

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	71	72	70	73	69
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.05	3.03	3.04	2.85	2.91
+ Non-interest Income	1.72	1.82	1.89	1.92	1.58
- Overhead Expense	3.18	3.14	3.19	3.28	3.29
- Provision for Losses	0.52	1.32	1.10	1.96	1.20
+ Securities Gains (Losses)	0.05	0.05	0.06	0.02	-0.12
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.17	0.59	0.77	-0.39	-0.16
Net Operating Income	0.76	0.36	0.51	-0.40	-0.26
Net Income	0.75	0.36	0.51	-0.38	-0.27
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.38	4.58	4.54	4.70	5.70
Interest Expense	0.94	1.13	1.07	1.52	2.41
Net Interest Income (TE)	3.38	3.37	3.39	3.16	3.25

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.31	2.09	2.04	2.33	1.10
Earnings Coverage of Net Losses (X)	3.36	2.48	2.54	1.67	2.24
Ln&Ls Allowance/Total Loans & Leases	2.39	2.84	2.63	2.80	1.84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.15	4.00	3.75	4.24	2.45
30-89 Days Past Due Loans and Leases	0.95	1.29	1.20	1.51	1.58

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	22.54	26.24	25.40	30.25	37.21
Net ST Noncore Funding Dependence	3.28	5.94	5.84	9.84	22.32
Net Loans and Leases/Total Assets	56.84	58.75	57.51	59.71	63.39

## CAPITALIZATION:

Tier 1 Leverage Ratio	9.37	9.12	9.03	8.69	8.43
Equity Capital/Total Assets	10.85	10.85	10.66	10.01	9.42
Equity Capital+Minority Int/Total Assets	11.06	10.98	10.80	10.22	9.70
Tier 1 Common Eq Cap / T RWA	11.15	9.88	10.47	8.37	N/A
Net Loans&Ls/Equity Capital (X)	5.21	5.47	5.41	6.29	7.08
Cash Dividends/Net Income	24.19	34.06	35.73	59.69	74.27
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.17	1.62	3.13	-7.11	-8.15

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.37	3.18	2.77	3.30	3.22
Long-Term Debt/Equity Capital	14.54	15.49	16.08	15.74	11.65
Equity Investment in Subs/Equity Cap	107.55	107.05	108.41	108.82	105.00
Cash FR Oper+Noncash+Op Exp+Op Div	89.95	74.20	115.72	99.52	96.96

PERCENT OF AVERAGE ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	3.94	4.12	4.07	4.26	5.11
Less: Interest Expense	0.85	1.02	0.96	1.38	2.16
Equals: Net Interest Income (TE)	3.05	3.03	3.04	2.85	2.91
Plus: Non-Interest Income	1.72	1.82	1.89	1.92	1.58
Equals: Adj Operating Income (TE)	4.78	4.86	4.93	4.75	4.55
Less: Overhead Expense	3.18	3.14	3.19	3.28	3.29
Less: Provision for Loan and Lease Losses	0.52	1.32	1.10	1.96	1.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.06	0.06	0.03	-0.10
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.17	0.59	0.77	-0.39	-0.16
Less: Applicable Income Taxes (TE)	0.40	0.23	0.29	0.03	0.09
Less: Minority Interest	0.01	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.76	0.36	0.51	-0.40	-0.26
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.75	0.36	0.51	-0.38	-0.27
Memo: Net Income (Last Four Qtrs)	0.71	0.13	0.53	-0.38	-0.27
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.27	90.20	89.93	90.59	89.81
Avg Int-Bearing Funds / Avg Assets	71.85	73.51	72.84	75.26	77.63
Int Income (TE) / Avg Earning Assets	4.38	4.58	4.54	4.70	5.70
Int Expense / Avg Earning Assets	0.94	1.13	1.07	1.52	2.41
Net Int Inc (TE) / Avg Earn Assets	3.38	3.37	3.39	3.16	3.25
YIELD OR COST:					
Total Loans and Leases (TE)	5.40	5.41	5.44	5.29	6.10
Interest-Bearing Bank Balances	0.34	0.31	0.35	0.46	2.18
Fed Funds Sold & Reverse Repos	0.42	0.50	0.45	0.50	2.41
Trading Assets	1.44	1.15	1.37	1.42	2.55
Total Earning Assets	4.31	4.52	4.46	4.64	5.65
Investment Securities (TE)	3.07	3.64	3.49	4.18	4.98
U. S. Treasury & Agency Sec (excl MBS)	1.72	2.28	2.23	2.52	4.27
Mortgage-Backed Securities	3.44	4.06	3.82	4.53	4.84
All Other Securities	4.64	4.87	4.79	5.72	6.71
Interest-Bearing Deposits	0.73	0.97	0.88	1.48	2.43
Time Deposits of \$100K or More	1.37	1.61	1.55	2.36	3.56
Time Deposits < \$100K	1.55	1.85	1.76	2.58	3.53
Other Domestic Deposits	0.41	0.57	0.53	0.75	1.46
Foreign Deposits	0.51	0.49	0.48	0.72	2.20
Fed Funds Purchased and Repos	0.81	0.87	0.82	1.09	2.37
Other Borrowed Funds & Trading Liab	2.64	2.53	2.48	2.45	3.32
All Interest-Bearing Funds	1.17	1.38	1.31	1.82	2.81

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	46	43	89	82	76
Avg Assets per Employee (\$000)	6,397	6,269	6,313	6,201	5,749
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.08	2.80	2.86	2.66	3.67
Overhead Exp / NII + Non-Int Income	66.98	65.25	65.78	73.71	74.49
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.18	3.14	3.19	3.28	3.29
Personnel Expense	1.56	1.50	1.53	1.45	1.46
Net Occupancy Expense	0.37	0.38	0.38	0.38	0.39
Other Operating Expenses	1.21	1.20	1.24	1.39	1.36
Overhead Less Non-Interest Income	1.43	1.24	1.28	1.30	1.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.21	64.45	64.89	72.69	73.74
Personnel Expense	32.81	31.17	31.04	31.45	32.35
Net Occupancy Expense	7.80	7.96	7.84	8.41	8.80
Other Operating Expenses	25.16	24.81	25.24	32.61	32.19
Total Non-Interest Income	34.54	34.93	36.36	36.93	31.80
Fiduciary Activities Income	2.99	3.23	3.28	3.21	4.61
Serv Charges on Deposit Accts - Domestic	5.72	6.76	6.22	7.38	7.75
Trading Revenue	1.60	1.90	1.80	1.69	0.31
Investment Banking Fees & Commissions	3.30	2.65	3.07	3.00	3.10
Venture Capital Revenue	0.14	0.10	0.15	-0.06	-0.02
Net Servicing Fees	0.96	0.98	0.96	1.75	0.71
Net Securitization Income	0.01	0.00	0.00	0.13	0.17
Insurance Activities Revenue	0.94	1.00	1.00	1.08	0.98
Net Gain (Loss) - Sales Loans, OREO, Oth	0.52	-0.16	0.49	-0.18	0.25
Other Non-Interest Income	12.43	13.37	12.95	14.89	11.68
Overhead Less Non-Interest Income	31.65	28.74	28.57	34.67	41.37
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.50	17.16	21.66	23.39	24.01
Appl Inc Tax+TE/Pretax NOI+TE	32.79	28.59	29.75	30.98	31.44

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	32.85	36.01	34.18	37.26	40.98
Commercial and Industrial Loans	11.40	11.74	11.82	12.18	13.26
Loans to Individuals	6.10	5.86	5.73	5.35	4.89
Loans to Depository Institutions	0.09	0.05	0.07	0.05	0.08
Agricultural Loans	0.16	0.16	0.17	0.17	0.19
Other Loans and Leases	3.23	3.16	3.30	3.20	3.01
Net Loans and Leases	56.84	58.75	57.51	59.71	63.39
Debt Securities Over 1 Year	15.77	15.25	16.23	15.06	13.34
Mutual Funds and Equity Securities	0.16	0.15	0.18	0.19	0.17
Subtotal	74.11	74.89	75.08	75.77	77.57
Interest-Bearing Bank Balances	4.69	4.78	3.99	4.51	2.92
Federal Funds Sold & Reverse Repos	1.41	0.82	1.27	0.78	0.80
Debt Securities 1 Year or Less	3.31	2.90	3.03	3.02	3.10
Trading Assets	1.37	1.10	1.43	0.95	1.33
Total Earning Assets	87.73	87.23	87.61	87.54	87.74
Non-Int Cash and Due From Dep Inst	1.49	1.50	1.33	1.72	1.92
Other Real Estate Owned	0.34	0.35	0.37	0.32	0.22
All Other Assets	10.66	11.19	10.96	10.69	10.18

## MEMORANDA:

Short-Term Investments	11.29	10.14	10.19	9.62	7.95
U. S. Treasury Securities	0.84	0.71	0.85	0.63	0.13
U. S. Agency Securities (excl MBS)	1.94	1.93	1.99	1.70	1.85
Municipal Securities	1.41	1.30	1.36	1.26	1.18
Mortgage-Backed Securities	11.91	11.36	11.86	11.59	10.52
Asset-Backed Securities	0.59	0.49	0.51	0.62	0.39
Other Debt Securities	1.05	0.83	1.13	0.84	0.56
RE Loans Secured by 1-4 Family	14.52	14.86	14.73	15.14	15.77
Revolving	3.89	4.31	4.05	4.21	4.04
Closed-End, Sec by First Liens	9.52	9.15	9.35	9.38	9.83
Closed-End, Sec by Junior Liens	0.92	1.18	1.02	1.30	1.48
Commercial Real Estate Loans	16.74	19.09	17.75	19.88	22.89
Construction and Land Dev	2.79	4.30	3.37	5.28	7.50
Multifamily	1.62	1.65	1.59	1.62	1.57
Nonfarm Nonresidential	11.56	12.35	11.99	12.28	13.00
RE Loans Secured by Farmland	0.32	0.33	0.32	0.34	0.31
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	56.18	58.60	57.40	59.49	62.22
RE Loans Secured by 1-4 Family	25.66	25.09	25.51	25.20	24.64
Revolving	6.76	7.08	6.92	6.85	6.18
Closed-End	18.19	17.47	17.91	17.81	17.87
Commercial Real Estate Loans	27.55	30.11	28.90	30.65	34.15
Construction and Land Dev	4.64	6.67	5.52	8.02	11.06
Multifamily	2.75	2.68	2.63	2.58	2.40
Nonfarm Nonresidential	18.90	19.53	19.38	18.99	19.31
RE Loans Secured by Farmland	0.56	0.54	0.55	0.54	0.46
Loans to Depository Institutions	0.23	0.11	0.17	0.10	0.15
Commercial and Industrial Loans	19.60	19.73	19.95	19.90	20.85
Loans to Individuals	10.72	10.08	9.96	9.03	7.80
Credit Card Loans	3.03	2.38	2.54	1.52	1.21
Agricultural Loans	0.27	0.26	0.28	0.27	0.29
Loans to Foreign Govts and Inst	0.01	0.00	0.01	0.01	0.00
Other Loans and Leases	6.57	6.10	6.53	6.22	5.08

PERCENT OF TOTAL ASSETS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	11.29	10.14	10.19	9.62	7.95
Liquid Assets	26.83	24.65	25.95	24.18	21.51
Investment Securities	20.31	19.08	20.42	19.11	17.16
Net Loans and Leases	56.84	58.75	57.51	59.71	63.39
Net Lns, Ls & Stdby Ltrs of Credit	59.20	61.32	60.00	62.43	66.40
Core Deposits	54.67	53.06	53.81	51.08	46.50
Noncore Funding	27.62	29.47	28.80	32.59	37.61
Time Deposits of \$100K or More	6.42	7.35	6.69	7.50	9.21
Foreign Deposits	1.81	1.77	1.96	2.14	2.28
Fed Funds Purchased and Repos	4.02	3.88	4.09	4.43	5.81
Net Fed Funds Purchased (Sold)	2.67	2.65	2.58	3.36	4.62
Commercial Paper	0.11	0.17	0.12	0.12	0.28
Oth Borrowings W/Rem Mat 1 Yr or Less	2.44	2.68	2.53	3.36	5.61
Earning Assets Repr in 1 Year	42.54	43.13	42.48	42.90	44.44
Int-Bearing Liab Repr in 1 Year	14.33	16.23	14.96	19.48	23.53
Long-Term Debt Repr in 1 Year	1.83	2.31	2.03	1.96	2.02
Net Assets Repriceable in 1 Year	24.68	23.17	23.91	20.25	17.90
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	22.54	26.24	25.40	30.25	37.21
Net ST Noncore Funding Dependence	3.28	5.94	5.84	9.84	22.32
Short-Term Inv/ST Noncore Funding	88.96	66.93	67.65	55.57	31.65
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.83	12.98	15.75	8.41	-3.84
Net Loans and Leases/Total Deposits	87.70	89.11	88.15	89.66	99.38
Net Loans and Leases/Core Deposits	115.87	125.39	120.03	140.58	150.98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.63	0.65	0.28	0.11	-0.66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.41	3.92	2.05	0.97	-4.29
Struct Notes Appr(Depr)/T1 Cap	-0.02	0.02	-0.03	-0.02	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.87	5.61	5.22	5.35	5.54
Available-For-Sale Securities	94.13	94.39	94.78	94.65	94.46
U. S. Treasury Securities	5.10	4.24	4.71	3.48	1.09
U. S. Agency Securities (excl MBS)	10.59	12.03	11.25	10.28	11.58
Municipal Securities	7.06	7.02	6.92	6.77	7.25
Mortgage-Backed Securities	57.68	57.58	57.24	59.41	63.84
Asset-Backed Securities	3.60	3.74	3.48	3.88	2.89
Other Debt Securities	6.60	5.38	6.78	5.16	3.86
Mutual Funds and Equity Securities	1.15	1.13	1.15	1.42	1.39
Debt Securities 1 Year or Less	18.82	17.47	17.10	16.99	18.06
Debt Securities 1 To 5 Years	24.20	26.62	27.34	23.78	18.00
Debt Securities Over 5 Years	51.45	50.67	50.65	52.85	59.42
Pledged Securities	48.47	52.79	50.95	54.10	66.91
Structured Notes, Fair Value	0.40	0.61	0.47	0.31	0.27

## ANALYSIS RATIOS

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.52	1.32	1.10	1.96	1.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.86	2.10	1.80	3.07	1.79
Provision for Ln&Ls Losses/Net Losses	72.46	110.43	100.32	139.96	170.76
Ln&Ls Allowance/Total Loans & Leases	2.39	2.84	2.63	2.80	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.23	1.69	1.70	1.52	2.52
ALL/Nonaccrual Assets	107.65	95.23	99.32	92.12	115.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.65	75.03	78.32	72.80	87.10
Gross Ln&Ls Losses/Avg Loans & Leases	1.55	2.29	2.26	2.47	1.18
Recoveries/Avg Loans and Leases	0.24	0.19	0.20	0.13	0.08
Net Losses/Avg Loans and Leases	1.31	2.09	2.04	2.33	1.10
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.05	0.02	0.03
Recoveries/Prior Year-End Losses	6.05	4.45	9.74	13.00	21.90
Earnings Coverage of Net Losses (X)	3.36	2.48	2.54	1.67	2.24

## NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.40	2.05	2.17	2.21	0.97
RE Loans Secured By 1-4 Family	1.10	1.42	1.43	1.41	0.61
Revolving	1.18	1.33	1.31	1.65	0.72
Closed-End	1.08	1.42	1.45	1.42	0.54
Commercial Real Estate Loans	1.40	2.42	2.64	2.81	1.13
Construction and Land Dev	3.45	5.82	6.60	6.64	2.87
Multifamily	0.84	1.00	1.21	1.09	0.36
Nonfarm Nonresidential	0.83	1.28	1.38	1.00	0.23
RE Loans Secured by Farmland	1.06	0.51	0.60	0.41	0.09
Commercial and Industrial Loans	0.90	1.68	1.57	2.44	0.82
Loans to Depository Institutions	0.00	0.17	0.05	0.04	0.00
Loans to Individuals	2.29	2.95	2.87	3.39	2.01
Credit Card Loans	4.36	6.13	5.94	5.75	8.43
Agricultural Loans	0.36	0.34	0.61	0.33	0.09
Loans to Foreign Governments & Inst	-0.04	0.01	-0.13	0.00	0.05
Other Loans and Leases	0.41	0.66	0.72	1.44	0.54

## PERCENT OF LOANS AND LEASES

06/30/2011

06/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

0.95

1.29

1.20

1.51

1.58

90+ Days PD Loans and Leases

0.66

0.79

0.78

0.66

0.35

Nonaccrual Loans and Leases

2.55

3.39

3.12

3.77

2.16

90+ Days PD and Nonaccrual Loans and Leases

3.31

4.31

4.07

4.51

2.58

30-89 Days PD Restructured

0.06

0.04

0.05

0.04

0.02

90+ Days PD Restructured

0.03

0.02

0.02

0.01

0.00

Nonaccrual Restructured

0.52

0.38

0.46

0.31

0.09

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.96

1.30

1.21

1.52

1.58

90+ Days Past Due Assets

0.66

0.80

0.79

0.67

0.35

Nonaccrual Assets

2.58

3.42

3.14

3.80

2.18

30+ Days PD &amp; Nonaccrual Assets

4.36

5.70

5.38

6.16

4.24

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.93

2.66

2.40

2.83

1.71

90+ PD &amp; Nonaccrual Assets + OREO

2.28

3.04

2.79

3.16

1.97

## RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.54

2.90

2.80

3.04

1.72

Allowance for Loan &amp; Lease Losses

203.96

184.65

204.15

180.34

141.96

Equity Cap + ALLL

21.50

23.04

23.73

27.89

17.33

Tier 1 Cap + ALLL

25.00

27.02

26.98

30.58

18.49

Loans &amp; Leases + RE Acquired

4.33

4.66

4.72

4.78

2.61

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.12	1.43	1.38	1.74	1.78
- 90+ Days Past Due	0.76	1.05	0.95	0.74	0.36
- Nonaccrual	4.39	5.21	5.21	5.49	2.85
Coml & Indl - 30-89 Days PD	0.51	0.74	0.65	0.89	0.87
- 90+ Days Past Due	0.17	0.21	0.24	0.16	0.11
- Nonaccrual	1.41	2.19	1.91	2.48	1.15
Individuals - 30-89 Days PD	1.39	1.80	1.90	2.20	2.04
- 90+ Days Past Due	0.53	0.62	0.62	0.62	0.41
- Nonaccrual	0.33	0.40	0.44	0.63	0.37
Dep Inst Lns - 30-89 Days PD	0.00	0.03	0.00	0.09	0.02
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
- Nonaccrual	0.00	0.05	0.00	0.17	0.02
Agricultural - 30-89 Days PD	0.27	0.65	0.37	0.77	0.47
- 90+ Days Past Due	0.03	0.06	0.04	0.04	0.02
- Nonaccrual	1.74	1.75	2.34	1.61	0.78
Foreign Govts- 30-89 Days PD	0.00	0.25	0.00	7.14	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.39	0.00
- Nonaccrual	2.01	1.00	0.62	0.00	0.07
Other Lns&Ls - 30-89 Days PD	0.28	0.52	0.49	0.66	0.69
- 90+ Days Past Due	0.03	0.08	0.08	0.07	0.07
- Nonaccrual	0.59	0.86	0.72	1.11	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.27	1.47	1.57	1.82	1.86
- 90+ Days Past Due	1.04	1.00	1.08	0.90	0.45
- Nonaccrual	2.97	3.12	3.31	3.32	1.80
Revolving - 30-89 Days PD	0.76	0.85	0.75	0.98	1.02
- 90+ Days Past Due	0.16	0.19	0.18	0.20	0.15
- Nonaccrual	1.08	1.06	1.33	1.19	0.78
Closed-End - 30-89 Days PD	1.54	1.78	1.98	2.20	2.23
- 90+ Days Past Due	1.38	1.32	1.45	1.18	0.56
- Nonaccrual	3.71	4.05	4.13	4.19	2.20
- Jr Lien 30-89 Days PD	0.17	0.18	0.19	0.22	0.21
- Jr Lien 90+ Days PD	0.04	0.05	0.05	0.05	0.03
- Jr Lien Nonaccrual	0.21	0.29	0.29	0.28	0.19
Commercial RE - 30-89 Days PD	0.82	1.34	1.10	1.53	1.63
- 90+ Days Past Due	0.36	0.64	0.57	0.43	0.20
- Nonaccrual	5.46	7.04	6.68	7.32	3.43
Const & Dev - 30-89 Days PD	1.28	2.32	1.67	2.80	2.97
- 90+ Days Past Due	1.10	1.52	1.57	0.81	0.39
- Nonaccrual	13.14	16.38	15.31	16.60	7.98
Multi family - 30-89 Days PD	0.69	0.91	0.83	1.14	1.10
- 90+ Days Past Due	0.20	0.49	0.41	0.32	0.07
- Nonaccrual	3.19	3.98	3.47	3.87	1.94
Nonfarm Nres- 30-89 Days PD	0.59	1.09	0.81	1.06	0.98
- 90+ Days Past Due	0.23	0.36	0.34	0.22	0.09
- Nonaccrual	3.66	4.26	4.23	4.02	1.27
Farmland - 30-89 Days PD	0.81	0.71	0.44	0.81	0.60
- 90+ Days Past Due	0.24	0.24	0.23	0.12	0.07
- Nonaccrual	4.66	4.53	5.18	3.11	1.02
Credit Card - 30-89 Days PD	1.39	1.66	1.30	1.82	1.95
- 90+ Days Past Due	0.77	1.12	0.97	1.28	1.19
- Nonaccrual	0.30	0.46	0.39	0.50	0.31



CAPITAL RATIOS	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.37	9.12	9.03	8.69	8.43
Tier 1 RBC Ratio	13.27	12.82	12.98	11.57	10.38
Total Risk-Based Capital Ratio	15.76	15.50	15.63	14.23	13.13
Tangible Tier 1 Leverage Ratio	9.03	8.82	8.70	8.34	8.12
Tangible Common Eq Cap/Tan Assets	7.52	6.85	7.05	5.83	4.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	26.58	24.65	24.69	25.34	25.49
Standby Letters of Credit	2.07	2.40	2.31	2.49	2.91
Commercial & Similar Letters of Credit	0.08	0.07	0.08	0.07	0.08
Securities Lent	0.79	0.81	0.84	0.85	0.90
Credit Derivatives (BHC as Guarantor)	2.49	2.58	2.54	2.55	1.39
Credit Derivatives (BHC as Beneficiary)	2.69	2.71	2.75	2.68	1.57
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	113.57	99.47	106.55	85.57	59.30
Interest Rate Contracts	85.38	76.44	81.56	65.75	44.46
Interest Rate Futures & Forward Contr	14.02	12.54	14.22	9.80	8.67
Written Options Contr (Int Rate)	5.45	5.82	5.08	4.88	2.99
Purchased Options Contr (Int Rate)	5.33	5.66	5.03	4.66	2.78
Interest Rate Swaps	53.86	47.30	51.76	41.23	26.10
Foreign Exchange Contracts	18.87	15.33	17.41	13.12	9.07
Futures & Forward Foreign Exch Contr	11.57	9.49	10.68	8.44	6.52
Written Options Contr (Foreign Exch)	0.73	0.68	0.62	0.55	0.31
Purchased Options Contr (Foreign Exch)	0.76	0.67	0.62	0.53	0.31
Foreign Exchange Rate Swaps	3.12	1.50	1.80	1.44	0.78
Equity, Commodity, & Other Deriv Contr	3.21	2.74	2.77	2.60	1.78
Commodity & Other Fut & Forward Contr	0.33	0.30	0.32	0.24	0.14
Written Options Contr (Comm & Other)	1.32	1.12	1.16	0.94	0.55
Purchased Options Contr (Comm & Oth)	0.78	0.62	0.68	0.67	0.56
Commodity & Other Swaps	0.44	0.39	0.35	0.35	0.33
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	56.11	49.09	50.65	50.09	47.91

PERCENT OF NOTIONAL AMOUNT	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	86.04	87.40	87.69	89.28	86.19
Foreign Exchange Contracts	8.89	8.88	8.20	6.97	9.88
Equity, Comm, & Other Contracts	3.13	2.00	2.32	2.05	1.88
Futures and Forwards	24.45	23.34	25.42	19.21	18.51
Written Options	10.00	8.72	7.75	7.85	7.02
Exchange-Traded	0.47	0.31	0.33	0.26	0.35
Over-The-Counter	9.04	8.13	7.05	7.41	5.84
Purchased Options	4.67	4.47	4.43	5.07	4.69
Exchange-Traded	0.42	0.34	0.30	0.30	0.29
Over-The-Counter	3.82	3.78	3.72	4.52	4.12
Swaps	53.42	55.95	55.17	58.12	58.16
Held for Trading	51.10	48.14	51.39	47.50	48.51
Interest Rate Contracts	41.07	39.33	42.13	38.99	37.65
Foreign Exchange Contracts	4.58	4.02	4.23	3.58	4.45
Equity, Comm, & Other Contracts	1.31	0.87	1.09	1.05	1.04
Non-Traded	48.90	51.86	48.61	52.50	51.49
Interest Rate Contracts	42.81	45.27	42.57	47.64	45.50
Foreign Exchange Contracts	2.18	2.20	1.37	1.09	1.84
Equity, Comm, & Other Contracts	0.80	0.44	0.50	0.25	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	78.54	81.11	82.06	83.30	82.24
One Year or Less	29.61	31.98	31.48	29.75	27.58
Over 1 Year to 5 Years	29.04	28.77	29.26	32.85	30.35
Over 5 Years	12.58	13.18	14.32	12.21	13.63
Gross Negative Fair Value (Abs Val)	1.71	2.05	1.87	1.59	2.75
Gross Positive Fair Value	1.72	2.17	1.94	1.84	2.97
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.21	0.25	0.23	0.21	0.22
Gross Positive Fair Value (X)	0.21	0.26	0.23	0.21	0.24
Held for Trading (X)	0.17	0.21	0.19	0.16	0.20
Non-Traded (X)	0.02	0.03	0.03	0.02	0.03
Current Credit Exposure (X)	0.09	0.11	0.10	0.09	0.14
Credit Losses on Derivative Contracts	0.01	0.01	0.03	0.02	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.12	1.30	1.20	1.01	2.06

INSURANCE ACTIVITIES	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
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	46.29	47.35	45.80	48.36	45.50
Ins Under Assets(L/H)/Tot Ins Und Ast	53.71	52.65	54.20	51.64	54.50
Sep Acct Assets(L/H)/Total Life Ast	1.63	1.87	1.95	2.42	1.00
Ins Activities Revenue/Adj Oper Inc	0.94	1.00	1.00	1.08	0.98
Premium Inc/Ins Activities Revenue	10.88	12.09	14.18	14.67	10.11
Credit Rel Prem Inc/Tot Prem Inc	64.99	70.25	61.98	63.75	79.23
Other Prem Inc/Total Prem Inc	35.01	29.75	38.02	36.25	20.77
Ins Under Net Income/Consol Net Income	0.38	0.45	0.53	0.34	-0.09
Ins Net Inc (P/C)/Equity (P/C)	7.89	7.36	8.71	-4.71	-7.24
Ins Net Inc (L/H)/Equity (L/H)	4.61	5.08	5.19	4.19	5.14
Insur Ben, Losses, Exp/Insur Premiums	357.95	132.55	185.18	145.18	201.66
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.91	1.57	1.34	0.92	4.01
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.84	0.09	0.36	0.31	0.21
Net Assets Ins Under Subs/Cons Assets	0.01	0.02	0.02	0.02	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.34	9.38	9.27	9.42	10.81
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.53	0.96	1.39	0.83	0.43
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.69	3.78	3.65	3.35	2.72
Cost: Interest-Bearing Deposits	0.51	0.49	0.48	0.72	2.20
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	2.36	200.79	194.12	173.52	95.75
Commercial and Industrial Loans	1.22	2.39	1.06	1.51	0.49
Foreign Governments and Inst	-0.04	0.01	-0.13	0.00	0.05
GROWTH RATES:					
Net Loans and Leases	34.39	15.77	22.97	-6.04	21.44
Total Selected Assets	62.26	-2.62	16.43	4.40	3.43
Deposits	5.01	-13.02	0.97	-12.79	-10.81

PROFITABILITY:	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	7.25	3.62	5.10	-4.66	-3.86
Bank Net Inc/Avg Eq Inv in Banks	7.91	3.97	5.27	-0.47	0.36
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.23	4.34	3.66	-1.75	-2.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.19	4.51	5.34	-7.22	-3.66
Bank Net Income/Parent Net Income	76.73	80.89	80.59	85.55	97.63
Nonbank Net Income/Parent Net Income	24.44	12.47	15.08	6.83	4.90
Sub BHCs Net Inc/Parent Net Income	82.65	87.87	83.04	88.86	80.03
LEVERAGE:					
Total Liabilities/Equity	34.37	34.99	36.73	37.77	31.65
Total Debt/Equity Capital	18.69	19.45	19.48	19.62	16.06
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.55	27.77	27.15	29.93	25.78
Tot Debt+Lns Guaranteed for Affl/Equity	21.81	22.96	23.07	23.12	17.80
Total Debt/Eq Cap - Exc Over Fair Value	18.78	19.55	19.58	19.95	16.24
Long-Term Debt/Equity Capital	14.54	15.49	16.08	15.74	11.65
Short-Term Debt/Equity Capital	3.37	3.18	2.77	3.30	3.22
Current Portion of LT Debt/Equity	0.24	0.27	0.34	0.14	0.18
Exc Cost Over Fair Value/Equity Cap	0.19	0.24	0.18	0.30	0.27
Long-Term Debt/Consolidated LT Debt	17.64	14.48	17.29	14.79	13.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.55	107.05	108.41	108.82	105.00
Total Investment in Subs/Equity	118.25	118.98	120.21	121.37	115.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.49	97.93	99.74	98.86	93.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.36	108.99	110.65	110.20	102.97
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.85	2.98	2.98	2.10	1.98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.60	9.62	7.87	9.08	6.67
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	111.32	69.50	112.73	84.29	93.34
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.95	74.20	115.72	99.52	96.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	86.06	87.18	87.43	71.15	170.72
Pretax Oper Inc + Int Exp/Int Expense	743.52	-393.93	923.25	174.07	955.41
Div + Int From Subs/Int Exp + Div	134.77	64.91	128.12	78.11	108.98
Fees+Other Inc From Subs/Sal + Oth Exp	16.55	19.36	20.37	13.88	13.99
Net Inc/Curr Port of LT Debt+Pfd Div(X)	91.81	11.65	63.84	58.66	38.34
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	3.94	5.41	4.58	5.34	4.97
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	1.55	2.70	0.14	0.00	0.00
Nonaccrual	8.83	0.86	2.10	0.07	8.55
Total	10.38	3.56	4.03	0.21	8.55
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.01
To Nonbank Subsidiaries	1.66	1.24	1.21	1.17	0.60
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.88	1.32	1.28	1.31	0.86
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.42	7.20	7.97	6.27	4.34
Combined Thrift Assets	0.03	0.30	0.30	0.10	0.38
Combined Foreign Nonbank Sub Assets	0.80	0.71	0.77	0.59	0.09

## PAYOUT RATIOS - PARENT

	06/30/2011	06/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	95.06	257.51	73.55	106.22	121.59
Dividends Paid/Net Income	24.18	34.06	35.73	59.69	74.27
Net Income - Dividends/Avg Equity	5.18	1.62	3.13	-7.11	-8.15

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	89.26	28.43	85.60	59.53	76.03
Dividends From Nonbank Subs	6.51	6.33	10.77	7.18	4.14
Dividends From Subsidiary BHCs	41.03	13.82	32.86	7.04	12.71
Dividends From All Subsidiaries	160.68	70.81	187.24	85.50	111.97

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	30.63	16.95	27.83	60.08	92.30
Interest Income From Bank Subs	1.17	2.56	2.76	2.70	5.61
Mgt & Service Fees From Bank Subs	5.79	3.74	6.47	17.89	9.08
Other Income From Bank Subs	0.10	0.44	0.36	0.55	0.19
Operating Income From Bank Subs	41.96	33.92	58.05	86.28	134.96

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	27.30	40.22	49.54	64.42	62.85
Interest Income From Nonbank Subs	10.17	23.27	15.33	61.03	14.32
Mgt & Serv Fees From Nonbank Subs	2.56	1.87	4.54	3.43	4.47
Other Income From Nonbank Subs	0.66	0.01	0.09	0.99	0.01
Operating Inc From Nonbank Subs	52.86	82.57	92.15	141.92	89.90

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	32.36	24.08	50.38	42.02	134.04
Interest Inc From Subsidiary BHCs	0.69	4.17	1.39	1.41	20.51
Mgt & Serv Fees From Sub BHCs	1.41	1.92	2.41	2.35	3.96
Other Income From Subsidiary BHCs	0.00	0.01	0.00	0.00	0.00
Operating Income From Sub BHCs	35.66	30.17	54.18	45.78	158.51

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	27.92	13.40	25.42	32.78	48.64
Interest Income From Bank Subs	6.50	10.67	3.50	6.16	5.08
Mgt & Serv Fees From Bank Subs	6.64	12.18	10.32	7.26	4.24
Other Income From Bank Subs	0.00	0.13	0.01	0.03	0.09
Operating Income From Bank Subs	50.59	46.58	47.51	55.15	68.46

Dividends From Nonbank Subs	4.70	7.08	7.74	5.44	3.96
Interest Income From Nonbank Subs	4.24	5.15	4.14	4.19	2.40
Mgt & Serv Fees From Nonbank Subs	0.58	0.21	0.20	0.10	0.09
Other Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	13.73	16.50	15.98	12.71	8.49

Dividends From Subsidiary BHCs	10.10	6.05	8.88	3.66	9.98
Interest Inc From Subsidiary BHCs	0.29	0.47	0.26	0.71	0.91
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.01	0.03
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.81	8.36	10.64	6.85	14.04

Loans and Adv From Subs/ST Debt	214.94	359.27	718.14	585.90	307.18
Loans and Adv From Subs/Total Debt	65.27	103.79	73.30	130.59	86.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									71
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.04	0.88	1.23	2.66	3.11	3.50	3.88	4.88	71
+ Non-interest Income	1.71	0.25	0.43	1.02	1.56	2.20	3.19	4.18	71
- Overhead Expense	3.17	1.66	2.15	2.66	3.07	3.70	4.42	4.68	71
- Provision for Losses	0.51	-0.02	0.01	0.20	0.42	0.83	1.07	1.30	71
+ Securities Gains (Losses)	0.04	-0.04	-0.01	0.00	0.01	0.08	0.19	0.23	71
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	71
= Pretax Net Oper Income (TE)	1.17	-0.82	0.05	0.59	1.16	1.78	2.18	2.66	71
Net Operating Income	0.75	-0.64	0.03	0.39	0.71	1.13	1.44	1.78	71
Net Income	0.75	-0.68	0.03	0.39	0.71	1.12	1.44	1.76	71
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.37	1.99	2.97	3.80	4.37	4.92	5.54	6.76	71
Interest Expense	0.94	0.30	0.39	0.65	0.78	1.17	1.89	2.10	71
Net Interest Income (TE)	3.38	0.94	1.47	2.94	3.40	3.95	4.50	5.45	71
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	1.31	0.01	0.26	0.51	1.09	1.78	3.02	3.99	71
Earnings Coverage of Net Losses (X)	3.36	-0.74	0.49	1.22	1.99	4.09	11.31	14.50	70
Ln&Ls Allowance/Total Loans & Leases	2.39	0.59	1.04	1.52	2.28	3.08	3.85	4.65	71
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.15	0.52	0.86	1.87	2.78	3.92	5.75	8.97	71
30-89 Days Past Due Loans and Leases	0.95	0.09	0.41	0.61	0.85	1.18	1.76	2.15	71
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	22.54	-11.18	2.03	11.75	19.69	32.89	52.86	62.23	71
Net ST Noncore Funding Dependence	3.28	-67.45	-24.68	-0.29	6.62	12.24	20.63	26.20	71
Net Loans and Leases/Total Assets	56.84	18.55	31.09	43.55	60.78	66.64	72.02	73.43	71
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.37	5.07	6.99	7.89	9.42	10.58	11.98	12.40	71
Equity Capital/Total Assets	10.84	7.18	7.62	9.17	10.76	12.28	13.95	14.48	71
Equity Capital+Minority Int/Total Assets	11.05	7.42	8.04	9.36	10.76	12.53	14.02	15.92	71
Tier 1 Common Eq Cap / T RWA	11.14	5.24	7.43	9.31	11.16	13.15	14.62	15.54	71
Net Loans&Ls/Equity Capital (X)	5.21	1.70	3.34	4.03	5.19	6.27	7.21	7.85	71
Cash Dividends/Net Income	24.18	0.00	0.00	2.02	20.14	37.33	69.72	95.64	66
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	5.17	-8.13	-1.18	1.94	5.45	8.31	10.84	16.24	71
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	3.37	0.00	0.00	0.00	0.00	4.15	20.42	28.99	71
Long-Term Debt/Equity Capital	14.53	0.00	0.00	0.00	5.93	24.85	55.93	80.58	71
Equity Investment in Subs/Equity Cap	107.55	88.73	91.75	98.74	105.62	114.23	126.93	144.31	71
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	89.94	-766.64	-73.04	18.09	88.76	150.75	262.48	371.28	70

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.94	1.75	2.79	3.44	3.92	4.36	4.97	6.06	71
Less: Interest Expense	0.85	0.26	0.36	0.57	0.70	1.08	1.62	2.06	71
Equals: Net Interest Income (TE)	3.04	0.88	1.23	2.66	3.11	3.50	3.88	4.88	71
Plus: Non-Interest Income	1.71	0.25	0.43	1.02	1.56	2.20	3.19	4.18	71
Equals: Adj Operating Income (TE)	4.78	3.03	3.47	4.14	4.68	5.30	6.11	7.86	71
Less: Overhead Expense	3.17	1.66	2.15	2.66	3.07	3.70	4.42	4.68	71
Less: Provision for Loan and Lease Losses	0.51	-0.02	0.01	0.20	0.42	0.83	1.07	1.30	71
Plus: Realized G/L on HTM Sec	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	71
Plus: Realized G/L on AFS Sec	0.04	-0.03	-0.00	0.00	0.01	0.08	0.19	0.23	71
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	71
Equals: Pretax Net Oper Inc (TE)	1.17	-0.82	0.05	0.59	1.16	1.78	2.18	2.66	71
Less: Applicable Income Taxes (TE)	0.39	-0.28	-0.01	0.20	0.40	0.61	0.73	0.90	71
Less: Minority Interest	0.00	-0.01	-0.00	0.00	0.00	0.01	0.02	0.04	71
Equals: Net Operating Income	0.75	-0.64	0.03	0.39	0.71	1.13	1.44	1.78	71
Plus: Net Extraordinary Items	-0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	71
Equals: Net Income	0.75	-0.68	0.03	0.39	0.71	1.12	1.44	1.76	71
Memo: Net Income (Last Four Qtrs)	0.70	-0.78	0.02	0.39	0.71	1.04	1.33	1.44	69
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.26	82.59	85.27	87.76	90.18	92.55	95.12	96.64	71
Avg Int-Bearing Funds / Avg Assets	71.85	56.49	60.68	66.55	71.50	76.28	82.34	85.61	71
Int Income (TE) / Avg Earning Assets	4.37	1.99	2.97	3.80	4.37	4.92	5.54	6.76	71
Int Expense / Avg Earning Assets	0.94	0.30	0.39	0.65	0.78	1.17	1.89	2.10	71
Net Int Inc (TE) / Avg Earn Assets	3.38	0.94	1.47	2.94	3.40	3.95	4.50	5.45	71
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	5.39	2.90	4.01	4.61	5.21	5.90	7.30	9.30	71
Interest-Bearing Bank Balances	0.33	0.06	0.13	0.21	0.27	0.36	0.70	0.98	71
Fed Funds Sold & Reverse Repos	0.41	0.00	0.00	0.10	0.24	0.68	1.29	1.90	61
Trading Assets	1.44	0.00	0.00	0.00	0.99	2.38	4.46	6.00	58
Total Earning Assets	4.31	1.92	2.95	3.78	4.31	4.80	5.54	6.70	71
Investment Securities (TE)	3.06	1.04	1.62	2.55	3.10	3.71	4.04	4.47	71
U. S. Treasury & Agency Sec (excl MBS)	1.71	0.42	0.62	0.94	1.48	2.19	3.29	4.45	70
Mortgage-Backed Securities	3.43	2.12	2.42	2.90	3.31	3.94	4.33	5.07	71
All Other Securities	4.64	0.88	2.06	2.78	4.40	6.04	8.07	9.74	71
Interest-Bearing Deposits	0.73	0.24	0.35	0.49	0.66	0.96	1.17	1.68	71
Time Deposits of \$100K or More	1.37	0.39	0.57	0.89	1.35	1.70	2.24	2.59	69
Time Deposits < \$100K	1.54	0.60	0.76	1.20	1.53	1.89	2.28	2.64	70
Other Domestic Deposits	0.41	0.17	0.23	0.27	0.34	0.50	0.71	0.93	71
Foreign Deposits	0.50	0.10	0.12	0.22	0.33	0.55	1.24	2.48	44
Fed Funds Purchased and Repos	0.80	0.02	0.10	0.15	0.24	1.12	3.18	4.15	66
Other Borrowed Funds & Trading Liab	2.63	0.25	0.60	1.48	2.34	3.55	4.83	7.17	71
All Interest-Bearing Funds	1.17	0.46	0.53	0.81	1.03	1.57	2.00	2.58	71

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	45.74	24.84	31.37	36.61	41.40	53.16	67.32	74.66	71
Avg Assets per Employee (\$000)	6396.61	2675.51	3363.46	4636.09	5423.31	7145.44	11936.6	13448.7	71
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	3.08	0.00	0.00	0.69	2.92	4.98	7.55	9.84	70
Overhead Exp / NII + Non-Int Income	66.97	45.60	52.12	59.77	66.00	73.43	78.71	90.78	71
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.17	1.66	2.15	2.66	3.07	3.70	4.42	4.68	71
Personnel Expense	1.55	0.73	0.89	1.27	1.58	1.76	2.29	2.47	71
Net Occupancy Expense	0.36	0.13	0.19	0.27	0.36	0.41	0.56	0.64	71
Other Operating Expenses	1.20	0.59	0.73	0.91	1.13	1.36	1.84	2.63	71
Overhead Less Non-Interest Income	1.43	-0.39	0.26	1.04	1.51	1.88	2.28	2.32	71
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	66.21	45.60	51.50	58.85	65.66	72.89	76.95	90.10	71
Personnel Expense	32.81	18.16	21.02	27.14	33.14	38.82	40.56	44.79	71
Net Occupancy Expense	7.80	2.36	4.58	6.24	7.61	9.07	11.06	12.12	71
Other Operating Expenses	25.16	15.10	18.05	20.35	23.65	28.71	34.73	42.40	71
Total Non-Interest Income	34.53	9.43	12.63	22.34	32.30	40.64	67.93	78.49	71
Fiduciary Activities Income	2.99	0.00	0.00	0.17	2.13	4.48	7.88	19.89	71
Serv Charges on Deposit Accts - Domestic	5.71	0.00	0.09	2.56	5.99	7.96	9.94	12.11	71
Trading Revenue	1.60	-0.29	-0.12	0.00	0.47	2.05	5.86	12.89	71
Investment Banking Fees & Commissions	3.30	0.00	0.02	1.03	2.08	3.62	10.63	14.92	71
Venture Capital Revenue	0.14	-0.11	0.00	0.00	0.00	0.06	1.04	1.41	71
Net Servicing Fees	0.95	-0.00	0.00	0.02	0.43	1.32	3.10	7.27	71
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	71
Insurance Activities Revenue	0.93	0.00	0.00	0.06	0.37	1.58	3.08	5.63	71
Net Gain (Loss) - Sales Loans, OREO, Oth	0.52	-8.05	-3.19	-0.46	0.27	1.83	4.33	5.16	71
Other Non-Interest Income	12.42	1.80	3.95	7.75	11.70	15.63	21.10	28.21	71
Overhead Less Non-Interest Income	31.64	-5.23	5.66	21.52	29.93	42.71	54.19	58.12	71
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	27.49	-42.23	12.74	24.35	28.67	34.07	36.24	39.71	65
Appl Inc Tax+TE/Pretax NOI+TE	32.78	-28.31	25.00	28.96	33.61	36.53	38.50	45.30	65



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.85	0.09	2.80	19.34	36.29	45.12	50.85	55.38	71
Commercial and Industrial Loans	11.39	0.24	0.81	6.54	11.03	16.07	20.46	24.00	71
Loans to Individuals	6.09	0.05	0.11	1.04	3.15	9.35	15.16	33.53	71
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.00	0.06	0.50	0.96	71
Agricultural Loans	0.15	0.00	0.00	0.00	0.03	0.27	0.64	0.85	71
Other Loans and Leases	3.22	0.01	0.32	1.44	3.12	4.95	6.41	9.32	71
Net Loans and Leases	56.84	18.55	31.09	43.55	60.78	66.64	72.02	73.43	71
Debt Securities Over 1 Year	15.76	1.50	3.97	11.03	13.81	19.16	30.43	38.27	71
Mutual Funds and Equity Securities	0.16	0.00	0.00	0.01	0.09	0.20	0.56	1.04	71
Subtotal	74.10	30.53	42.50	70.31	78.69	83.53	87.12	88.50	71
Interest-Bearing Bank Balances	4.69	0.24	0.58	1.20	3.41	7.13	11.67	15.77	71
Federal Funds Sold & Reverse Repos	1.41	0.00	0.00	0.00	0.04	1.02	7.90	14.68	71
Debt Securities 1 Year or Less	3.30	0.11	0.24	0.65	2.34	5.22	8.41	13.67	71
Trading Assets	1.36	0.00	0.00	0.01	0.29	1.12	5.08	15.02	71
Total Earning Assets	87.72	80.19	82.40	85.06	87.69	90.16	93.06	93.64	71
Non-Int Cash and Due From Dep Inst	1.48	0.48	0.83	1.11	1.42	1.72	2.44	2.90	71
Other Real Estate Owned	0.34	0.00	0.01	0.08	0.22	0.58	0.85	0.95	71
All Other Assets	10.66	4.92	5.32	7.48	10.91	13.19	15.51	17.45	71
<b>MEMORANDA:</b>									
Short-Term Investments	11.28	1.29	1.88	3.81	7.22	16.46	30.63	38.47	71
U.S. Treasury Securities	0.84	0.00	0.00	0.00	0.17	1.39	3.64	4.92	71
U.S. Agency Securities (excl MBS)	1.93	0.00	0.00	0.08	0.76	2.58	7.31	10.55	71
Municipal Securities	1.40	0.00	0.02	0.13	0.96	1.99	3.70	6.68	71
Mortgage-Backed Securities	11.90	0.10	0.96	5.77	11.26	16.48	25.24	33.97	71
Asset-Backed Securities	0.59	0.00	0.00	0.00	0.06	0.66	2.17	6.92	71
Other Debt Securities	1.04	0.00	0.00	0.02	0.30	1.16	4.11	6.02	71
RE Loans Secured by 1-4 Family	14.52	0.00	1.80	8.04	13.30	19.91	26.52	29.43	71
Revolving	3.89	0.00	0.04	1.20	3.42	5.48	8.83	10.53	71
Closed-End, Sec by First Liens	9.52	0.00	1.16	4.42	9.02	13.86	18.11	22.76	71
Closed-End, Sec by Junior Liens	0.92	0.00	0.00	0.24	0.79	1.30	1.98	3.17	71
Commercial Real Estate Loans	16.74	0.02	0.37	8.35	15.15	26.03	35.06	38.04	71
Construction and Land Dev	2.79	0.00	0.10	0.92	2.31	4.14	6.38	7.60	71
Multifamily	1.62	0.00	0.02	0.56	1.18	2.63	4.15	4.68	71
Nonfarm Nonresidential	11.56	0.01	0.18	5.29	11.03	17.55	22.67	28.71	71
RE Loans Secured by Farmland	0.32	0.00	0.00	0.00	0.09	0.42	1.45	1.86	71
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	56.17	1.49	14.33	45.70	59.79	70.87	77.73	82.89	71
RE Loans Secured by 1-4 Family	25.66	0.00	3.84	14.98	25.26	33.79	45.83	52.14	71
Revolving	6.75	0.00	0.12	2.13	5.76	10.65	14.73	16.49	71
Closed-End	18.18	0.00	2.52	8.69	17.80	24.14	35.95	41.60	71
Commercial Real Estate Loans	27.54	0.26	1.88	14.96	28.13	39.86	52.73	56.35	71
Construction and Land Dev	4.63	0.02	0.57	1.75	4.01	6.75	10.44	12.45	71
Multifamily	2.74	0.00	0.14	1.13	2.10	4.14	6.21	9.46	71
Nonfarm Nonresidential	18.89	0.04	1.27	11.43	17.88	28.86	35.32	39.25	71
RE Loans Secured by Farmland	0.56	0.00	0.00	0.00	0.16	0.63	2.62	3.49	71
Loans to Depository Institutions	0.22	0.00	0.00	0.00	0.00	0.14	1.11	2.81	71
Commercial and Industrial Loans	19.59	0.72	1.75	13.48	17.82	24.93	36.27	42.29	71
Loans to Individuals	10.72	0.14	0.35	2.29	6.22	16.33	31.34	51.29	71
Credit Card Loans	3.03	0.00	0.00	0.00	0.28	1.64	15.64	37.18	71
Agricultural Loans	0.26	0.00	0.00	0.00	0.08	0.43	1.12	1.43	71
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.12	71
Other Loans and Leases	6.56	0.02	0.61	2.51	4.82	8.80	15.34	29.80	71

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	11.28	1.29	1.88	3.81	7.22	16.46	30.63	38.47	71
Liquid Assets	26.83	12.96	14.55	17.05	22.59	34.02	49.96	56.33	71
Investment Securities	20.30	6.80	9.66	13.69	17.26	23.55	40.88	46.18	71
Net Loans and Leases	56.84	18.55	31.09	43.55	60.78	66.64	72.02	73.43	71
Net Lns, Ls & Stdby Ltrs of Credit	59.20	20.13	36.35	45.28	63.56	69.07	73.65	77.33	71
Core Deposits	54.66	11.80	15.43	40.65	59.60	68.63	73.44	76.88	71
Noncore Funding	27.62	8.50	10.97	15.88	23.79	37.37	56.67	62.61	71
Time Deposits of \$100K or More	6.41	0.17	1.18	3.09	4.77	9.26	12.94	18.32	71
Foreign Deposits	1.81	0.00	0.00	0.00	0.39	1.90	5.27	20.36	71
Fed Funds Purchased and Repos	4.01	0.00	0.00	0.87	2.56	6.93	11.60	13.78	71
Net Fed Funds Purchased (Sold)	2.67	-5.94	-1.49	0.17	1.34	4.49	10.50	11.40	71
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.49	1.51	71
Oth Borrowings W/Rem Mat 1 Yr or Less	2.44	0.00	0.01	0.40	1.54	3.89	6.40	9.87	71
Earning Assets Repr in 1 Year	42.53	14.07	23.38	31.09	44.72	50.56	61.89	67.61	71
Int-Bearing Liab Repr in 1 Year	14.32	2.78	3.46	7.69	10.21	18.27	36.74	44.34	71
Long-Term Debt Repr in 1 Year	1.82	0.00	0.00	0.00	0.50	2.77	7.31	13.06	71
Net Assets Repriceable in 1 Year	24.67	-9.04	1.34	12.94	24.87	34.72	44.57	49.56	71
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	22.54	-11.18	2.03	11.75	19.69	32.89	52.86	62.23	71
Net ST Noncore Funding Dependence	3.28	-67.45	-24.68	-0.29	6.62	12.24	20.63	26.20	71
Short-Term Inv/ST Noncore Funding	88.95	9.51	12.86	28.28	57.33	98.92	234.84	414.54	71
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.82	-14.47	-6.15	5.03	12.60	24.89	56.39	84.02	71
Net Loans and Leases/Total Deposits	87.69	36.35	47.68	70.51	87.30	94.93	131.08	192.67	71
Net Loans and Leases/Core Deposits	115.87	50.49	55.62	87.11	102.21	117.68	229.38	352.77	71
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.62	-1.10	-0.22	0.00	0.01	0.82	2.98	5.34	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.40	-1.46	-0.15	0.65	2.13	5.52	8.45	12.39	71
Struct Notes Appr(Depr)/T1 Cap	-0.01	-1.03	-0.44	-0.03	0.00	0.03	0.07	0.14	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.86	0.00	0.00	0.00	0.22	7.01	30.16	47.07	71
Available-For-Sale Securities	94.13	44.83	68.13	92.40	99.71	100.00	100.00	100.00	71
U.S. Treasury Securities	5.10	0.00	0.00	0.03	1.07	9.08	19.29	29.81	71
U.S. Agency Securities (excl MBS)	10.59	0.00	0.00	0.63	3.64	20.11	35.89	45.26	71
Municipal Securities	7.06	0.01	0.14	0.93	5.08	12.66	19.77	24.13	71
Mortgage-Backed Securities	57.68	3.84	11.01	29.17	63.69	80.53	94.23	95.97	71
Asset-Backed Securities	3.60	0.00	0.00	0.00	0.32	4.19	14.75	25.69	71
Other Debt Securities	6.60	0.00	0.01	0.09	2.04	12.70	25.97	31.55	71
Mutual Funds and Equity Securities	1.15	0.00	0.00	0.08	0.49	1.47	4.85	7.17	71
Debt Securities 1 Year or Less	18.81	1.07	1.83	3.61	12.23	33.98	51.89	56.13	71
Debt Securities 1 To 5 Years	24.20	0.58	1.86	7.80	19.05	35.78	56.50	68.16	71
Debt Securities Over 5 Years	51.45	2.65	10.84	26.50	52.15	77.49	87.60	92.54	71
Pledged Securities	48.47	10.18	14.96	28.92	47.55	69.74	79.17	85.17	71
Structured Notes, Fair Value	0.39	0.00	0.00	0.00	0.00	0.04	1.91	5.31	71

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.51	-0.02	0.01	0.20	0.42	0.83	1.07	1.30	71
Provision for Ln&Ls Losses/Avg Lns&Ls	0.86	-0.10	0.03	0.34	0.72	1.32	1.80	2.27	71
Provision for Ln&Ls Losses/Net Losses	72.46	-36.04	19.63	43.80	78.40	93.81	119.33	171.50	70
Ln&Ls Allowance/Total Loans & Leases	2.39	0.59	1.04	1.52	2.28	3.08	3.85	4.65	71
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.23	0.92	1.06	1.36	1.73	2.74	4.47	6.21	68
ALLL/Nonaccrual Assets	107.64	26.36	39.92	64.91	89.88	129.25	240.59	323.86	69
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.64	20.98	37.06	53.07	72.49	95.71	154.19	258.10	70
Gross Ln&Ls Losses/Avg Loans & Leases	1.54	0.21	0.33	0.65	1.33	1.98	3.39	4.61	71
Recoveries/Avg Loans and Leases	0.23	0.00	0.02	0.10	0.19	0.32	0.44	0.90	71
Net Losses/Avg Loans and Leases	1.31	0.01	0.26	0.51	1.09	1.78	3.02	3.99	71
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.12	71
Recoveries/Prior Year-End Losses	6.04	1.07	2.08	3.75	5.56	8.24	10.62	11.41	69
Earnings Coverage of Net Losses (X)	3.36	-0.74	0.49	1.22	1.99	4.09	11.31	14.50	70
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.40	0.00	0.11	0.44	1.24	1.83	3.06	4.54	70
RE Loans Secured By 1-4 Family	1.10	0.00	0.06	0.32	1.04	1.69	2.26	3.46	68
Revolving	1.17	0.00	0.00	0.28	0.96	1.97	3.24	3.57	67
Closed-End	1.07	0.00	0.04	0.23	0.84	1.82	2.53	3.29	68
Commercial Real Estate Loans	1.39	-0.01	0.00	0.42	1.07	2.06	3.54	5.16	70
Construction and Land Dev	3.44	-0.12	0.00	0.86	2.61	5.79	8.64	11.00	69
Multifamily	0.83	-0.02	0.00	0.00	0.36	1.20	3.26	4.77	68
Nonfarm Nonresidential	0.83	-0.00	0.00	0.19	0.71	1.20	1.92	2.78	70
RE Loans Secured by Farmland	1.05	-0.14	-0.01	0.00	0.07	0.84	3.72	9.91	58
Commercial and Industrial Loans	0.89	-0.07	0.00	0.34	0.81	1.20	2.36	2.97	71
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	42
Loans to Individuals	2.28	0.06	0.38	0.70	1.98	3.29	5.04	6.98	65
Credit Card Loans	4.36	-5.94	0.00	2.68	4.57	6.28	7.40	8.42	48
Agricultural Loans	0.36	-0.73	-0.18	0.00	0.00	0.40	1.59	2.83	55
Loans to Foreign Governments & Inst	-0.03	-0.53	-0.26	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.41	-0.02	-0.00	0.00	0.26	0.57	1.17	2.55	69

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.95	0.09	0.41	0.61	0.85	1.18	1.76	2.15	71
90+ Days PD Loans and Leases	0.65	0.00	0.01	0.07	0.33	1.14	1.69	2.73	71
Nonaccrual Loans and Leases	2.55	0.38	0.61	1.23	2.18	3.55	4.80	7.63	71
90+ Days PD and Nonaccrual Loans and Leases	3.30	0.64	1.12	1.77	2.84	4.48	6.37	9.10	71
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.03	0.10	0.19	0.28	71
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.19	71
Nonaccrual Restructured	0.51	0.00	0.00	0.18	0.50	0.76	1.04	1.51	71
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.95	0.09	0.41	0.61	0.85	1.22	1.76	2.15	71
90+ Days Past Due Assets	0.66	0.00	0.01	0.07	0.33	1.14	1.69	2.73	71
Nonaccrual Assets	2.58	0.38	0.61	1.54	2.22	3.59	4.80	7.69	71
30+ Days PD & Nonaccrual Assets	4.36	0.84	1.81	2.56	3.66	5.66	8.57	11.99	71
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	1.92	0.18	0.37	1.07	1.81	2.70	3.31	4.57	71
90+ PD & Nonaccrual Assets + OREO	2.28	0.21	0.41	1.29	2.07	3.34	4.07	5.08	71
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	2.54	0.18	0.40	1.27	2.28	3.43	5.13	6.49	71
Allowance for Loan & Lease Losses	203.96	43.69	61.82	125.97	177.41	260.89	394.27	563.33	71
Equity Cap + ALLL	21.49	1.91	5.31	9.78	18.82	27.23	42.44	66.90	71
Tier 1 Cap + ALLL	25.00	2.78	5.34	12.90	23.55	31.64	46.07	67.65	71
Loans & Leases + RE Acquired	4.32	0.96	1.72	2.24	3.80	5.67	7.14	12.21	71

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	1.12	0.00	0.40	0.58	0.93	1.31	2.52	3.17	70
- 90+ Days Past Due	0.76	0.00	0.00	0.05	0.31	1.07	2.30	4.95	70
- Nonaccrual	4.39	0.36	1.17	1.93	3.38	5.44	10.26	14.90	70
Coml & Indl - 30-89 Days PD	0.51	0.00	0.07	0.26	0.46	0.70	0.99	1.39	71
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.06	0.15	0.71	1.52	71
- Nonaccrual	1.40	0.08	0.19	0.68	1.27	1.98	2.90	4.16	71
Individuals - 30-89 Days PD	1.38	0.01	0.22	0.79	1.22	1.77	2.94	3.15	71
- 90+ Days Past Due	0.53	0.00	0.00	0.02	0.23	0.96	1.66	3.31	71
- Nonaccrual	0.32	0.00	0.00	0.01	0.18	0.50	1.15	1.58	71
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	42
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	42
Agricultural - 30-89 Days PD	0.27	0.00	0.00	0.00	0.11	0.43	0.92	1.44	55
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.45	55
- Nonaccrual	1.74	0.00	0.00	0.00	0.57	2.58	6.67	12.00	55
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- Nonaccrual	2.01	0.00	0.00	0.00	0.00	0.00	7.12	14.67	15
Other Lns&LS - 30-89 Days PD	0.28	0.00	0.00	0.04	0.21	0.41	0.97	1.35	69
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.17	0.32	69
- Nonaccrual	0.58	0.00	0.00	0.01	0.36	0.93	2.07	2.88	69
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	1.27	0.04	0.36	0.70	1.18	1.59	2.62	3.62	68
- 90+ Days Past Due	1.03	0.00	0.00	0.03	0.24	1.42	5.71	6.63	68
- Nonaccrual	2.97	0.18	0.40	1.27	1.90	3.94	9.13	13.43	68
Revolving - 30-89 Days PD	0.76	0.00	0.05	0.35	0.68	1.02	1.46	1.88	67
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.03	0.25	0.69	0.95	67
- Nonaccrual	1.08	0.00	0.03	0.42	0.78	1.57	2.28	4.97	67
Closed-End - 30-89 Days PD	1.53	0.04	0.28	0.77	1.28	2.07	3.24	4.12	68
- 90+ Days Past Due	1.37	0.00	0.00	0.03	0.32	2.22	6.62	9.54	68
- Nonaccrual	3.70	0.24	0.47	1.48	2.64	4.84	10.90	14.21	68
- Jr Lien 30-89 Days PD	0.16	0.00	0.00	0.04	0.12	0.25	0.44	0.66	68
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.23	68
- Jr Lien Nonaccrual	0.21	0.00	0.00	0.02	0.15	0.37	0.61	0.76	68
Commercial RE - 30-89 Days PD	0.82	0.00	0.12	0.33	0.69	1.21	1.56	2.30	70
- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.16	0.54	1.18	2.36	70
- Nonaccrual	5.46	0.38	1.59	2.44	4.69	7.86	11.21	16.05	70
Const & Dev - 30-89 Days PD	1.27	0.00	0.00	0.34	1.01	1.92	2.93	5.87	69
- 90+ Days Past Due	1.10	0.00	0.00	0.00	0.14	1.71	4.32	8.67	69
- Nonaccrual	13.13	0.20	2.07	6.67	11.34	18.59	27.57	40.34	69
Multifamily - 30-89 Days PD	0.68	0.00	0.00	0.08	0.41	1.22	2.17	2.88	68
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.32	1.05	1.79	68
- Nonaccrual	3.18	0.00	0.00	0.70	2.07	4.93	8.57	13.16	68
Nonfarm Nres- 30-89 Days PD	0.58	0.00	0.00	0.25	0.52	0.90	1.30	1.54	70
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.10	0.35	1.02	1.25	70
- Nonaccrual	3.66	0.00	0.43	1.52	2.91	4.86	7.96	12.54	70
Farmland - 30-89 Days PD	0.80	0.00	0.00	0.00	0.17	0.65	3.23	6.00	58
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.00	0.02	0.47	4.03	58
- Nonaccrual	4.66	0.00	0.00	0.34	2.82	7.21	16.24	33.41	58
Credit Card - 30-89 Days PD	1.39	0.00	0.00	0.88	1.27	1.86	3.98	4.70	48
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.68	1.36	1.99	2.28	48
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.39	1.57	1.73	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.37	5.07	6.99	7.89	9.42	10.58	11.98	12.40	71
Tier 1 RBC Ratio	13.27	7.98	10.81	11.65	12.89	14.68	16.07	18.40	71
Total Risk-Based Capital Ratio	15.76	10.06	12.69	14.26	15.53	17.20	19.12	21.01	71
Tangible Tier 1 Leverage Ratio	9.02	4.41	6.33	7.77	9.18	10.28	11.56	12.06	71
Tangible Common Eq Cap/Tan Assets	7.51	3.60	4.94	6.53	7.61	8.61	9.67	10.53	71
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	26.58	6.37	9.51	13.95	23.16	31.69	44.40	120.30	71
Standby Letters of Credit	2.07	0.02	0.12	0.55	1.58	3.25	5.21	5.94	71
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.03	0.14	0.27	0.35	71
Securities Lent	0.79	0.00	0.00	0.00	0.00	0.00	3.88	11.07	71
Credit Derivatives (BHC as Guarantor)	2.49	0.00	0.00	0.00	0.00	0.08	0.71	78.39	71
Credit Derivatives (BHC as Beneficiary)	2.68	0.00	0.00	0.00	0.00	0.15	2.21	81.68	71
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	113.57	0.56	0.91	5.61	18.63	61.15	389.36	1688.96	71
Interest Rate Contracts	85.37	0.22	0.91	4.02	14.95	47.65	249.30	1363.81	71
Interest Rate Futures & Forward Contr	14.01	0.00	0.00	0.00	0.75	5.91	58.89	161.33	71
Written Options Contr (Int Rate)	5.44	0.00	0.00	0.10	0.60	1.96	16.49	94.00	71
Purchased Options Contr (Int Rate)	5.32	0.00	0.00	0.00	0.30	2.87	14.25	91.84	71
Interest Rate Swaps	53.86	0.00	0.01	2.56	8.78	32.02	136.03	987.67	71
Foreign Exchange Contracts	18.86	0.00	0.00	0.00	0.45	4.70	107.87	290.81	71
Futures & Forward Foreign Exch Contr	11.56	0.00	0.00	0.00	0.41	4.12	71.39	169.55	71
Written Options Contr (Foreign Exch)	0.72	0.00	0.00	0.00	0.00	0.05	0.61	16.92	71
Purchased Options Contr (Foreign Exch)	0.76	0.00	0.00	0.00	0.00	0.05	1.81	16.93	71
Foreign Exchange Rate Swaps	3.11	0.00	0.00	0.00	0.00	0.47	5.71	54.63	71
Equity, Commodity, & Other Deriv Contr	3.20	0.00	0.00	0.00	0.00	2.52	12.90	48.25	71
Commodity & Other Fut & Forward Contr	0.33	0.00	0.00	0.00	0.00	0.00	0.34	9.09	71
Written Options Contr (Comm & Other)	1.32	0.00	0.00	0.00	0.00	0.72	4.78	25.49	71
Purchased Options Contr (Comm & Oth)	0.77	0.00	0.00	0.00	0.00	0.32	4.24	11.39	71
Commodity & Other Swaps	0.44	0.00	0.00	0.00	0.00	0.12	2.18	5.86	71
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	56.10	9.26	15.41	25.76	41.01	69.60	141.67	212.10	71

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.04	19.63	43.51	73.97	90.84	99.46	100.00	100.00	71
Foreign Exchange Contracts	8.89	0.00	0.00	0.00	2.42	12.36	32.42	64.84	71
Equity, Comm, & Other Contracts	3.13	0.00	0.00	0.00	0.00	3.30	15.65	29.62	71
Futures and Forwards	24.44	0.01	0.49	7.22	16.59	42.76	63.12	75.61	71
Written Options	9.99	0.00	0.00	2.66	5.96	13.08	36.70	50.80	71
Exchange-Traded	0.46	0.00	0.00	0.00	0.00	0.28	2.94	3.98	71
Over-The-Counter	9.03	0.00	0.00	2.18	5.14	12.58	32.87	50.80	71
Purchased Options	4.66	0.00	0.00	0.00	2.73	8.59	14.13	17.67	71
Exchange-Traded	0.42	0.00	0.00	0.00	0.00	0.00	2.60	4.09	71
Over-The-Counter	3.81	0.00	0.00	0.00	2.62	6.32	13.06	16.14	71
Swaps	53.41	0.00	0.30	31.04	63.41	81.11	88.29	90.17	71
Held for Trading	51.10	0.00	0.00	0.01	69.77	88.97	98.90	99.75	71
Interest Rate Contracts	41.06	0.00	0.00	0.00	45.79	79.34	86.72	92.10	71
Foreign Exchange Contracts	4.57	0.00	0.00	0.00	0.41	6.52	23.24	36.01	71
Equity, Comm, & Other Contracts	1.31	0.00	0.00	0.00	0.00	2.13	4.96	15.03	71
Non-Traded	48.89	0.15	0.43	9.98	27.32	99.90	100.00	100.00	71
Interest Rate Contracts	42.80	0.00	0.17	7.96	17.89	69.47	99.81	100.00	71
Foreign Exchange Contracts	2.18	0.00	0.00	0.00	0.00	0.76	12.04	31.16	71
Equity, Comm, & Other Contracts	0.80	0.00	0.00	0.00	0.00	0.02	1.43	21.54	71
Deriv Contr (Excl Fut & FX LE 14 Days)	78.54	26.04	43.19	63.99	84.37	94.98	99.13	99.96	71
One Year or Less	29.61	0.10	2.15	15.45	24.95	41.78	62.52	80.52	71
Over 1 Year to 5 Years	29.03	0.00	0.00	9.99	31.39	45.80	61.84	71.68	71
Over 5 Years	12.57	0.00	0.00	3.24	11.29	19.86	32.91	36.25	71
Gross Negative Fair Value (Abs Val)	1.70	0.16	0.37	0.84	1.53	2.43	3.26	4.08	71
Gross Positive Fair Value	1.72	0.10	0.37	0.84	1.67	2.39	3.35	3.91	71
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.20	0.00	0.00	0.00	0.04	0.11	0.62	3.13	71
Gross Positive Fair Value (X)	0.20	0.00	0.00	0.00	0.04	0.12	0.66	3.11	71
Held for Trading (X)	0.17	0.00	0.00	0.00	0.02	0.08	0.62	2.99	71
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.04	0.08	0.16	71
Current Credit Exposure (X)	0.08	0.00	0.00	0.00	0.04	0.10	0.33	0.54	71
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.09	71
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	71
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.12	0.00	0.00	0.03	0.51	1.16	4.31	8.38	71

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.08	0.00	0.00	0.00	0.00	0.08	0.27	1.24	71
Ins Under Assets(P/C)/Tot Ins Und Ast	46.28	0.00	0.00	0.00	20.64	97.74	100.00	100.00	33
Ins Under Assets(L/H)/Tot Ins Und Ast	53.71	0.00	0.00	0.41	75.43	100.00	100.00	100.00	33
Sep Acct Assets(L/H)/Total Life Ast	1.63	0.00	0.00	0.00	0.00	0.00	9.22	20.17	25
Ins Activities Revenue/Adj Oper Inc	0.93	0.00	0.00	0.06	0.37	1.58	3.08	5.63	71
Premium Inc/Ins Activities Revenue	10.88	0.00	0.00	0.00	0.00	16.55	56.97	84.47	64
Credit Rel Prem Inc/Tot Prem Inc	64.99	0.00	0.00	15.57	87.50	100.00	100.00	100.00	28
Other Prem Inc/Total Prem Inc	35.00	0.00	0.00	0.00	0.01	76.33	100.00	100.00	28
Ins Under Net Income/Consol Net Income	0.37	-0.20	0.00	0.00	0.00	0.23	1.98	4.32	71
Ins Net Inc (P/C)/Equity (P/C)	7.88	-11.41	-5.37	-1.30	4.72	14.67	26.29	32.35	21
Ins Net Inc (L/H)/Equity (L/H)	4.61	-98.88	-1.40	0.41	2.81	6.51	13.91	15.94	25
Insur Ben, Losses, Exp/Insur Premiums	357.94	11.33	25.31	60.13	87.50	156.34	300.16	4012.02	28
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.90	0.00	0.00	0.00	0.00	0.19	4.86	10.19	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.83	0.00	0.00	0.00	0.00	0.20	4.19	9.44	25
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.26	71
CSV Life Insurance/Tier 1 Cap + ALLL	9.33	0.00	0.00	0.95	7.55	17.88	23.52	25.30	71
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	1.53	0.00	0.00	0.00	0.00	0.20	9.25	22.14	71
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	2.68	0.00	0.00	0.00	0.40	3.58	10.99	14.52	55
Cost: Interest-Bearing Deposits	0.50	0.10	0.12	0.22	0.33	0.55	1.24	2.48	44
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	2.35	0.45	0.45	0.47	0.91	2.95	4.74	5.37	5
Commercial and Industrial Loans	1.21	0.09	0.10	0.16	0.75	1.34	2.49	3.68	15
Foreign Governments and Inst	-0.03	-0.53	-0.26	0.00	0.00	0.00	0.00	0.00	15
<b>GROWTH RATES:</b>									
Net Loans and Leases	34.39	-43.63	-32.75	-6.42	15.61	40.14	132.89	373.96	50
Total Selected Assets	62.26	-71.36	-31.16	-5.52	12.72	45.67	97.46	669.81	58
Deposits	5.00	-40.49	-32.10	-12.42	-1.24	18.05	35.77	131.05	41



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.25	-7.02	0.55	3.31	7.42	10.38	14.45	18.48	71
Bank Net Inc/Avg Eq Inv in Banks	7.91	-6.44	0.00	4.19	8.01	10.48	16.02	18.90	60
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.23	-11.95	-5.94	-0.84	5.82	9.78	15.76	23.48	64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.18	-3.40	-0.85	2.95	8.07	9.82	12.96	16.67	26
Bank Net Income/Parent Net Income	76.72	0.00	0.00	8.53	100.29	109.56	144.21	163.09	66
Nonbank Net Income/Parent Net Income	24.43	0.00	0.00	0.10	2.36	13.46	58.51	390.98	51
Sub BHCs Net Inc/Parent Net Income	82.65	3.40	17.14	40.80	96.48	105.41	118.27	122.26	22
<b>LEVERAGE:</b>									
Total Liabilities/Equity	34.37	0.05	0.50	8.56	22.57	43.87	91.58	208.89	71
Total Debt/Equity Capital	18.68	0.00	0.00	0.00	6.61	26.81	74.82	112.55	71
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.54	0.00	0.00	6.56	18.30	36.24	76.43	122.48	71
Tot Debt+Lns Guaranteed for Affl/Equity	21.80	0.00	0.00	0.00	7.42	33.03	75.42	165.58	71
Total Debt/Eq Cap - Exc Over Fair Value	18.78	0.00	0.00	0.00	6.61	26.85	74.82	112.89	71
Long-Term Debt/Equity Capital	14.53	0.00	0.00	0.00	5.93	24.85	55.93	80.58	71
Short-Term Debt/Equity Capital	3.37	0.00	0.00	0.00	0.00	4.15	20.42	28.99	71
Current Portion of LT Debt/Equity	0.24	0.00	0.00	0.00	0.00	0.00	1.01	4.10	71
Exc Cost Over Fair Value/Equity Cap	0.18	0.00	0.00	0.00	0.00	0.10	0.88	2.03	71
Long-Term Debt/Consolidated LT Debt	17.63	0.00	0.00	0.00	7.17	38.44	54.11	62.79	71
<b>DOUBLE LEVERAGE:</b>									
Equity Investment in Subs/Equity	107.55	88.73	91.75	98.74	105.62	114.23	126.93	144.31	71
Total Investment in Subs/Equity	118.25	91.82	95.62	101.29	110.51	126.76	152.85	212.01	71
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.49	77.73	87.10	93.20	98.29	103.38	110.78	133.92	71
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.36	86.68	92.30	97.31	100.19	113.86	145.34	191.57	71
<b>DOUBLE LEVERAGE PAYBACK:</b>									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.85	-1.15	-0.85	-0.16	0.78	1.85	7.51	17.73	66
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.59	0.05	0.27	0.90	1.79	5.18	14.19	35.33	46
<b>COVERAGE ANALYSIS:</b>									
Op Inc-Tax + Noncash/Oper Exp + Div	111.31	15.53	28.56	53.63	87.75	159.74	249.87	414.86	70
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	89.94	-766.64	-73.04	18.09	88.76	150.75	262.48	371.28	70
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	86.05	-464.61	-140.56	30.82	98.74	117.20	243.97	515.56	70
Pretax Oper Inc + Int Exp/Int Expense	743.51	N/A	-200.51	-39.55	145.98	784.16	1850.56	8927.80	50
Div + Int From Subs/Int Exp + Div	134.76	0.86	1.22	8.57	101.56	200.50	388.85	572.52	65
Fees+Other Inc From Subs/Sal + 0th Exp	16.55	0.00	0.00	0.00	0.00	35.73	70.41	87.05	69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	91.80	0.27	0.49	1.84	10.90	37.61	350.74	884.02	34
<b>OTHER RATIOS:</b>									
Net Assets Repr in 1 Yr/Total Assets	3.94	-10.02	-2.21	0.00	3.13	6.97	11.99	14.20	71
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>									
90+ Days Past Due	1.54	0.00	0.00	0.00	0.00	0.00	0.30	3.99	18
Nonaccrual	8.83	0.00	0.00	0.00	0.00	0.00	19.24	51.61	18
Total	10.37	0.00	0.00	0.00	0.00	0.86	30.30	51.61	18
<b>GUARANTEED LOANS AS % OF EQUITY CAP:</b>									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	71
To Nonbank Subsidiaries	1.66	0.00	0.00	0.00	0.00	0.00	10.06	36.61	71
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71
Total	1.88	0.00	0.00	0.00	0.00	0.00	10.06	41.46	71
<b>AS A % OF CONSOLIDATED BHC ASSETS:</b>									
Nonbank Assets of Nonbank Subsidiaries	6.41	0.00	0.00	0.08	1.08	3.80	34.05	65.48	71
Combined Thrift Assets	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.01	71
Combined Foreign Nonbank Sub Assets	0.79	0.00	0.00	0.00	0.00	0.03	1.52	16.21	71

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	95.06	0.00	0.68	25.80	55.35	109.29	268.70	760.38	39
Dividends Paid/Net Income	24.18	0.00	0.00	2.02	20.14	37.21	69.72	95.64	66
Net Income - Dividends/Avg Equity	5.17	-8.13	-1.18	2.05	5.45	8.31	10.84	16.24	71
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	89.25	0.00	0.00	0.00	0.00	126.65	410.01	612.77	55
Dividends From Nonbank Subs	6.51	0.00	0.00	0.00	0.05	4.29	33.07	73.24	55
Dividends From Subsidiary BHCs	41.03	0.00	0.00	0.00	0.00	2.03	203.22	342.96	55
Dividends From All Subsidiaries	160.68	0.00	0.00	2.86	98.08	265.55	561.55	716.73	55
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.63	0.00	0.00	0.00	17.39	63.95	92.12	100.00	53
Interest Income From Bank Subs	1.16	0.00	0.00	0.00	0.10	1.20	5.68	8.62	53
Mgt & Service Fees From Bank Subs	5.78	0.00	0.00	0.00	0.00	3.18	31.29	55.48	53
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	1.75	53
Operating Income From Bank Subs	41.96	0.00	0.04	1.61	35.51	78.15	92.58	102.29	53
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	27.29	0.00	0.00	0.00	1.88	45.13	105.59	198.68	45
Interest Income From Nonbank Subs	10.17	0.00	0.00	0.00	1.51	17.57	41.66	75.55	45
Mgt & Serv Fees From Nonbank Subs	2.56	0.00	0.00	0.00	0.00	0.23	12.43	39.60	45
Other Income From Nonbank Subs	0.65	0.00	0.00	0.00	0.00	0.00	1.63	16.62	45
Operating Inc From Nonbank Subs	52.86	0.00	0.52	4.90	19.46	78.39	163.12	383.44	45
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	32.36	0.00	0.00	0.00	26.41	59.01	82.30	89.80	23
Interest Inc From Subsidiary BHCs	0.68	0.00	0.00	0.00	0.00	0.82	3.59	4.72	23
Mgt & Serv Fees From Sub BHCs	1.41	0.00	0.00	0.00	0.00	0.00	5.61	18.76	23
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating Income From Sub BHCs	35.65	0.00	0.00	0.00	28.43	65.80	86.89	90.96	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	27.92	0.00	0.00	0.00	0.00	69.93	97.30	99.40	68
Interest Income From Bank Subs	6.49	0.00	0.00	0.00	0.14	3.66	35.43	55.70	68
Mgt & Serv Fees From Bank Subs	6.63	0.00	0.00	0.00	0.00	3.14	44.37	77.45	68
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	68
Operating Income From Bank Subs	50.58	0.00	0.00	1.35	58.04	96.51	99.75	100.37	68
Dividends From Nonbank Subs	4.69	0.00	0.00	0.00	0.01	2.51	29.64	57.06	68
Interest Income From Nonbank Subs	4.23	0.00	0.00	0.00	0.29	3.68	20.33	42.38	68
Mgt & Serv Fees From Nonbank Subs	0.58	0.00	0.00	0.00	0.00	0.01	3.45	10.48	68
Other Income From Nonbank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.07	1.77	68
Operating Inc From Nonbank Subs	13.72	0.00	0.00	0.04	3.00	15.51	59.79	85.44	68
Dividends From Subsidiary BHCs	10.10	0.00	0.00	0.00	0.00	0.00	75.83	92.96	68
Interest Inc From Subsidiary BHCs	0.29	0.00	0.00	0.00	0.00	0.00	1.82	5.47	68
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	68
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Income From Sub BHCs	12.81	0.00	0.00	0.00	0.00	1.72	84.33	95.25	68
Loans and Adv From Subs/ST Debt	214.94	0.00	0.00	29.88	111.92	349.01	708.72	983.22	25
Loans and Adv From Subs/Total Debt	65.27	0.00	0.00	2.31	32.40	70.79	265.43	395.78	46

BHCPR Reporters for Quarter Ending 06/30/2011  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
1562859	178,889,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	146,701,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	12,007,737	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,048,475	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,373,373	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	74,273,023	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,264,435,837	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,212,272	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	304,952,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
2938451	14,641,992	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	159,309,671	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	62,686,049	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	24,203,542	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	199,753,113	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,535,530	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,006,797	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	Moved from Peer 2
1036967	48,018,164	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,956,626,000	CITIGROUP INC.	NEW YORK, NY	
1132449	131,799,704	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	22,532,087	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	54,244,445	COMERICA INCORPORATED	DALLAS, TX	
1049341	19,590,328	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	18,540,605	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	64,304,907	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	21,872,774	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	110,804,760	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	14,113,973	FIRST BANCORP	SAN JUAN, PR	
1075612	21,021,650	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,054,784	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	14,501,926	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	30,909,214	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	11,102,719	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,353,205	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	15,967,120	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	937,192,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	19,769,027	HANCOCK HOLDING COMPANY	GULFPORT, MS	Moved from Peer 2
1245415	75,329,920	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	366,343,136	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	53,050,039	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	11,455,960	IBERIABANK CORPORATION	LAFAYETTE, LA	Moved from Peer 2
1104231	11,820,343	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	10,188,777	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	Moved from Peer 2
1039502	2,246,764,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	88,858,600	KEYCORP	CLEVELAND, OH	
1037003	77,727,154	M&T BANK CORPORATION	BUFFALO, NY	
3594612	46,516,330	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
2132932	40,612,271	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	11,520,714	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	97,398,269	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	263,259,894	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	39,013,000	POPULAR, INC.	SAN JUAN, PR	

BHCPR Reporters for Quarter Ending 06/30/2011  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2011 and Other Notes
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1839319	12, 115, 377	PRIVATEBANCORP, INC.	CHICAGO, IL	
3226762	84, 883, 726	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	130, 907, 840	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1111435	188, 984, 931	STATE STREET CORPORATION	BOSTON, MA	
1131787	172, 236, 691	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	14, 157, 744	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	19, 376, 207	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	28, 313, 910	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18, 859, 945	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	189, 724, 467	TD BANK US HOLDING COMPANY	PORTLAND, ME	
1119794	320, 874, 000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	12, 770, 575	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11, 467, 584	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	80, 093, 962	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	49, 893, 000	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14, 469, 776	VALLEY NATIONAL BANCORP	WAYNE, NJ	
1145476	17, 811, 483	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1, 259, 734, 000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	14, 615, 897	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	51, 363, 791	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 71 bank holding companies.