Leases	3.08	3.26	3.17	3.45	3.51
Net Loans and Leases	63.31	63.88	62.66	60.09	59.72
Debt Securities Over 1 Year	13.32	13.05	13.87	17.30	18.67
Mutual Funds and Equity Securities	0.17	0.24	0.26	0.24	0.31
Subtotal	77.47	78.03	77.54	79.60	80.28
Interest-Bearing Bank Balances	2.82	0.50	0.55	0.69	0.79
Federal Funds Sold & Reverse Repos	0.80	2.24	2.68	2.18	2.13
Debt Securities 1 Year or Less	3.08	3.08	3.12	1.65	1.54
Trading Assets	1.35	1.34	1.15	1.51	1.50
Total Earning Assets	87.55	87.60	88.10	87.92	88.42
Non-Int Cash and Due From Dep Inst	2.00	2.28	2.38	2.74	2.24
Other Real Estate Owned	0.22	0.10	0.06	0.04	0.05
All Other Assets	10.27	9.97	9.34	9.23	9.23

MEMORANDA:

Short-Term Investments	7.84	6.88	8.04	5.73	5.43
U. S. Treasury Securities	0.13	0.14	0.32	0.46	0.58
U. S. Agency Securities (excl MBS)	1.84	2.38	3.46	3.19	3.56
Municipal Securities	1.18	1.13	1.07	0.89	0.83
Mortgage-Backed Securities	10.52	9.64	9.68	11.62	12.00
Asset-Backed Securities	0.38	0.35	0.22	0.25	0.32
Other Debt Securities	0.56	0.75	0.60	0.74	0.82
RE Loans Secured by 1-4 Family	15.68	16.28	16.64	17.72	17.74
Revolving	4.03	3.71	3.86	4.51	4.65
Closed-End, Sec by First Liens	9.76	10.54	10.76	11.62	11.39
Closed-End, Sec by Junior Liens	1.46	1.76	1.67	1.38	1.15
Commercial Real Estate Loans	22.84	22.22	20.91	17.20	15.66
Construction and Land Dev	7.49	8.05	7.45	5.51	4.30
Multifamily	1.56	1.35	1.55	1.22	1.33
Nonfarm Nonresidential	12.99	11.82	11.02	9.86	9.43
RE Loans Secured by Farmland	0.30	0.27	0.23	0.21	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	62.07	61.95	61.98	60.26	59.77
RE Loans Secured by 1-4 Family	24.52	25.69	26.62	29.55	28.28
Revolving	6.18	5.63	5.88	7.07	7.36
Closed-End	17.75	19.66	20.25	21.93	20.24
Commercial Real Estate Loans	34.12	33.36	31.92	27.42	26.02
Construction and Land Dev	11.06	11.91	11.10	8.61	7.02
Multifamily	2.38	2.04	2.44	2.00	2.28
Nonfarm Nonresidential	19.32	17.77	16.60	15.76	15.82
RE Loans Secured by Farmland	0.45	0.40	0.34	0.31	0.31
Loans to Depository Institutions	0.15	0.20	0.18	0.21	0.43
Commercial and Industrial Loans	20.86	19.92	18.82	18.75	17.74
Loans to Individuals	7.81	8.39	8.68	9.50	10.25
Credit Card Loans	1.21	1.26	1.18	1.33	1.48
Agricultural Loans	0.30	0.31	0.33	0.32	0.32
Loans to Foreign Govts and Inst	0.00	0.00	0.01	0.01	0.01
Other Loans and Leases	5.20	5.47	6.21	7.24	6.93

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	7.84	6.88	8.04	5.73	5.43
Liquid Assets	21.50	19.58	22.35	23.89	24.15
Investment Securities	17.13	16.99	18.55	20.03	21.14
Net Loans and Leases	63.31	63.88	62.66	60.09	59.72
Net Lns, Ls & Stdby Ltrs of Credit	66.32	66.91	65.82	63.42	62.94
Core Deposits	46.38	46.67	48.23	49.27	48.79
Noncore Funding	37.62	37.67	36.10	34.96	33.37
Time Deposits of \$100K or More	9.19	10.08	11.73	9.25	7.71
Foreign Deposits	2.27	3.12	2.70	2.55	2.72
Fed Funds Purchased and Repos	5.80	7.30	7.72	8.72	8.39
Net Fed Funds Purchased (Sold)	4.61	4.96	4.92	5.91	5.47
Commercial Paper	0.28	0.48	0.43	0.38	0.39
Oth Borrowings W/Rem Mat 1 Yr or Less	5.65	4.77	3.45	3.62	3.64
Earning Assets Repr in 1 Year	44.44	43.57	44.16	43.89	41.77
Int-Bearing Liab Repr in 1 Year	22.86	22.78	22.38	17.46	14.06
Long-Term Debt Repr in 1 Year	2.06	2.17	2.14	2.13	2.30
Net Assets Repriceable in 1 Year	18.45	17.20	18.20	22.38	23.96
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.37	40.68	37.63	37.84	35.51
Net ST Noncore Funding Dependence	22.53	26.24	23.42	23.55	19.43
Short-Term Inv/ST Noncore Funding	31.05	24.89	26.53	23.69	28.09
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.88	-8.26	-3.40	1.72	5.67
Net Loans and Leases/Total Deposits	99.42	101.89	97.38	97.41	103.33
Net Loans and Leases/Core Deposits	151.71	151.74	156.68	146.04	154.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.65	-0.09	-0.59	-0.70	0.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.14	-1.37	-1.93	-3.11	0.54
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.01	-0.07	-0.14	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.54	6.07	7.53	8.21	7.38
Available-For-Sale Securities	94.46	93.93	92.47	91.79	92.62
U. S. Treasury Securities	1.09	1.15	2.12	2.93	3.33
U. S. Agency Securities (excl MBS)	11.58	14.07	17.97	15.52	16.83
Municipal Securities	7.27	6.71	5.90	4.29	3.91
Mortgage-Backed Securities	63.85	60.61	59.23	60.53	59.37
Asset-Backed Securities	2.88	2.79	1.59	1.64	1.71
Other Debt Securities	4.02	5.41	3.89	4.62	5.01
Mutual Funds and Equity Securities	1.39	1.84	1.70	1.59	1.82
Debt Securities 1 Year or Less	18.06	17.23	16.38	10.24	7.67
Debt Securities 1 To 5 Years	18.00	19.36	21.70	22.50	23.40
Debt Securities Over 5 Years	59.59	58.04	56.17	62.90	64.39
Pledged Securities	67.27	63.70	61.87	59.46	57.43
Structured Notes, Fair Value	0.27	0.32	0.20	0.27	0.39

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	1.18	0.36	0.15	0.15	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	1.76	0.56	0.25	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	168.58	152.78	109.78	94.02	97.31
Ln&Ls Allowance/Total Loans & Leases	1.82	1.22	1.11	1.13	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.51	5.84	11.75	8.01	6.86
ALLL/Nonaccrual Assets	116.73	193.95	330.96	349.72	282.98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	87.62	136.29	231.67	249.50	227.94
Gross Ln&Ls Losses/Avg Loans & Leases	1.17	0.47	0.33	0.38	0.48
Recoveries/Avg Loans and Leases	0.08	0.08	0.10	0.11	0.12
Net Losses/Avg Loans and Leases	1.09	0.38	0.23	0.28	0.35
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	21.90	30.58	31.81	30.96	25.00
Earnings Coverage of Net Losses (X)	2.44	13.40	33.33	22.73	18.87
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.97	0.18	0.08	0.06	0.07
RE Loans Secured By 1-4 Family	0.61	0.18	0.09	0.08	0.08
Revolving	0.74	0.24	0.12	0.07	0.08
Closed-End	0.54	0.15	0.08	0.07	0.08
Commercial Real Estate Loans	1.13	0.14	0.04	0.03	0.05
Construction and Land Dev	2.86	0.25	0.03	0.01	0.04
Multifamily	0.38	0.07	0.02	0.02	0.02
Nonfarm Nonresidential	0.23	0.06	0.04	0.04	0.06
RE Loans Secured by Farmland	0.09	0.02	0.04	0.01	0.06
Commercial and Industrial Loans	0.83	0.32	0.26	0.26	0.39
Loans to Depository Institutions	0.00	0.00	-0.01	0.00	-0.02
Loans to Individuals	1.99	1.30	1.08	1.26	1.44
Credit Card Loans	8.43	2.91	1.79	3.03	22.98
Agricultural Loans	0.09	0.11	0.00	0.06	0.25
Loans to Foreign Governments & Inst	0.05	-0.24	-0.13	0.00	0.00
Other Loans and Leases	0.50	0.27	0.22	0.41	0.25

PERCENT OF LOANS AND LEASES	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
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30-89 Days PD Loans and Leases	1.59	1.03	0.81	0.69	0.64
90+ Days PD Loans and Leases	0.33	0.21	0.15	0.16	0.15
Nonaccrual Loans and Leases	2.11	0.93	0.50	0.42	0.50
90+ Days PD and Nonaccrual Loans and Leases	2.55	1.21	0.68	0.60	0.67
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.09	0.01	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
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30-89 Days Past Due Assets	1.59	1.03	0.81	0.69	0.65
90+ Days Past Due Assets	0.34	0.21	0.15	0.16	0.15
Nonaccrual Assets	2.14	0.94	0.50	0.43	0.52
30+ Days PD & Nonaccrual Assets	4.23	2.29	1.50	1.31	1.34
PERCENT OF TOTAL ASSETS					
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90+ Days PD and Nonaccrual Assets	1.68	0.77	0.42	0.36	0.40
90+ PD & Nonaccrual Assets + OREO	1.94	0.90	0.48	0.42	0.46
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
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Total Assets	1.65	0.74	0.35	0.29	0.34
Allowance for Loan & Lease Losses	138.70	91.20	50.61	42.13	48.06
Equity Cap + ALLL	16.60	7.98	3.91	3.34	3.83
Tier 1 Cap + ALLL	17.83	9.21	4.32	3.85	4.22
Loans & Leases + RE Acquired	2.52	1.17	0.58	0.49	0.59

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

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	1.81	1.13	0.81	0.66	0.59
- 90+ Days Past Due	0.38	0.20	0.14	0.13	0.11
- Nonaccrual	2.78	1.23	0.56	0.43	0.46
Coml & Indl - 30-89 Days PD	0.85	0.64	0.50	0.58	0.55
- 90+ Days Past Due	0.10	0.08	0.05	0.07	0.07
- Nonaccrual	1.16	0.50	0.52	0.61	0.85
Individuals - 30-89 Days PD	2.02	1.65	1.57	1.41	1.36
- 90+ Days Past Due	0.38	0.29	0.31	0.29	0.32
- Nonaccrual	0.40	0.24	0.14	0.16	0.20
Dep Inst Lns - 30-89 Days PD	0.02	0.02	0.00	0.00	0.01
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.02	0.00	0.00	0.03	0.05
Agricultural - 30-89 Days PD	0.47	0.28	0.27	0.28	0.27
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.03
- Nonaccrual	0.74	0.43	0.36	0.35	0.60
Foreign Govts- 30-89 Days PD	0.18	0.29	1.35	0.35	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.00	0.00	0.00	0.43
Other Lns&Ls - 30-89 Days PD	0.69	0.59	0.49	0.43	0.51
- 90+ Days Past Due	0.06	0.03	0.02	0.02	0.04
- Nonaccrual	0.48	0.23	0.14	0.23	0.31

MEMORANDA:

1-4 Family - 30-89 Days PD	1.81	1.17	1.04	0.82	0.73
- 90+ Days Past Due	0.45	0.28	0.20	0.20	0.15
- Nonaccrual	1.77	0.87	0.50	0.42	0.41
Revolving - 30-89 Days PD	1.02	0.83	0.65	0.39	0.31
- 90+ Days Past Due	0.17	0.10	0.08	0.05	0.04
- Nonaccrual	0.86	0.47	0.26	0.14	0.13
Closed-End - 30-89 Days PD	2.17	1.32	1.19	1.01	0.94
- 90+ Days Past Due	0.56	0.33	0.24	0.27	0.19
- Nonaccrual	2.17	1.00	0.58	0.50	0.53
- Jr Lien 30-89 Days PD	0.20	0.13	0.10	0.07	0.08
- Jr Lien 90+ Days PD	0.03	0.02	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.18	0.09	0.05	0.04	0.05
Commercial RE - 30-89 Days PD	1.68	1.03	0.63	0.54	0.44
- 90+ Days Past Due	0.20	0.10	0.05	0.04	0.04
- Nonaccrual	3.37	1.34	0.54	0.42	0.45
Const & Dev - 30-89 Days PD	3.01	1.74	0.87	0.63	0.63
- 90+ Days Past Due	0.39	0.15	0.05	0.05	0.03
- Nonaccrual	7.74	2.39	0.50	0.24	0.27
Multifamily - 30-89 Days PD	1.13	0.77	0.43	0.50	0.26
- 90+ Days Past Due	0.07	0.04	0.04	0.03	0.01
- Nonaccrual	1.99	0.66	0.38	0.31	0.27
Nonfarm Nres- 30-89 Days PD	1.00	0.60	0.47	0.45	0.37
- 90+ Days Past Due	0.09	0.05	0.03	0.03	0.03
- Nonaccrual	1.24	0.61	0.51	0.53	0.56
Farmland - 30-89 Days PD	0.60	0.50	0.44	0.39	0.37
- 90+ Days Past Due	0.07	0.01	0.05	0.02	0.06
- Nonaccrual	1.02	0.56	0.58	0.89	1.14
Credit Card - 30-89 Days PD	1.95	1.67	1.69	1.52	1.56
- 90+ Days Past Due	1.11	0.84	0.98	0.82	0.83
- Nonaccrual	0.35	0.17	0.13	0.08	0.05

CAPITAL RATIOS	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	8.46	7.42	7.79	7.44	7.57
Tier 1 RBC Ratio	10.42	8.95	9.59	9.57	9.95
Total Risk-Based Capital Ratio	13.17	11.60	12.18	12.32	12.71
Tangible Tier 1 Leverage Ratio	8.14	7.07	7.47	7.11	7.26
Tangible Common Eq Cap/Tan Assets	4.70	5.60	5.92	5.67	5.90
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.47	30.37	31.81	30.69	29.68
Standby Letters of Credit	2.91	3.00	3.13	3.22	3.22
Commercial & Similar Letters of Credit	0.08	0.12	0.12	0.11	0.13
Securities Lent	0.90	1.73	3.15	6.42	4.99
Credit Derivatives (BHC as Guarantor)	1.39	1.86	1.21	0.90	0.56
Credit Derivatives (BHC as Beneficiary)	1.57	2.19	1.49	1.34	0.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	59.29	67.33	76.05	74.40	73.17
Interest Rate Contracts	44.45	47.29	59.24	55.47	54.88
Interest Rate Futures & Forward Contr	8.67	7.46	8.76	8.98	8.57
Written Options Contr (Int Rate)	2.99	3.80	7.12	5.92	7.01
Purchased Options Contr (Int Rate)	2.78	4.45	7.15	5.54	6.07
Interest Rate Swaps	26.09	27.46	28.42	28.66	30.23
Foreign Exchange Contracts	9.07	12.36	10.78	11.30	10.76
Futures & Forward Foreign Exch Contr	6.52	8.29	7.01	7.71	7.03
Written Options Contr (Foreign Exch)	0.31	0.66	0.54	0.73	0.73
Purchased Options Contr (Foreign Exch)	0.31	0.66	0.58	0.78	0.78
Foreign Exchange Rate Swaps	0.78	1.03	0.84	1.03	1.21
Equity, Commodity, & Other Deriv Contr	1.78	2.14	2.11	1.86	1.61
Commodity & Other Fut & Forward Contr	0.14	0.14	0.11	0.10	0.10
Written Options Contr (Comm & Other)	0.54	0.54	0.60	0.47	0.47
Purchased Options Contr (Comm & Oth)	0.56	0.76	0.78	0.60	0.45
Commodity & Other Swaps	0.33	0.44	0.36	0.41	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	47.87	54.95	62.14	68.48	67.30

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	86.19	85.40	87.06	89.88	92.91
Foreign Exchange Contracts	9.88	9.53	8.39	7.66	4.46
Equity, Comm, & Other Contracts	1.88	1.95	1.83	1.11	0.91
Futures and Forwards	18.51	18.00	19.00	19.53	19.51
Written Options	7.02	5.77	6.76	7.72	6.31
Exchange-Traded	0.35	0.36	0.41	0.16	0.49
Over-The-Counter	5.84	5.02	5.74	7.10	4.85
Purchased Options	4.69	5.83	6.76	6.32	5.02
Exchange-Traded	0.29	0.27	0.39	0.21	0.72
Over-The-Counter	4.12	5.13	5.82	5.51	3.93
Swaps	58.16	63.98	60.99	60.02	64.59
Held for Trading	48.49	43.70	38.64	40.54	37.55
Interest Rate Contracts	37.63	31.08	27.48	29.61	27.35
Foreign Exchange Contracts	4.45	5.60	4.27	5.61	3.57
Equity, Comm, & Other Contracts	1.04	1.14	0.94	0.73	0.55
Non-Traded	51.51	56.30	61.36	59.46	62.45
Interest Rate Contracts	45.52	49.73	55.09	56.96	61.16
Foreign Exchange Contracts	1.84	0.81	0.65	0.37	0.41
Equity, Comm, & Other Contracts	0.12	0.11	0.11	0.03	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	82.24	86.30	86.62	83.96	85.71
One Year or Less	27.58	27.64	26.33	25.04	24.18
Over 1 Year to 5 Years	30.35	27.98	33.22	27.91	29.75
Over 5 Years	13.63	19.42	19.26	20.78	25.50
Gross Negative Fair Value (Abs Val)	2.75	1.19	0.78	0.96	1.00
Gross Positive Fair Value	2.97	1.29	0.75	0.79	1.06
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.22	0.14	0.09	0.11	0.13
Gross Positive Fair Value (X)	0.24	0.15	0.09	0.11	0.14
Held for Trading (X)	0.20	0.12	0.07	0.09	0.11
Non-Traded (X)	0.03	0.02	0.01	0.01	0.02
Current Credit Exposure (X)	0.14	0.09	0.05	0.06	0.08
Credit Losses on Derivative Contracts	0.02	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	2.06	0.84	0.47	0.57	0.71

INSURANCE ACTIVITIES

12/31/2008

12/31/2007

12/31/2006

12/31/2005

12/31/2004

ANALYSIS RATIOS:

	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Ins Underwriting Assets/Consol Assets	0.04	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	45.50	41.42	44.70	39.72	34.12
Ins Under Assets(L/H)/Tot Ins Und Ast	54.50	58.58	55.30	60.28	65.88
Sep Acct Assets(L/H)/Total Life Ast	1.00	0.98	0.74	0.48	1.83
Ins Activities Revenue/Adj Oper Inc	0.97	1.21	1.24	1.49	1.84
Premium Inc/Ins Activities Revenue	10.11	10.36	8.92	11.36	13.71
Credit Rel Prem Inc/Tot Prem Inc	79.23	73.60	75.39	73.61	70.68
Other Prem Inc/Total Prem Inc	20.77	26.40	24.61	26.39	29.32
Ins Under Net Income/Consol Net Income	-0.09	0.23	0.21	0.33	0.66
Ins Net Inc (P/C)/Equity (P/C)	-7.24	12.02	7.90	10.09	13.36
Ins Net Inc (L/H)/Equity (L/H)	5.14	7.25	6.78	12.57	6.40
Insur Ben, Losses, Exp/Insur Premiums	201.66	133.41	88.63	107.42	111.73
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.01	3.09	2.64	1.48	1.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.21	0.37	0.29	0.66	0.73
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.01	0.00	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	10.83	13.49	11.97	10.03	9.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.43	0.64	0.98	1.22	1.15
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.66	3.00	2.66	2.35	2.27
Cost: Interest-Bearing Deposits	2.20	4.23	4.23	2.79	1.39
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	95.75	8.22	68.14	28.10	9.75
Commercial and Industrial Loans	0.50	2.70	0.22	10.52	1.85
Foreign Governments and Inst	0.05	-0.24	-0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	22.67	126.76	148.72	16.59	20.02
Total Selected Assets	4.18	126.31	67.29	16.60	16.62
Deposits	-10.81	41.77	33.71	18.44	47.84

PROFITABILITY:	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	-2.95	8.75	13.95	14.35	14.66
Bank Net Inc/Avg Eq Inv in Banks	1.68	9.71	14.64	14.14	14.53
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-2.99	6.73	9.27	8.80	7.90
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-2.99	6.54	8.92	10.94	11.50
Bank Net Income/Parent Net Income	97.90	78.21	76.65	71.56	69.69
Nonbank Net Income/Parent Net Income	4.77	5.89	4.94	5.57	6.15
Sub BHCs Net Inc/Parent Net Income	80.03	73.87	69.45	65.03	60.50
LEVERAGE:					
Total Liabilities/Equity	31.24	34.44	35.29	33.49	34.75
Total Debt/Equity Capital	15.84	16.48	15.66	15.82	15.86
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.43	26.01	25.31	24.23	24.63
Tot Debt+Lns Guaranteed for Affl/Equity	17.57	18.53	17.33	20.12	19.67
Total Debt/Eq Cap - Exc Over Fair Value	16.09	16.69	15.89	16.27	17.12
Long-Term Debt/Equity Capital	11.64	11.89	11.77	12.45	12.04
Short-Term Debt/Equity Capital	3.03	3.73	3.12	2.55	3.47
Current Portion of LT Debt/Equity	0.18	0.05	0.28	0.12	0.24
Exc Cost Over Fair Value/Equity Cap	0.31	0.29	0.40	1.06	1.52
Long-Term Debt/Consolidated LT Debt	13.55	12.74	14.84	15.07	15.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	104.95	112.58	110.24	108.78	109.21
Total Investment in Subs/Equity	115.00	122.25	121.05	119.83	120.81
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	94.29	100.18	99.43	99.24	99.22
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	103.17	108.32	108.62	108.79	108.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.91	1.65	0.91	0.71	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.66	4.89	2.26	1.90	1.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	94.02	131.72	136.59	145.11	134.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.73	138.88	134.43	147.51	136.30
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	168.71	96.06	114.51	98.70	117.81
Pretax Oper Inc + Int Exp/Int Expense	985.15	5442.83	3185.46	3665.49	3475.33
Div + Int From Subs/Int Exp + Div	110.10	165.84	157.02	176.22	157.38
Fees+Other Inc From Subs/Sal + Oth Exp	14.58	15.70	15.33	19.65	20.14
Net Inc/Curr Port of LT Debt+Pfd Div(X)	36.46	348.50	128.89	813.95	209.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.97	-0.11	0.78	0.40	0.60
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.55	0.66	11.33	0.62	0.62
Total	8.55	0.66	11.33	11.11	0.62
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.01	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.58	0.48	0.25	1.22	0.65
To Subsidiary BHCs	0.00	0.00	0.01	0.01	0.00
Total	0.84	0.60	0.36	1.76	1.21
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	4.37	5.39	5.81	6.98	9.38
Combined Thrift Assets	0.38	0.23	0.39	0.35	0.42
Combined Foreign Nonbank Sub Assets	0.09	0.11	0.11	0.14	0.15

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	12/31/2008	12/31/2007	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	119.39	71.25	68.73	68.89	77.37
Dividends Paid/Net Income	75.54	50.51	36.79	39.47	33.11
Net Income - Dividends/Avg Equity	-7.15	3.66	8.58	8.47	9.28
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	76.03	129.55	125.44	138.97	111.04
Dividends From Nonbank Subs	4.14	8.12	6.21	11.16	6.40
Dividends From Subsidiary BHCs	13.75	16.03	17.75	21.35	21.50
Dividends From All Subsidiaries	113.18	194.05	175.07	197.28	159.89
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	82.67	86.39	66.52	59.78	57.09
Interest Income From Bank Subs	3.98	4.07	3.07	2.56	1.57
Mgt & Service Fees From Bank Subs	8.83	4.86	3.62	3.56	4.69
Other Income From Bank Subs	0.18	0.04	0.01	0.27	0.14
Operating Income From Bank Subs	112.83	104.62	76.68	68.32	63.56
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	59.18	80.92	55.89	47.31	64.19
Interest Income From Nonbank Subs	14.32	60.61	30.14	24.40	19.71
Mgt & Serv Fees From Nonbank Subs	4.47	2.56	3.76	2.75	3.41
Other Income From Nonbank Subs	0.01	0.03	0.02	0.01	0.08
Operating Inc From Nonbank Subs	86.11	188.18	109.39	101.72	103.99
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	134.04	38.68	46.80	48.92	39.35
Interest Inc From Subsidiary BHCs	20.51	8.74	4.08	4.48	4.05
Mgt & Serv Fees From Sub BHCs	3.96	1.78	0.44	3.17	1.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	158.51	54.91	54.75	60.70	59.22
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.64	57.87	57.66	55.37	55.17
Interest Income From Bank Subs	5.08	2.70	2.76	2.40	2.57
Mgt & Serv Fees From Bank Subs	4.24	2.72	3.23	2.62	3.05
Other Income From Bank Subs	0.09	0.01	0.00	0.02	0.02
Operating Income From Bank Subs	68.46	69.02	67.12	64.11	71.35
Dividends From Nonbank Subs	3.96	3.79	3.00	4.35	3.40
Interest Income From Nonbank Subs	2.40	1.80	1.87	1.51	0.95
Mgt & Serv Fees From Nonbank Subs	0.09	0.07	0.09	0.12	0.11
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	8.49	6.46	5.90	7.27	5.39
Dividends From Subsidiary BHCs	9.98	9.19	11.45	12.67	12.19
Interest Inc From Subsidiary BHCs	0.91	0.58	0.33	0.42	0.07
Mgt & Serv Fees From Sub BHCs	0.03	0.00	0.01	0.06	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	14.04	12.75	13.21	14.69	13.84
Loans and Adv From Subs/ST Debt	307.18	1079.59	459.84	487.31	262.37
Loans and Adv From Subs/Total Debt	86.37	124.27	135.19	138.66	170.26

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.91	1.16	1.82	2.59	2.95	3.27	3.71	4.06	69
+ Non-interest Income	1.58	0.15	0.31	0.85	1.25	2.13	3.43	4.25	69
- Overhead Expense	3.23	1.14	1.66	2.49	3.13	3.92	4.74	5.28	69
- Provision for Losses	1.18	0.05	0.14	0.49	1.03	1.69	2.63	3.24	69
+ Securities Gains (Losses)	-0.11	-1.19	-0.60	-0.23	-0.00	0.02	0.10	0.16	69
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	69
= Pretax Net Oper Income (TE)	-0.08	-4.07	-2.56	-1.24	0.28	1.02	1.72	1.79	69
Net Operating Income	-0.19	-3.60	-2.67	-0.97	0.17	0.67	1.10	1.17	69
Net Income	-0.21	-3.60	-2.97	-0.97	0.17	0.66	1.10	1.17	69
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)	5.71	3.66	4.64	5.43	5.77	6.04	6.36	6.59	69
Interest Expense	2.41	1.30	1.63	2.10	2.38	2.76	3.04	3.50	69
Net Interest Income (TE)	3.25	1.42	1.96	2.90	3.28	3.66	4.15	4.48	69
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.09	0.05	0.15	0.42	0.83	1.63	2.36	3.33	69
Earnings Coverage of Net Losses (X)	2.44	-64.46	-1.31	0.46	1.99	4.11	7.32	15.27	69
Ln&Ls Allowance/Total Loans & Leases	1.81	0.50	0.91	1.34	1.66	2.19	3.06	3.65	69
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.40	0.27	0.57	1.15	1.96	3.55	4.95	5.73	69
30-89 Days Past Due Loans and Leases	1.59	0.47	0.57	1.00	1.39	2.13	2.91	3.29	69
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.36	5.14	12.36	25.45	34.79	46.86	67.97	79.04	69
Net ST Noncore Funding Dependence	22.53	-37.55	2.90	12.56	22.22	31.77	42.94	50.29	69
Net Loans and Leases/Total Assets	63.30	25.19	37.06	57.10	66.53	71.87	74.76	77.89	69
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.45	3.66	5.00	6.93	8.52	9.86	11.06	12.01	69
Equity Capital/Total Assets	9.50	1.82	5.58	7.82	9.78	11.49	12.44	13.80	69
Net Loans&Ls/Equity Capital (X)	7.02	3.26	4.48	5.48	6.85	7.81	9.54	17.86	68
Cash Dividends/Net Income	75.54	0.00	0.00	36.22	60.19	106.59	162.77	184.62	38
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	-7.26	-52.05	-34.91	-18.19	-2.49	1.79	6.98	8.70	68
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.03	0.00	0.00	0.00	0.00	3.86	11.88	29.53	68
Long-Term Debt/Equity Capital	11.63	0.00	0.00	0.00	6.80	18.98	41.30	74.51	68
Equity Investment in Subs/Equity Cap	104.95	78.44	84.71	95.27	103.74	112.05	126.33	146.48	68
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	95.72	-8.78	18.98	71.25	98.01	121.61	163.32	178.25	68

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.11	3.21	4.10	4.83	5.15	5.46	5.80	6.00	69
Less: Interest Expense	2.16	1.19	1.34	1.87	2.13	2.46	2.80	3.20	69
Equals: Net Interest Income (TE)	2.91	1.16	1.82	2.59	2.95	3.27	3.71	4.06	69
Plus: Non-Interest Income	1.58	0.15	0.31	0.85	1.25	2.13	3.43	4.25	69
Equals: Adj Operating Income (TE)	4.56	1.82	2.93	3.61	4.38	5.56	6.56	6.93	69
Less: Overhead Expense	3.23	1.14	1.66	2.49	3.13	3.92	4.74	5.28	69
Less: Provision for Loan and Lease Losses	1.18	0.05	0.14	0.49	1.03	1.69	2.63	3.24	69
Plus: Realized G/L on HTM Sec	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	69
Plus: Realized G/L on AFS Sec	-0.09	-1.07	-0.54	-0.22	-0.00	0.02	0.10	0.16	69
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	69
Equals: Pretax Net Oper Inc (TE)	-0.08	-4.07	-2.56	-1.24	0.28	1.02	1.72	1.79	69
Less: Applicable Income Taxes (TE)	0.09	-0.85	-0.59	-0.21	0.11	0.36	0.67	0.73	69
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.03	69
Equals: Net Operating Income	-0.19	-3.60	-2.67	-0.97	0.17	0.67	1.10	1.17	69
Plus: Net Extraordinary Items	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Income	-0.21	-3.60	-2.97	-0.97	0.17	0.66	1.10	1.17	69
Memo: Net Income (Last Four Qtrs)	-0.21	-3.60	-2.97	-0.97	0.17	0.66	1.10	1.17	69
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.79	81.51	84.69	88.10	90.07	92.01	93.17	94.33	69
Avg Int-Bearing Funds / Avg Assets	77.74	63.17	67.47	73.56	77.92	82.63	85.38	87.69	69
Int Income (TE) / Avg Earning Assets	5.71	3.66	4.64	5.43	5.77	6.04	6.36	6.59	69
Int Expense / Avg Earning Assets	2.41	1.30	1.63	2.10	2.38	2.76	3.04	3.50	69
Net Int Inc (TE) / Avg Earn Assets	3.25	1.42	1.96	2.90	3.28	3.66	4.15	4.48	69
YIELD OR COST:									
Total Loans and Leases (TE)	6.08	4.18	5.28	5.82	6.09	6.37	6.99	7.26	69
Interest-Bearing Bank Balances	2.25	0.17	0.27	0.51	2.17	3.41	5.40	5.81	69
Fed Funds Sold & Reverse Repos	2.40	1.44	1.80	1.98	2.31	2.64	3.16	4.18	69
Trading Assets	2.55	0.00	0.03	0.55	1.60	4.16	6.55	7.82	50
Total Earning Assets	5.64	3.62	4.91	5.36	5.72	5.96	6.26	6.50	69
Investment Securities (TE)	5.00	4.02	4.18	4.75	4.99	5.30	5.64	5.93	69
U.S. Treasury & Agency Sec (excl MBS)	4.28	1.77	2.32	3.23	4.15	5.02	6.39	8.19	67
Mortgage-Backed Securities	4.84	3.66	4.19	4.48	4.86	5.11	5.40	5.66	69
All Other Securities	6.76	3.07	3.72	4.86	6.27	7.54	11.93	16.22	69
Interest-Bearing Deposits	2.42	1.26	1.67	2.05	2.41	2.76	3.05	3.60	69
Time Deposits of \$100K or More	3.51	0.65	2.46	3.21	3.64	3.93	4.08	4.16	69
Time Deposits < \$100K	3.53	1.67	2.41	3.18	3.55	3.97	4.20	4.61	68
Other Domestic Deposits	1.44	0.65	0.82	1.09	1.41	1.70	2.04	2.15	69
Foreign Deposits	2.20	1.54	1.59	1.82	2.10	2.60	2.87	3.10	41
Fed Funds Purchased and Repos	2.37	1.18	1.40	1.85	2.22	2.75	3.71	4.09	69
Other Borrowed Funds & Trading Liab	3.35	1.75	2.10	2.55	3.36	3.97	4.54	5.42	69
All Interest-Bearing Funds	2.80	1.61	1.78	2.47	2.76	3.23	3.54	3.88	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	76.47	46.53	50.60	61.85	71.00	89.43	115.49	127.08	69
Avg Assets per Employee (\$000)	5752.13	2432.18	2884.01	4165.14	5125.92	6447.49	10581.0	12061.4	69

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.65	0.00	0.25	1.39	3.32	6.14	8.09	9.79	68
Overhead Exp / NII + Non-Int Income	72.89	50.44	54.33	58.99	67.46	80.51	109.84	138.67	69

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.23	1.14	1.66	2.49	3.13	3.92	4.74	5.28	69
Personnel Expense	1.46	0.46	0.69	1.14	1.43	1.68	2.15	2.56	69
Net Occupancy Expense	0.39	0.14	0.21	0.29	0.37	0.45	0.58	0.66	69
Other Operating Expenses	1.32	0.50	0.55	0.84	1.19	1.66	2.32	3.10	69
Overhead Less Non-Interest Income	1.55	-0.16	0.61	0.98	1.43	1.99	2.97	3.55	69

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.02	49.50	52.20	57.62	66.88	79.12	105.93	137.54	69
Personnel Expense	32.30	21.00	21.92	29.09	32.55	36.73	39.80	42.79	69
Net Occupancy Expense	8.76	5.05	5.92	6.91	8.39	10.57	12.09	14.57	69
Other Operating Expenses	30.61	16.24	17.14	19.35	24.76	35.87	59.28	87.51	69
Total Non-Interest Income	31.75	8.10	13.00	21.73	32.12	40.90	49.81	57.79	69
Fiduciary Activities Income	4.61	0.00	0.00	0.51	2.19	6.42	12.37	45.01	69
Serv Charges on Deposit Accts - Domestic	7.73	0.97	1.87	3.54	8.54	10.56	12.92	14.25	69
Trading Revenue	0.31	-17.24	-6.89	0.00	0.09	1.57	3.48	9.30	69
Investment Banking Fees & Commissions	3.09	0.00	0.22	0.99	1.96	3.90	9.00	13.41	69
Venture Capital Revenue	-0.02	-1.28	-0.25	0.00	0.00	0.00	0.12	0.50	69
Net Servicing Fees	0.71	-2.08	-0.52	0.00	0.12	1.03	2.71	7.55	69
Net Securitization Income	0.16	-0.10	0.00	0.00	0.00	0.00	0.46	3.40	69
Insurance Activities Revenue	0.96	0.00	0.02	0.06	0.39	1.75	2.78	4.30	69
Net Gain (Loss) - Sales Loans, OREO, Oth	0.21	-4.64	-3.24	-0.29	0.10	1.00	3.22	3.97	69
Other Non-Interest Income	11.76	3.67	5.24	7.56	10.00	14.95	20.58	26.55	69
Overhead Less Non-Interest Income	39.82	-2.58	11.36	22.06	34.03	53.29	85.86	119.77	69

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.17	-33.39	-23.57	21.23	27.20	30.64	36.28	40.35	40
Appl Inc Tax+TE/Pretax NOI+TE	31.23	-7.96	5.93	27.26	31.84	36.46	38.49	78.12	40

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.81	8.63	16.91	30.92	43.63	49.57	56.18	60.56	69
Commercial and Industrial Loans	13.24	1.61	3.51	8.93	12.52	16.84	23.62	25.12	69
Loans to Individuals	4.90	0.11	0.22	1.10	3.47	8.64	12.86	14.22	69
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.08	0.34	0.55	69
Agricultural Loans	0.19	0.00	0.00	0.00	0.08	0.33	0.74	0.92	69
Other Loans and Leases	3.07	0.04	0.41	1.04	2.91	4.68	6.61	7.72	69
Net Loans and Leases	63.30	25.19	37.06	57.10	66.53	71.87	74.76	77.89	69
Debt Securities Over 1 Year	13.32	4.05	5.04	8.23	11.79	18.98	23.98	26.37	69
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.00	0.11	0.27	0.50	1.07	69
Subtotal	77.47	35.06	46.09	72.98	79.89	85.34	87.86	89.76	69
Interest-Bearing Bank Balances	2.82	0.00	0.01	0.11	1.02	3.77	7.37	25.20	69
Federal Funds Sold & Reverse Repos	0.80	0.00	0.00	0.01	0.18	0.95	3.14	7.95	69
Debt Securities 1 Year or Less	3.08	0.02	0.09	0.62	2.00	4.21	8.07	16.57	69
Trading Assets	1.34	0.00	0.00	0.00	0.49	1.89	4.71	11.21	69
Total Earning Assets	87.55	80.96	83.13	85.58	87.61	89.93	91.47	91.89	69
Non-Int Cash and Due From Dep Inst	2.00	0.63	1.10	1.38	1.78	2.32	3.57	5.51	69
Other Real Estate Owned	0.22	0.00	0.01	0.08	0.18	0.33	0.51	0.74	69
All Other Assets	10.27	4.47	6.15	7.74	9.95	12.23	15.04	16.73	69
MEMORANDA:									
Short-Term Investments	7.83	0.56	0.87	1.79	4.86	9.76	23.09	42.05	69
U. S. Treasury Securities	0.13	0.00	0.00	0.00	0.02	0.17	0.44	1.28	69
U. S. Agency Securities (excl MBS)	1.83	0.00	0.00	0.07	0.84	3.14	6.70	10.21	69
Municipal Securities	1.18	0.00	0.05	0.21	0.77	1.93	3.52	4.04	69
Mortgage-Backed Securities	10.51	0.81	1.67	5.84	9.99	13.21	19.53	24.63	69
Asset-Backed Securities	0.38	0.00	0.00	0.00	0.00	0.54	1.71	2.71	69
Other Debt Securities	0.55	0.00	0.00	0.01	0.13	0.65	2.47	5.86	69
RE Loans Secured by 1-4 Family	15.67	1.53	4.91	10.06	14.28	20.81	27.75	31.55	69
Revolving	4.03	0.00	0.13	1.48	3.70	6.24	8.91	9.66	69
Closed-End, Sec by First Liens	9.76	0.97	2.47	5.32	8.97	14.03	19.13	21.77	69
Closed-End, Sec by Junior Liens	1.46	0.00	0.03	0.38	1.25	2.20	3.31	4.71	69
Commercial Real Estate Loans	22.84	0.99	3.90	13.12	21.65	31.68	41.48	45.71	69
Construction and Land Dev	7.49	0.18	0.80	2.54	7.36	11.43	15.41	18.08	69
Multifamily	1.55	0.10	0.29	0.56	1.09	2.04	4.25	5.20	69
Nonfarm Nonresidential	12.99	0.54	2.49	7.47	11.68	18.72	23.10	27.02	69
RE Loans Secured by Farmland	0.30	0.00	0.00	0.00	0.13	0.46	1.25	1.68	69
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	62.07	23.27	41.40	49.75	61.99	70.92	78.80	85.88	69
RE Loans Secured by 1-4 Family	24.52	5.99	8.12	14.31	24.18	32.31	44.66	49.96	69
Revolving	6.17	0.01	0.20	2.27	5.14	10.23	12.63	14.30	69
Closed-End	17.75	3.97	5.53	9.57	16.91	24.53	32.92	37.53	69
Commercial Real Estate Loans	34.12	4.01	10.46	21.34	33.79	44.60	59.78	68.89	69
Construction and Land Dev	11.06	0.74	1.97	4.27	10.15	16.45	22.08	29.42	69
Multifamily	2.37	0.19	0.59	1.07	1.70	3.10	5.57	9.11	69
Nonfarm Nonresidential	19.31	2.01	6.90	12.16	18.61	26.66	30.68	36.32	69
RE Loans Secured by Farmland	0.45	0.00	0.00	0.01	0.19	0.72	1.83	2.54	69
Loans to Depository Institutions	0.14	0.00	0.00	0.00	0.00	0.11	0.69	1.45	69
Commercial and Industrial Loans	20.86	3.75	9.23	14.77	19.94	26.57	33.69	39.85	69
Loans to Individuals	7.81	0.24	0.37	1.81	5.39	12.90	19.16	23.20	69
Credit Card Loans	1.21	0.00	0.00	0.00	0.06	1.24	6.75	11.75	69
Agricultural Loans	0.29	0.00	0.00	0.01	0.15	0.49	1.07	1.58	69
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	69
Other Loans and Leases	5.20	0.05	0.58	1.57	4.42	7.54	11.03	18.38	69

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.83	0.56	0.87	1.79	4.86	9.76	23.09	42.05	69
Liquid Assets	21.50	9.52	11.38	14.14	17.40	27.09	42.04	52.13	69
Investment Securities	17.13	6.91	8.73	11.25	15.29	21.27	28.82	37.33	69
Net Loans and Leases	63.30	25.19	37.06	57.10	66.53	71.87	74.76	77.89	69
Net Lns, Ls & Stdbly Ltrs of Credit	66.32	28.90	42.05	59.30	69.13	75.66	79.33	81.43	69
Core Deposits	46.38	11.41	16.96	38.30	48.17	56.14	64.46	69.34	69
Noncore Funding	37.61	17.35	20.74	26.36	33.72	47.41	62.88	70.34	69
Time Deposits of \$100K or More	9.19	1.98	2.86	6.37	8.66	11.21	16.15	20.04	69
Foreign Deposits	2.27	0.00	0.00	0.00	0.77	3.14	7.03	21.53	69
Fed Funds Purchased and Repos	5.79	0.28	0.67	1.91	4.76	9.08	13.34	18.01	69
Net Fed Funds Purchased (Sold)	4.60	-2.67	-0.09	1.10	3.16	7.92	11.68	15.90	69
Commercial Paper	0.27	0.00	0.00	0.00	0.00	0.06	1.77	2.78	69
Oth Borrowings W/Rem Mat 1 Yr or Less	5.64	0.04	0.20	2.01	4.65	8.71	11.89	18.43	69
Earning Assets Repr in 1 Year	44.44	18.09	23.68	34.87	44.97	53.37	63.14	68.89	69
Int-Bearing Liab Repr in 1 Year	22.85	3.57	9.59	15.36	19.81	29.25	42.25	44.63	69
Long-Term Debt Repr in 1 Year	2.06	0.00	0.00	0.00	0.73	4.58	6.70	8.65	69
Net Assets Repriceable in 1 Year	18.45	-7.09	-0.61	7.46	17.63	28.44	36.80	38.77	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.36	5.14	12.36	25.45	34.79	46.86	67.97	79.04	69
Net ST Noncore Funding Dependence	22.53	-37.55	2.90	12.56	22.22	31.77	42.94	50.29	69
Short-Term Inv/ST Noncore Funding	31.04	2.32	3.05	7.28	18.49	50.38	91.51	135.18	69
Liq Asts-ST Noncore Fndg/Nonliq Asts	-3.88	-35.13	-23.79	-15.06	-5.83	1.93	20.94	44.34	69
Net Loans and Leases/Total Deposits	99.41	50.70	67.86	89.05	99.16	110.74	119.10	145.60	69
Net Loans and Leases/Core Deposits	151.71	63.96	83.99	116.63	134.81	170.28	287.69	354.59	69
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.65	-6.72	-5.84	-0.72	0.00	0.07	0.38	1.93	43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.13	-36.97	-23.08	-6.95	-2.35	1.85	4.25	6.98	67
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.38	-0.07	0.00	0.00	0.03	0.06	0.06	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.53	0.00	0.00	0.00	0.32	7.25	28.91	41.03	69
Available-For-Sale Securities	94.46	47.66	68.90	92.38	99.64	100.00	100.00	100.00	69
U.S. Treasury Securities	1.08	0.00	0.00	0.00	0.16	1.52	5.13	9.64	69
U.S. Agency Securities (excl MBS)	11.57	0.00	0.00	0.75	4.71	20.26	41.36	57.80	69
Municipal Securities	7.27	0.12	0.42	1.34	4.83	13.54	17.96	19.56	69
Mortgage-Backed Securities	63.84	8.99	15.32	48.62	70.45	82.50	88.87	95.10	69
Asset-Backed Securities	2.88	0.00	0.00	0.00	0.04	3.69	12.59	16.76	69
Other Debt Securities	4.01	0.00	0.00	0.08	1.05	3.94	15.11	36.82	69
Mutual Funds and Equity Securities	1.38	0.00	0.00	0.03	0.79	2.01	4.66	8.20	69
Debt Securities 1 Year or Less	18.06	0.26	1.41	4.06	10.55	29.84	48.83	58.69	69
Debt Securities 1 To 5 Years	18.00	0.61	1.52	5.30	14.05	26.21	42.24	53.44	69
Debt Securities Over 5 Years	59.58	13.63	19.87	33.52	59.01	83.99	93.72	96.63	69
Pledged Securities	67.27	14.46	30.18	53.79	68.95	84.86	91.20	92.13	69
Structured Notes, Fair Value	0.26	0.00	0.00	0.00	0.00	0.14	1.26	3.27	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.18	0.05	0.14	0.49	1.03	1.69	2.63	3.24	69
Provision for Ln&Ls Losses/Avg Lns&Ls	1.75	0.16	0.35	0.77	1.47	2.60	4.04	4.30	69
Provision for Ln&Ls Losses/Net Losses	168.58	77.99	116.09	145.61	159.30	190.72	232.78	268.86	69
Ln&Ls Allowance/Total Loans & Leases	1.81	0.50	0.91	1.34	1.66	2.19	3.06	3.65	69
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.50	0.88	1.09	1.42	1.93	3.36	4.84	8.36	68
ALLL/Nonaccrual Assets	116.72	25.82	45.88	64.66	95.07	126.13	245.88	435.90	68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	87.62	22.91	41.44	61.36	77.34	100.23	159.83	238.24	68
Gross Ln&Ls Losses/Avg Loans & Leases	1.17	0.06	0.17	0.48	0.91	1.77	2.50	3.43	69
Recoveries/Avg Loans and Leases	0.08	0.00	0.01	0.03	0.07	0.11	0.16	0.20	69
Net Losses/Avg Loans and Leases	1.09	0.05	0.15	0.42	0.83	1.63	2.36	3.33	69
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.41	69
Recoveries/Prior Year-End Losses	21.89	6.71	8.74	13.69	18.57	26.90	38.81	56.51	68
Earnings Coverage of Net Losses (X)	2.44	-64.46	-1.31	0.46	1.99	4.11	7.32	15.27	69
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.96	0.02	0.09	0.34	0.65	1.52	2.38	3.77	69
RE Loans Secured By 1-4 Family	0.61	0.00	0.04	0.14	0.47	0.89	1.76	2.27	68
Revolving	0.73	0.00	0.00	0.08	0.45	1.05	2.35	3.01	66
Closed-End	0.53	0.00	0.04	0.11	0.35	0.90	1.49	2.05	68
Commercial Real Estate Loans	1.13	0.00	0.06	0.29	0.64	1.75	3.07	5.42	69
Construction and Land Dev	2.85	0.00	0.08	0.77	1.35	4.60	9.54	11.06	68
Multifamily	0.38	-0.00	0.00	0.00	0.07	0.43	1.61	3.16	67
Nonfarm Nonresidential	0.22	0.00	0.00	0.03	0.13	0.33	0.80	1.04	69
RE Loans Secured by Farmland	0.09	-0.30	-0.04	0.00	0.00	0.09	0.66	0.97	59
Commercial and Industrial Loans	0.82	0.02	0.14	0.46	0.72	1.01	1.94	2.47	69
Loans to Depository Institutions	-0.00	-0.36	0.00	0.00	0.00	0.00	0.00	0.00	40
Loans to Individuals	1.98	0.18	0.61	0.97	1.63	2.74	4.49	5.43	67
Credit Card Loans	8.42	-14.28	-0.27	2.61	4.03	5.82	11.41	91.96	50
Agricultural Loans	0.08	-0.28	-0.03	0.00	0.00	0.16	0.44	0.48	58
Loans to Foreign Governments & Inst	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.22	11
Other Loans and Leases	0.49	-0.08	-0.00	0.00	0.26	0.80	1.54	2.30	69

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

30-89 Days PD Loans and Leases	1.59	0.47	0.57	1.00	1.39	2.13	2.91	3.29	69
90+ Days PD Loans and Leases	0.32	0.00	0.00	0.08	0.23	0.48	0.83	1.83	69
Nonaccrual Loans and Leases	2.11	0.25	0.33	0.98	1.81	3.19	4.68	5.04	69
90+ Days PD and Nonaccrual Loans and Leases	2.54	0.41	0.52	1.35	2.20	3.66	5.00	5.81	69
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.10	69
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	69
Nonaccrual Restructured	0.08	0.00	0.00	0.00	0.01	0.06	0.26	1.21	69
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.59	0.47	0.57	1.00	1.39	2.13	2.91	3.29	69
90+ Days Past Due Assets	0.33	0.00	0.00	0.09	0.23	0.48	0.91	1.83	69
Nonaccrual Assets	2.13	0.25	0.33	0.98	1.87	3.20	4.69	5.04	69
30+ Days PD & Nonaccrual Assets	4.23	1.01	1.28	2.53	3.96	5.80	7.34	10.79	69
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.68	0.14	0.32	0.77	1.47	2.45	3.45	3.93	69
90+ PD & Nonaccrual Assets + OREO	1.94	0.15	0.34	0.86	1.63	2.96	3.68	4.61	69
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.65	0.11	0.31	0.73	1.42	2.57	3.37	4.26	69
Allowance for Loan & Lease Losses	138.69	20.08	46.12	80.03	122.80	178.07	244.17	404.57	69
Equity Cap + ALLL	16.60	1.22	2.90	7.32	12.60	21.75	42.83	58.87	68
Tier 1 Cap + ALLL	17.83	0.53	1.82	8.70	15.71	25.54	35.20	50.15	69
Loans & Leases + RE Acquired	2.51	0.27	0.60	1.19	2.10	3.63	5.14	5.86	69

PEER GROUP 1

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.80	0.38	0.58	1.10	1.53	2.51	3.32	3.81	69
- 90+ Days Past Due	0.38	0.00	0.00	0.02	0.22	0.42	1.05	2.74	69
- Nonaccrual	2.78	0.27	0.47	1.35	2.50	3.97	5.95	6.45	69
Coml & Indl - 30-89 Days PD	0.84	0.03	0.22	0.45	0.75	1.24	1.80	2.09	69
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.05	0.18	0.26	0.44	69
- Nonaccrual	1.16	0.11	0.27	0.60	1.00	1.62	2.38	2.71	69
Individuals - 30-89 Days PD	2.02	0.11	0.57	1.29	1.84	2.60	3.67	5.80	69
- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.27	0.56	1.24	1.86	69
- Nonaccrual	0.40	0.00	0.00	0.03	0.21	0.50	1.64	2.59	69
Dep Inst Lns - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.42	40
Agricultural - 30-89 Days PD	0.47	0.00	0.00	0.00	0.11	0.52	2.08	3.36	58
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.09	0.25	58
- Nonaccrual	0.73	0.00	0.00	0.00	0.23	0.77	3.76	4.89	58
Foreign Govts- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.00	0.00	0.89	11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.00	0.34	11
Other Lns&Ls - 30-89 Days PD	0.68	0.00	0.00	0.12	0.44	1.22	1.99	3.60	69
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.26	0.71	69
- Nonaccrual	0.47	0.00	0.00	0.00	0.33	0.68	1.09	3.96	69

MEMORANDA:

1-4 Family - 30-89 Days PD	1.80	0.40	0.60	1.03	1.52	2.44	3.46	4.07	68
- 90+ Days Past Due	0.44	0.00	0.00	0.02	0.22	0.64	1.38	3.05	68
- Nonaccrual	1.76	0.09	0.16	0.61	1.21	2.61	3.92	7.51	68
Revolving - 30-89 Days PD	1.01	0.01	0.16	0.47	0.83	1.27	2.31	3.65	66
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.08	0.24	0.69	1.09	66
- Nonaccrual	0.86	0.00	0.02	0.18	0.52	1.13	2.37	4.36	66
Closed-End - 30-89 Days PD	2.17	0.42	0.72	1.20	1.80	3.03	4.30	4.78	68
- 90+ Days Past Due	0.55	0.00	0.00	0.01	0.23	1.02	1.89	4.11	68
- Nonaccrual	2.16	0.08	0.21	0.70	1.49	3.32	4.99	7.69	68
- Jr Lien 30-89 Days PD	0.19	0.00	0.00	0.07	0.16	0.25	0.58	0.77	68
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.18	68
- Jr Lien Nonaccrual	0.18	0.00	0.00	0.02	0.13	0.26	0.52	0.75	68
Commercial RE - 30-89 Days PD	1.68	0.20	0.40	0.74	1.52	2.24	3.67	4.12	69
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.12	0.36	0.65	1.13	69
- Nonaccrual	3.37	0.39	0.60	1.67	3.06	4.95	6.56	8.21	69
Const & Dev - 30-89 Days PD	3.01	0.24	0.90	1.58	2.53	4.40	5.72	6.40	68
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.20	0.63	1.42	2.25	68
- Nonaccrual	7.73	0.47	2.01	3.78	6.25	10.99	16.74	23.02	68
Multifamily - 30-89 Days PD	1.13	0.00	0.00	0.14	0.84	1.67	3.86	5.32	67
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.05	0.40	0.73	67
- Nonaccrual	1.99	0.00	0.05	0.33	1.07	2.58	7.34	9.46	67
Nonfarm Nres- 30-89 Days PD	1.00	0.06	0.18	0.52	0.86	1.16	2.62	2.94	69
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.04	0.13	0.33	0.51	69
- Nonaccrual	1.23	0.02	0.29	0.47	1.02	1.52	2.72	3.99	69
Farmland - 30-89 Days PD	0.60	0.00	0.00	0.00	0.45	0.91	2.41	3.00	59
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.05	0.65	0.88	59
- Nonaccrual	1.02	0.00	0.00	0.00	0.48	2.33	2.92	5.13	59
Credit Card - 30-89 Days PD	1.94	0.00	0.00	0.92	2.15	2.93	4.04	4.37	50
- 90+ Days Past Due	1.11	0.00	0.00	0.00	0.69	2.22	2.91	3.48	50
- Nonaccrual	0.35	0.00	0.00	0.00	0.00	0.37	2.02	2.11	50

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.45	3.66	5.00	6.93	8.52	9.86	11.06	12.01	69
Tier 1 RBC Ratio	10.41	3.99	7.35	9.09	10.69	11.77	13.20	13.81	69
Total Risk-Based Capital Ratio	13.17	5.77	10.32	11.86	13.15	14.62	15.70	16.87	69
Tangible Tier 1 Leverage Ratio	8.14	3.61	4.66	6.09	8.45	9.76	10.73	11.30	69
Tangible Common Eq Cap/Tan Assets	4.69	-1.10	1.43	3.19	4.98	6.01	7.12	7.85	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.46	4.57	7.28	16.83	23.29	31.07	44.83	63.29	69
Standby Letters of Credit	2.91	0.16	0.45	1.13	2.28	4.71	6.31	8.38	69
Commercial & Similar Letters of Credit	0.08	0.00	0.00	0.00	0.05	0.14	0.25	0.37	69
Securities Lent	0.90	0.00	0.00	0.00	0.00	0.00	4.54	12.66	69
Credit Derivatives (BHC as Guarantor)	1.39	0.00	0.00	0.00	0.00	0.06	1.13	38.77	69
Credit Derivatives (BHC as Beneficiary)	1.57	0.00	0.00	0.00	0.00	0.08	3.44	42.37	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	59.28	0.00	0.27	4.43	18.75	48.20	290.40	552.83	69
Interest Rate Contracts	44.44	0.00	0.01	3.99	16.64	37.10	133.79	422.31	69
Interest Rate Futures & Forward Contr	8.66	0.00	0.00	0.00	0.53	3.83	60.25	110.13	69
Written Options Contr (Int Rate)	2.99	0.00	0.00	0.00	0.64	1.83	8.22	50.79	69
Purchased Options Contr (Int Rate)	2.77	0.00	0.00	0.00	0.36	2.36	6.73	46.82	69
Interest Rate Swaps	26.09	0.00	0.00	1.71	13.59	26.34	73.41	297.35	69
Foreign Exchange Contracts	9.07	0.00	0.00	0.00	0.16	2.75	25.52	145.09	69
Futures & Forward Foreign Exch Contr	6.51	0.00	0.00	0.00	0.09	2.07	17.65	102.38	69
Written Options Contr (Foreign Exch)	0.31	0.00	0.00	0.00	0.00	0.00	0.54	8.47	69
Purchased Options Contr (Foreign Exch)	0.31	0.00	0.00	0.00	0.00	0.00	0.59	8.46	69
Foreign Exchange Rate Swaps	0.77	0.00	0.00	0.00	0.00	0.10	3.44	15.68	69
Equity, Commodity, & Other Deriv Contr	1.77	0.00	0.00	0.00	0.00	0.82	8.09	25.72	69
Commodity & Other Fut & Forward Contr	0.13	0.00	0.00	0.00	0.00	0.00	0.24	3.19	69
Written Options Contr (Comm & Other)	0.54	0.00	0.00	0.00	0.00	0.28	3.12	9.01	69
Purchased Options Contr (Comm & Oth)	0.56	0.00	0.00	0.00	0.00	0.17	2.91	9.24	69
Commodity & Other Swaps	0.33	0.00	0.00	0.00	0.00	0.07	2.03	4.65	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	47.87	8.87	14.75	26.64	36.89	55.26	109.28	164.48	69

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.19	1.18	19.18	79.41	94.69	99.88	100.00	100.00	67
Foreign Exchange Contracts	9.87	0.00	0.00	0.00	1.81	10.23	41.51	95.13	67
Equity, Comm, & Other Contracts	1.88	0.00	0.00	0.00	0.00	2.23	9.83	20.20	67
Futures and Forwards	18.51	0.00	0.00	3.90	12.51	26.12	63.80	87.24	67
Written Options	7.01	0.00	0.00	0.95	4.68	10.55	22.19	37.47	67
Exchange-Traded	0.34	0.00	0.00	0.00	0.00	0.00	2.03	4.92	67
Over-The-Counter	5.83	0.00	0.00	0.14	3.75	9.43	17.64	33.64	67
Purchased Options	4.68	0.00	0.00	0.00	4.24	8.07	15.64	17.50	67
Exchange-Traded	0.28	0.00	0.00	0.00	0.00	0.00	1.78	3.68	67
Over-The-Counter	4.12	0.00	0.00	0.00	2.34	7.42	14.65	17.50	67
Swaps	58.16	0.00	0.78	45.90	68.20	82.58	96.13	97.77	67
Held for Trading	48.48	0.00	0.00	0.00	59.16	81.68	99.59	99.95	67
Interest Rate Contracts	37.62	0.00	0.00	0.00	49.32	70.46	79.09	85.34	67
Foreign Exchange Contracts	4.44	0.00	0.00	0.00	0.02	5.10	17.39	68.16	67
Equity, Comm, & Other Contracts	1.03	0.00	0.00	0.00	0.00	0.49	6.46	10.26	67
Non-Traded	51.51	0.00	0.33	16.58	40.02	100.00	100.00	100.00	67
Interest Rate Contracts	45.52	0.00	0.05	4.27	33.07	74.08	100.00	100.00	67
Foreign Exchange Contracts	1.84	0.00	0.00	0.00	0.00	0.36	5.09	32.85	67
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.45	2.33	67
Deriv Contr (Excl Fut & FX LE 14 Days)	82.23	5.19	34.29	72.64	87.59	96.69	100.00	100.00	67
One Year or Less	27.57	0.21	3.69	10.40	22.42	36.49	72.50	83.81	67
Over 1 Year to 5 Years	30.35	0.00	0.00	9.72	33.80	45.54	61.09	71.66	67
Over 5 Years	13.62	0.00	0.00	1.68	14.41	19.46	35.20	41.74	67
Gross Negative Fair Value (Abs Val)	2.75	0.13	0.51	1.76	2.75	3.57	4.84	5.50	67
Gross Positive Fair Value	2.97	0.03	0.34	1.84	2.93	4.03	5.31	6.19	67
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.22	0.00	0.00	0.00	0.05	0.16	0.74	3.00	69
Gross Positive Fair Value (X)	0.24	0.00	0.00	0.00	0.06	0.17	0.80	3.16	69
Held for Trading (X)	0.20	0.00	0.00	0.00	0.03	0.13	0.76	2.89	69
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.06	0.10	0.14	69
Current Credit Exposure (X)	0.14	0.00	0.00	0.00	0.05	0.15	0.68	1.12	69
Credit Losses on Derivative Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.33	69
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	0.06	69
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	2.05	0.00	0.00	0.05	0.65	1.53	6.62	17.88	69

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.20	0.34	69
Ins Under Assets(P/C)/Tot Ins Und Ast	45.50	0.00	0.00	0.00	22.62	94.61	100.00	100.00	25
Ins Under Assets(L/H)/Tot Ins Und Ast	54.49	0.00	0.00	4.56	63.79	100.00	100.00	100.00	25
Sep Acct Assets(L/H)/Total Life Ast	0.99	0.00	0.00	0.00	0.00	0.00	0.00	18.97	21
Ins Activities Revenue/Adj Oper Inc	0.96	0.00	0.02	0.06	0.39	1.75	2.78	4.30	69
Premium Inc/Ins Activities Revenue	10.10	0.00	0.00	0.00	0.00	3.92	65.23	77.81	65
Credit Rel Prem Inc/Tot Prem Inc	79.23	0.00	0.83	68.76	100.00	100.00	100.00	100.00	22
Other Prem Inc/Total Prem Inc	20.76	0.00	0.00	0.00	0.00	17.88	93.04	99.58	22
Ins Under Net Income/Consol Net Income	-0.08	-4.70	-1.25	0.00	0.00	0.00	0.13	1.22	68
Ins Net Inc (P/C)/Equity (P/C)	-7.24	-49.41	-42.58	-15.01	-2.43	1.76	5.95	9.87	17
Ins Net Inc (L/H)/Equity (L/H)	5.14	-0.48	0.04	1.33	3.29	5.12	16.40	18.67	21
Insur Ben, Losses, Exp/Insur Premiums	201.66	1.80	18.44	72.96	93.11	311.31	450.83	738.08	22
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.01	0.00	0.00	0.00	0.00	0.98	7.75	14.57	17
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.20	0.00	0.00	0.00	0.00	0.11	0.69	2.34	21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.19	69
CSV Life Insurance/Tier 1 Cap + ALLL	10.82	0.00	0.00	1.97	11.05	17.97	24.43	28.36	67
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.42	0.00	0.00	0.00	0.00	0.12	1.56	9.27	69
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.66	0.00	0.00	0.00	0.00	4.75	8.99	17.18	53
Cost: Interest-Bearing Deposits	2.20	1.54	1.59	1.82	2.10	2.60	2.87	3.10	41
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	95.74	0.21	0.21	0.22	0.41	1.06	238.85	357.66	5
Commercial and Industrial Loans	0.50	0.00	0.00	0.04	0.19	0.57	1.25	1.71	12
Foreign Governments and Inst	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.22	11
GROWTH RATES:									
Net Loans and Leases	22.67	-100.00	-59.57	-20.87	2.96	40.12	144.56	242.84	50
Total Selected Assets	4.18	-99.99	-83.99	-22.89	-6.88	31.44	98.55	149.69	60
Deposits	-10.81	-79.02	-65.72	-30.87	-18.29	7.75	47.34	84.85	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	-2.95	-47.80	-33.79	-16.36	1.86	6.95	12.01	13.18	68
Bank Net Inc/Avg Eq Inv in Banks	1.67	-33.77	-17.15	-5.00	4.46	9.00	13.48	16.00	57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-2.98	-73.16	-31.36	-7.30	0.00	4.91	10.06	21.21	65
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-2.98	-228.62	-43.61	-9.19	0.00	6.64	10.56	12.22	26
Bank Net Income/Parent Net Income	97.89	0.00	0.00	95.73	106.86	119.00	157.54	238.58	37
Nonbank Net Income/Parent Net Income	4.76	0.00	0.00	0.12	1.56	7.20	11.36	36.02	26
Sub BHCs Net Inc/Parent Net Income	80.02	1.62	1.94	4.07	93.62	115.50	132.79	149.44	12
LEVERAGE:									
Total Liabilities/Equity	31.24	0.32	2.71	10.54	22.93	43.45	74.68	139.29	68
Total Debt/Equity Capital	15.84	0.00	0.00	0.00	7.80	26.03	57.07	91.07	68
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.43	0.00	0.00	9.33	19.52	38.97	65.41	121.12	69
Tot Debt+Lns Guaranteed for Affl/Equity	17.56	0.00	0.00	0.00	7.75	29.97	72.46	95.86	69
Total Debt/Eq Cap - Exc Over Fair Value	16.08	0.00	0.00	0.00	8.00	26.52	57.20	91.07	68
Long-Term Debt/Equity Capital	11.63	0.00	0.00	0.00	6.80	18.98	41.30	74.51	68
Short-Term Debt/Equity Capital	3.03	0.00	0.00	0.00	0.00	3.86	11.88	29.53	68
Current Portion of LT Debt/Equity	0.18	0.00	0.00	0.00	0.00	0.00	1.07	1.90	68
Exc Cost Over Fair Value/Equity Cap	0.31	0.00	0.00	0.00	0.00	0.14	1.80	4.21	68
Long-Term Debt/Consolidated LT Debt	13.54	0.00	0.00	0.00	7.09	24.73	54.46	59.67	69
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	104.95	78.44	84.71	95.27	103.74	112.05	126.33	146.48	68
Total Investment in Subs/Equity	114.99	80.63	91.76	99.69	107.62	122.39	158.30	199.33	68
Eq Inv Sub/Eq Cap, QualTPS+0th PS in T1	94.29	64.13	74.12	86.96	96.22	99.77	109.35	131.50	69
Tot Inv Sub/Eq Cap, QualTPS+0th PS in T1	103.17	68.97	78.04	89.62	96.91	108.74	144.94	175.70	69
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.91	-4.59	-1.45	-0.58	0.94	2.28	4.94	13.31	38
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.66	0.07	0.17	1.49	2.67	4.86	10.28	30.15	18
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	94.01	13.07	28.52	60.12	92.37	112.45	170.36	180.87	68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	95.72	-8.78	18.98	71.25	98.01	121.61	163.32	178.25	68
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	168.70	17.78	85.76	100.47	117.57	236.84	372.99	459.56	68
Pretax Oper Inc + Int Exp/Int Expense	985.14	-213.48	-533.77	17.70	316.01	1377.70	3517.44	9212.84	52
Div + Int From Subs/Int Exp + Div	110.09	8.32	14.95	70.29	100.41	128.89	225.16	321.08	65
Fees+Other Inc From Subs/Sal + 0th Exp	14.58	0.00	0.00	0.00	0.00	23.74	68.35	89.00	67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	36.46	0.15	0.85	1.96	9.48	56.87	107.17	146.25	22
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.97	-15.93	-8.92	-0.22	2.73	12.08	19.05	21.89	69
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	18
Nonaccrual	8.54	0.00	0.00	0.00	0.00	0.00	16.74	49.49	18
Total	8.54	0.00	0.00	0.00	0.00	0.00	16.74	49.49	18
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	68
To Nonbank Subsidiaries	0.57	0.00	0.00	0.00	0.00	0.00	1.45	12.27	68
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Total	0.84	0.00	0.00	0.00	0.00	0.00	3.83	17.92	68
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	4.37	0.00	0.00	0.02	1.19	5.35	19.93	36.98	69
Combined Thrift Assets	0.38	0.00	0.00	0.00	0.00	0.00	1.85	6.08	69
Combined Foreign Nonbank Sub Assets	0.09	0.00	0.00	0.00	0.00	0.00	0.34	1.79	69

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	119.39	0.00	1.22	54.77	97.18	143.32	252.38	536.66	54
Dividends Paid/Net Income	75.54	0.00	0.00	36.22	60.19	106.59	162.77	184.62	38
Net Income - Dividends/Avg Equity	-7.15	-52.05	-34.91	-18.19	-2.49	1.79	6.98	8.71	68
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	76.03	0.00	0.00	0.00	75.03	118.04	228.00	337.18	59
Dividends From Nonbank Subs	4.13	0.00	0.00	0.00	0.39	6.14	21.07	27.33	59
Dividends From Subsidiary BHCs	13.74	0.00	0.00	0.00	0.00	0.00	100.53	113.09	59
Dividends From All Subsidiaries	113.18	0.00	5.43	64.16	101.81	129.73	268.55	488.10	59
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	82.66	0.00	2.21	51.28	79.49	98.23	151.27	214.77	37
Interest Income From Bank Subs	3.97	0.00	0.00	0.00	0.43	3.82	13.15	29.13	37
Mgt & Service Fees From Bank Subs	8.83	0.00	0.00	0.00	0.00	0.85	42.49	72.26	37
Other Income From Bank Subs	0.18	-0.11	0.00	0.00	0.00	0.00	0.14	2.05	37
Operating Income From Bank Subs	112.83	1.31	28.86	58.32	90.04	138.99	216.73	386.24	37
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	59.17	0.00	0.00	0.00	29.53	104.16	193.98	224.75	32
Interest Income From Nonbank Subs	14.32	0.00	0.00	0.00	0.00	18.70	46.44	99.94	32
Mgt & Serv Fees From Nonbank Subs	4.47	0.00	0.00	0.00	0.00	0.42	13.13	49.11	32
Other Income From Nonbank Subs	0.01	-22.50	0.00	0.00	0.00	0.00	0.00	0.12	32
Operating Inc From Nonbank Subs	86.10	-10.35	0.00	0.00	42.73	121.78	257.38	387.89	32
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	134.03	0.00	0.00	17.91	44.14	94.84	221.87	503.76	13
Interest Inc From Subsidiary BHCs	20.50	0.00	0.00	0.00	0.16	4.62	70.93	103.33	13
Mgt & Serv Fees From Sub BHCs	3.96	0.00	0.00	0.00	0.00	1.57	10.97	20.48	13
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Operating Income From Sub BHCs	158.50	14.32	15.30	25.39	77.32	132.84	249.93	529.62	13
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.63	0.00	0.00	0.00	59.50	93.25	99.02	106.33	67
Interest Income From Bank Subs	5.07	0.00	0.00	0.00	0.43	5.72	25.96	51.90	67
Mgt & Serv Fees From Bank Subs	4.23	0.00	0.00	0.00	0.00	0.62	28.73	38.65	67
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.78	67
Operating Income From Bank Subs	68.46	-6.56	0.00	19.40	87.14	99.13	104.57	131.53	67
Dividends From Nonbank Subs	3.95	0.00	0.00	0.00	0.13	4.68	20.15	32.88	67
Interest Income From Nonbank Subs	2.40	0.00	0.00	0.00	0.01	1.97	12.33	26.82	67
Mgt & Serv Fees From Nonbank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.77	1.04	67
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Inc From Nonbank Subs	8.48	-1.33	0.00	0.00	0.94	9.44	37.25	53.29	67
Dividends From Subsidiary BHCs	9.97	0.00	0.00	0.00	0.00	0.00	72.79	88.98	67
Interest Inc From Subsidiary BHCs	0.91	0.00	0.00	0.00	0.00	0.00	5.41	13.99	67
Mgt & Serv Fees From Sub BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.86	67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Sub BHCs	14.03	0.00	0.00	0.00	0.00	13.73	88.86	99.64	67
Loans and Adv From Subs/ST Debt	307.17	0.00	0.00	54.75	172.91	406.01	1025.55	1192.00	29
Loans and Adv From Subs/Total Debt	86.36	0.00	0.00	16.57	51.97	136.08	259.79	460.22	48

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1095674	10,226,011	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	Moved from Peer 2
1199563	24,198,697	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,499,414	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	79,858,266	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,822,068,028	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,763,475	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	237,652,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
1074156	152,015,025	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	62,305,413	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	22,840,287	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	165,913,451	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,582,639	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1951350	1,938,470,000	CITIGROUP INC.	NEW YORK, NY	
1132449	160,444,183	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	13,093,861	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	16,458,765	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	25,816,306	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	67,912,580	COMERICA INCORPORATED	DALLAS, TX	
1049341	17,545,887	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	15,131,905	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3602067	10,355,717	DORAL GP LTD.	SAN JUAN, PR	Moved from Peer 2
2734233	12,423,491	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	17,346,706	FBOP CORPORATION	OAK PARK, IL	
1070345	119,763,812	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	19,491,268	FIRST BANCORP	SAN JUAN, PR	
1118797	10,771,034	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	16,745,662	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	31,022,768	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,725,869	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	11,101,201	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,185,106	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	88,258,094	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	434,715,911	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	54,355,998	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	12,439,341	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,175,052,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	105,231,004	KEYCORP	CLEVELAND, OH	
1037003	65,815,757	M&T BANK CORPORATION	BUFFALO, NY	
3594612	62,517,618	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
2132932	32,488,105	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	14,744,507	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	82,053,626	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	291,092,876	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	38,883,000	POPULAR, INC.	SAN JUAN, PR	
1839319	10,040,342	PRIVATEBANCORP, INC.	CHICAGO, IL	Moved from Peer 2
1826056	32,434,425	RBC BANCORPORATION (USA)	RALEIGH, NC	
3242838	146,253,935	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	13,600,077	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	176,632,334	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,793,531	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	189,137,961	SUNTRUST BANKS, INC.	ATLANTA, GA	

BHCPR Reporters for Quarter Ending 12/31/2008
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2008 and Other Notes
1117156	13,682,988	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1078846	35,786,269	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	396,659,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	16,782,760	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	122,745,454	TD BANKNORTH INC.	PORTLAND, ME	
1119794	267,032,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	13,526,809	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	10,971,391	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	Moved from Peer 2
1378434	70,121,446	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	40,891,905	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,718,129	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	15,317,974	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1145476	17,600,122	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,309,639,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	12,384,751	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	12,586,360	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	10,658,326	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	Moved from Peer 2
1027004	55,339,951	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.