

	PEER GROUP 01 03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Number of BHCs in Peer Group	74	69	71	66	68
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.71	2.87	2.88	3.00	3.09
+ Non-interest Income	1.79	1.78	1.60	1.64	1.91
- Overhead Expense	3.09	2.83	3.29	2.96	2.97
- Provision for Losses	1.66	0.72	1.16	0.36	0.15
+ Securities Gains (Losses)	0.03	0.05	-0.12	-0.02	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	-0.12	1.15	-0.13	1.31	1.83
Net Operating Income	-0.08	0.76	-0.23	0.86	1.18
Net Income	-0.08	0.76	-0.25	0.87	1.21
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.86	6.14	5.67	6.82	6.60
Interest Expense	1.80	2.90	2.41	3.44	3.16
Net Interest Income (TE)	3.02	3.24	3.24	3.34	3.42
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	1.68	0.61	1.10	0.38	0.23
Earnings Coverage of Net Losses (X)	2.33	7.88	2.64	13.40	33.33
Ln&Ls Allowance/Total Loans & Leases	2.20	1.31	1.81	1.22	1.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.13	1.35	2.40	1.08	0.57
30-89 Days Past Due Loans and Leases	1.73	1.10	1.60	1.03	0.81
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	36.93	42.59	37.51	40.68	37.63
Net ST Noncore Funding Dependence	18.26	26.56	22.51	26.17	23.42
Net Loans and Leases/Total Assets	62.53	62.28	61.92	63.85	62.66
CAPITALIZATION:					
Tier 1 Leverage Ratio	8.56	7.26	8.29	7.42	7.79
Equity Capital/Total Assets	9.86	8.99	9.24	9.31	9.22
Equity Capital+Minority Int/Total Assets	10.11	9.30	9.53	9.42	9.34
Net Loans&Ls/Equity Capital (X)	6.60	7.15	6.96	7.17	6.97
Cash Dividends/Net Income	68.95	52.94	70.15	50.49	36.79
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	-4.37	3.65	-7.55	3.67	8.58
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.41	4.64	3.65	3.73	3.12
Long-Term Debt/Equity Capital	15.91	11.78	11.95	11.89	11.77
Equity Investment in Subs/Equity Cap	104.56	113.71	105.96	112.58	110.24
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	70.52	108.68	95.72	138.88	134.43

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Interest Income (TE)	4.35	5.47	5.07	6.13	5.95
Less: Interest Expense	1.62	2.60	2.16	3.08	2.85
Equals: Net Interest Income (TE)	2.71	2.87	2.88	3.00	3.09
Plus: Non-Interest Income	1.79	1.78	1.60	1.64	1.91
Equals: Adj Operating Income (TE)	4.49	4.68	4.55	4.68	4.97
Less: Overhead Expense	3.09	2.83	3.29	2.96	2.97
Less: Provision for Loan and Lease Losses	1.66	0.72	1.16	0.36	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.05	-0.10	-0.02	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	-0.12	1.15	-0.13	1.31	1.83
Less: Applicable Income Taxes (TE)	-0.01	0.38	0.10	0.44	0.63
Less: Minority Interest	0.00	0.01	0.00	0.00	0.01
Equals: Net Operating Income	-0.08	0.76	-0.23	0.86	1.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.01
Equals: Net Income	-0.08	0.76	-0.25	0.87	1.21
Memo: Net Income (Last Four Qtrs)	-0.53	0.76	-0.25	0.85	1.21
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.78	89.37	89.65	89.70	90.22
Avg Int-Bearing Funds / Avg Assets	75.76	76.94	77.39	76.48	75.80
Int Income (TE) / Avg Earning Assets	4.86	6.14	5.67	6.82	6.60
Int Expense / Avg Earning Assets	1.80	2.90	2.41	3.44	3.16
Net Int Inc (TE) / Avg Earn Assets	3.02	3.24	3.24	3.34	3.42
YIELD OR COST:					
Total Loans and Leases (TE)	5.32	6.61	6.13	7.37	7.24
Interest-Bearing Bank Balances	0.73	4.05	2.23	5.42	5.07
Fed Funds Sold & Reverse Repos	0.77	3.35	2.40	5.20	5.08
Trading Assets	1.94	2.67	2.64	3.45	2.87
Total Earning Assets	4.79	6.08	5.62	6.76	6.52
Investment Securities (TE)	4.60	5.21	4.99	5.27	4.94
U.S. Treasury & Agency Sec (excl MBS)	3.11	5.61	4.25	5.95	4.48
Mortgage-Backed Securities	4.99	4.86	4.84	4.89	4.71
All Other Securities	5.87	7.20	6.74	7.87	8.24
Interest-Bearing Deposits	1.82	3.00	2.44	3.57	3.22
Time Deposits of \$100K or More	2.82	4.35	3.55	4.96	4.43
Time Deposits < \$100K	2.93	4.20	3.54	4.47	3.96
Other Domestic Deposits	0.89	1.86	1.47	2.50	2.26
Foreign Deposits	0.83	3.01	2.20	4.23	4.23
Fed Funds Purchased and Repos	1.25	3.23	2.39	4.62	4.53
Other Borrowed Funds & Trading Liab	2.55	3.91	3.38	4.64	4.51
All Interest-Bearing Funds	2.12	3.43	2.83	4.04	3.77

	PEER GROUP 01				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Avg Personnel Exp Per Employee (\$000)	21	20	77	75	74
Avg Assets per Employee (\$000)	6,261	5,828	5,926	5,301	5,057
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.17	3.99	3.68	4.25	3.57
Overhead Exp / NII + Non-Int Income	71.51	62.02	74.38	63.90	60.93
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.09	2.83	3.29	2.96	2.97
Personnel Expense	1.45	1.47	1.43	1.52	1.61
Net Occupancy Expense	0.38	0.38	0.38	0.39	0.40
Other Operating Expenses	1.18	0.89	1.39	1.01	0.94
Overhead Less Non-Interest Income	1.18	0.99	1.57	1.25	1.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	69.96	61.24	73.55	63.22	60.19
Personnel Expense	33.30	32.30	32.08	32.37	32.03
Net Occupancy Expense	9.01	8.40	8.66	8.55	8.03
Other Operating Expenses	26.24	20.16	32.76	22.03	19.46
Total Non-Interest Income	35.82	35.23	32.08	33.61	36.13
Fiduciary Activities Income	3.07	4.16	4.48	4.52	4.66
Serv Charges on Deposit Accts - Domestic	7.09	6.96	7.52	7.59	6.77
Trading Revenue	1.96	-0.19	0.00	0.20	1.15
Investment Banking Fees & Commissions	2.70	3.57	3.27	3.28	3.04
Venture Capital Revenue	-0.21	0.06	-0.02	0.23	0.19
Net Servicing Fees	1.28	0.80	0.77	0.82	0.68
Net Securitization Income	0.18	0.18	0.16	0.31	0.37
Insurance Activities Revenue	1.06	1.24	1.04	1.21	1.24
Net Gain (Loss) - Sales Loans, OREO, Oth	1.11	0.62	0.30	0.97	1.36
Other Non-Interest Income	13.33	13.21	11.77	11.14	10.74
Overhead Less Non-Interest Income	33.80	26.06	40.92	29.32	22.96
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.10	28.73	24.76	28.98	30.50
Appl Inc Tax+TE/Pretax NOI+TE	33.77	33.53	31.86	32.86	34.13

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate Loans	38.78	39.95	39.94	40.85	39.85
Commercial and Industrial Loans	13.13	12.44	12.88	12.72	11.89
Loans to Individuals	5.52	5.03	4.82	5.33	5.36
Loans to Depository Institutions	0.06	0.10	0.07	0.09	0.11
Agricultural Loans	0.17	0.19	0.19	0.21	0.21
Other Loans and Leases	3.15	3.16	2.95	3.26	3.17
Net Loans and Leases	62.53	62.28	61.92	63.85	62.66
Debt Securities Over 1 Year	13.19	12.86	13.43	13.05	13.87
Mutual Funds and Equity Securities	0.23	0.21	0.17	0.24	0.26
Subtotal	76.90	76.42	76.41	77.94	77.54
Interest-Bearing Bank Balances	3.35	0.70	2.87	0.50	0.55
Federal Funds Sold & Reverse Repos	0.73	2.27	0.98	2.24	2.68
Debt Securities 1 Year or Less	3.21	3.16	3.11	3.17	3.12
Trading Assets	1.28	1.78	1.60	1.34	1.15
Total Earning Assets	87.64	87.25	87.67	87.60	88.10
Non-Int Cash and Due From Dep Inst	1.64	2.11	1.90	2.28	2.38
Other Real Estate Owned	0.27	0.14	0.23	0.10	0.06
All Other Assets	10.46	10.52	10.26	9.97	9.34

MEMORANDA:

Short-Term Investments	8.49	7.62	8.53	6.96	8.04
U. S. Treasury Securities	0.30	0.12	0.19	0.14	0.32
U. S. Agency Securities (excl MBS)	1.72	2.03	1.81	2.38	3.46
Municipal Securities	1.19	1.08	1.16	1.13	1.07
Mortgage-Backed Securities	10.17	10.05	10.36	9.64	9.68
Asset-Backed Securities	0.45	0.40	0.40	0.35	0.22
Other Debt Securities	0.78	0.80	0.69	0.75	0.60
RE Loans Secured by 1-4 Family	15.19	15.91	15.33	16.28	16.64
Revolving	4.03	3.63	3.98	3.71	3.86
Closed-End, Sec by First Liens	9.59	10.36	9.57	10.54	10.76
Closed-End, Sec by Junior Liens	1.34	1.65	1.43	1.76	1.67
Commercial Real Estate Loans	21.37	21.70	22.32	22.22	20.91
Construction and Land Dev	6.95	7.80	7.26	8.05	7.45
Multifamily	1.58	1.32	1.52	1.35	1.55
Nonfarm Nonresidential	12.37	11.64	12.76	11.82	11.02
RE Loans Secured by Farmland	0.32	0.27	0.33	0.27	0.23
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	59.56	62.66	62.33	62.08	61.98
RE Loans Secured by 1-4 Family	23.94	25.30	24.29	25.69	26.62
Revolving	6.19	5.52	6.08	5.64	5.88
Closed-End	17.34	19.38	17.70	19.66	20.25
Commercial Real Estate Loans	31.97	33.57	34.36	33.44	31.92
Construction and Land Dev	10.24	11.54	10.71	11.93	11.10
Multifamily	2.42	1.99	2.31	2.05	2.44
Nonfarm Nonresidential	18.41	18.40	19.89	17.83	16.60
RE Loans Secured by Farmland	0.48	0.40	0.49	0.40	0.34
Loans to Depository Institutions	0.11	0.21	0.15	0.20	0.18
Commercial and Industrial Loans	20.68	19.52	20.30	19.89	18.82
Loans to Individuals	8.87	8.24	8.00	8.39	8.68
Credit Card Loans	1.45	1.35	1.39	1.26	1.18
Agricultural Loans	0.26	0.28	0.29	0.31	0.33
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.01
Other Loans and Leases	5.86	5.61	5.21	5.48	6.21

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Short-Term Investments	8.49	7.62	8.53	6.96	8.04
Liquid Assets	21.24	20.21	21.88	19.49	22.35
Investment Securities	17.53	16.90	17.40	17.00	18.55
Net Loans and Leases	62.53	62.28	61.92	63.85	62.66
Net Lns, Ls & Stdby Ltrs of Credit	65.49	65.23	64.94	66.91	65.82
Core Deposits	46.01	43.91	45.35	46.67	48.23
Noncore Funding	37.25	39.19	37.85	37.67	36.10
Time Deposits of \$100K or More	8.81	9.80	8.98	10.08	11.73
Foreign Deposits	2.06	2.65	2.21	3.12	2.70
Fed Funds Purchased and Repos	5.09	7.68	6.00	7.30	7.72
Net Fed Funds Purchased (Sold)	3.60	5.26	4.75	4.96	4.92
Commercial Paper	0.18	0.41	0.28	0.48	0.43
Oth Borrowings W/Rem Mat 1 Yr or Less	5.45	4.86	5.59	4.77	3.45
Earning Assets Repr in 1 Year	43.89	42.89	44.40	43.57	44.16
Int-Bearing Liab Repr in 1 Year	22.98	21.41	22.25	22.78	22.38
Long-Term Debt Repr in 1 Year	2.51	2.19	2.01	2.17	2.14
Net Assets Repriceable in 1 Year	16.97	17.67	18.74	17.20	18.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	36.93	42.59	37.51	40.68	37.63
Net ST Noncore Funding Dependence	18.26	26.56	22.51	26.17	23.42
Short-Term Inv/ST Noncore Funding	39.27	25.40	33.81	25.06	26.53
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.47	-7.21	-3.38	-8.26	-3.40
Net Loans and Leases/Total Deposits	99.28	107.35	101.86	101.89	97.38
Net Loans and Leases/Core Deposits	157.39	163.42	155.02	150.40	156.68
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.69	0.04	-0.65	-0.09	-0.59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.70	-2.25	-4.71	-1.37	-1.93
Struct Notes Appr(Depr)/T1 Cap	0.03	0.02	0.01	-0.01	-0.07
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.68	4.52	5.38	6.07	7.53
Available-For-Sale Securities	94.32	95.48	94.62	93.93	92.47
U. S. Treasury Securities	1.59	0.89	1.21	1.15	2.12
U. S. Agency Securities (excl MBS)	10.83	12.04	11.52	14.07	17.97
Municipal Securities	6.94	6.40	7.08	6.70	5.90
Mortgage-Backed Securities	60.23	62.10	62.36	60.58	59.23
Asset-Backed Securities	2.95	2.99	2.87	2.79	1.59
Other Debt Securities	5.62	5.38	4.46	5.41	3.89
Mutual Funds and Equity Securities	2.11	1.73	1.52	1.84	1.70
Debt Securities 1 Year or Less	17.45	17.79	17.85	17.41	16.38
Debt Securities 1 To 5 Years	20.68	17.74	17.86	19.34	21.70
Debt Securities Over 5 Years	54.75	58.65	59.01	57.87	56.17
Pledged Securities	58.88	64.66	65.54	63.70	61.87
Structured Notes, Fair Value	0.33	0.28	0.26	0.32	0.20

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Provision for Ln&Ls Losses/Avg Assets	1.66	0.72	1.16	0.36	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	2.62	1.11	1.77	0.56	0.25
Provision for Ln&Ls Losses/Net Losses	163.69	193.94	169.57	152.78	109.78
Ln&Ls Allowance/Total Loans & Leases	2.20	1.31	1.81	1.22	1.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.83	3.51	2.47	5.84	11.75
ALLL/Nonaccrual Assets	100.86	173.62	123.14	193.95	330.96
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.67	121.37	89.73	136.21	231.67
Gross Ln&Ls Losses/Avg Loans & Leases	1.79	0.69	1.18	0.47	0.33
Recoveries/Avg Loans and Leases	0.10	0.08	0.08	0.08	0.10
Net Losses/Avg Loans and Leases	1.68	0.61	1.10	0.38	0.23
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.03	0.00	0.00
Recoveries/Prior Year-End Losses	2.27	4.65	21.65	30.58	31.81
Earnings Coverage of Net Losses (X)	2.33	7.88	2.64	13.40	33.33
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	1.41	0.47	0.95	0.18	0.08
RE Loans Secured By 1-4 Family	0.96	0.38	0.61	0.18	0.09
Revolving	1.22	0.56	0.72	0.24	0.12
Closed-End	0.98	0.33	0.52	0.15	0.08
Commercial Real Estate Loans	1.47	0.37	1.13	0.14	0.04
Construction and Land Dev	3.30	0.83	2.88	0.25	0.03
Multifamily	0.44	0.09	0.37	0.07	0.02
Nonfarm Nonresidential	0.38	0.09	0.23	0.06	0.04
RE Loans Secured by Farmland	0.10	0.03	0.10	0.02	0.04
Commercial and Industrial Loans	1.93	0.51	0.81	0.32	0.26
Loans to Depository Institutions	0.00	0.00	0.00	0.00	-0.01
Loans to Individuals	3.12	1.85	2.02	1.30	1.08
Credit Card Loans	4.32	3.01	8.34	2.91	1.79
Agricultural Loans	0.15	-0.02	0.09	0.11	0.00
Loans to Foreign Governments & Inst	0.00	0.04	0.05	-0.24	-0.13
Other Loans and Leases	0.66	0.33	0.52	0.27	0.22

PERCENT OF LOANS AND LEASES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

30-89 Days PD Loans and Leases
90+ Days PD Loans and Leases
Nonaccrual Loans and Leases

1.73
0.50
2.79

1.10
0.22
1.18

1.60
0.38
2.10

1.03
0.21
0.94

0.81
0.15
0.50

90+ Days PD and Nonaccrual Loans and Leases

3.37

1.48

2.56

1.22

0.68

30-89 Days PD Restructured
90+ Days PD Restructured
Nonaccrual Restructured

0.02
0.00
0.09

0.00
0.00
0.01

0.01
0.00
0.09

0.00
0.00
0.01

0.00
0.00
0.00

PERCENT OF LNS&LS + OTHER ASSETS
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
90+ Days Past Due Assets
Nonaccrual Assets
30+ Days PD & Nonaccrual Assets

1.73
0.50
2.81
5.20

1.11
0.23
1.20
2.66

1.60
0.39
2.12
4.24

1.03
0.21
0.95
2.29

0.81
0.15
0.50
1.50

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
90+ PD & Nonaccrual Assets + OREO

2.20
2.50

0.97
1.14

1.66
1.93

0.77
0.90

0.42
0.48

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets
Allowance for Loan & Lease Losses
Equity Cap + ALLL
Tier 1 Cap + ALLL
Loans & Leases + RE Acquired

2.19
159.57
20.60
23.53
3.32

0.94
106.62
9.82
11.71
1.45

1.63
136.58
16.52
17.65
2.51

0.73
89.33
7.74
8.93
1.14

0.35
50.61
3.91
4.32
0.58

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

	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Real Estate - 30-89 Days PD	2.03	1.25	1.80	1.13	0.81
- 90+ Days Past Due	0.48	0.21	0.41	0.20	0.14
- Nonaccrual	3.84	1.65	2.79	1.23	0.56
Coml & Indl - 30-89 Days PD	1.00	0.68	0.89	0.64	0.50
- 90+ Days Past Due	0.21	0.08	0.11	0.08	0.05
- Nonaccrual	1.78	0.61	1.13	0.50	0.52
Individuals - 30-89 Days PD	1.88	1.47	2.05	1.65	1.57
- 90+ Days Past Due	0.52	0.40	0.42	0.29	0.31
- Nonaccrual	0.54	0.27	0.40	0.24	0.14
Dep Inst Lns - 30-89 Days PD	0.04	0.01	0.02	0.02	0.00
- 90+ Days Past Due	0.05	0.00	0.00	0.01	0.00
- Nonaccrual	0.06	0.00	0.02	0.00	0.00
Agricultural - 30-89 Days PD	0.56	0.35	0.47	0.28	0.27
- 90+ Days Past Due	0.04	0.02	0.02	0.02	0.02
- Nonaccrual	0.81	0.46	0.74	0.43	0.36
Foreign Govts- 30-89 Days PD	0.00	0.00	0.18	0.29	1.35
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.00	0.07	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.77	0.49	0.67	0.59	0.49
- 90+ Days Past Due	0.09	0.02	0.06	0.03	0.02
- Nonaccrual	0.71	0.24	0.48	0.23	0.14

MEMORANDA:

1-4 Family - 30-89 Days PD	1.93	1.23	1.89	1.17	1.04
- 90+ Days Past Due	0.55	0.28	0.50	0.28	0.20
- Nonaccrual	2.58	1.03	1.87	0.87	0.50
Revolvi ng - 30-89 Days PD	0.85	0.85	1.00	0.83	0.65
- 90+ Days Past Due	0.17	0.12	0.17	0.10	0.08
- Nonaccrual	1.17	0.57	0.78	0.47	0.26
Closed-End - 30-89 Days PD	2.32	1.39	2.25	1.32	1.19
- 90+ Days Past Due	0.69	0.32	0.63	0.34	0.24
- Nonaccrual	3.08	1.20	2.26	1.00	0.58
- Jr Lien 30-89 Days PD	0.21	0.12	0.21	0.13	0.10
- Jr Lien 90+ Days PD	0.03	0.02	0.03	0.02	0.01
- Jr Lien Nonaccrual	0.24	0.10	0.19	0.09	0.05
Commercial RE - 30-89 Days PD	1.99	1.25	1.62	1.03	0.63
- 90+ Days Past Due	0.28	0.12	0.20	0.10	0.05
- Nonaccrual	4.76	1.95	3.32	1.34	0.54
Const & Dev - 30-89 Days PD	3.40	2.21	2.98	1.74	0.87
- 90+ Days Past Due	0.52	0.18	0.38	0.15	0.05
- Nonaccrual	10.37	3.82	7.79	2.39	0.50
Multifamily - 30-89 Days PD	1.27	0.77	1.10	0.77	0.43
- 90+ Days Past Due	0.07	0.02	0.07	0.04	0.04
- Nonaccrual	2.33	0.79	1.96	0.66	0.38
Nonfarm Nres- 30-89 Days PD	1.39	0.64	0.98	0.60	0.47
- 90+ Days Past Due	0.12	0.07	0.08	0.05	0.03
- Nonaccrual	2.03	0.78	1.26	0.61	0.51
Farmland - 30-89 Days PD	0.80	0.54	0.59	0.50	0.44
- 90+ Days Past Due	0.05	0.07	0.07	0.01	0.05
- Nonaccrual	1.57	0.59	1.01	0.56	0.58
Credit Card - 30-89 Days PD	1.82	1.55	1.96	1.67	1.69
- 90+ Days Past Due	1.40	0.85	1.13	0.84	0.98
- Nonaccrual	0.49	0.31	0.34	0.17	0.13

CAPITAL RATIOS	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Tier 1 Leverage Ratio	8.56	7.26	8.29	7.42	7.79
Tier 1 RBC Ratio	10.83	8.84	10.30	8.95	9.59
Total Risk-Based Capital Ratio	13.66	11.48	13.02	11.60	12.18
Tangible Tier 1 Leverage Ratio	8.26	6.93	7.99	7.07	7.47
Tangible Common Eq Cap/Tan Assets	5.04	5.30	4.63	5.60	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	26.74	28.61	25.16	30.37	31.81
Standby Letters of Credit	2.81	2.86	2.84	3.00	3.13
Commercial & Similar Letters of Credit	0.07	0.11	0.08	0.12	0.12
Securities Lent	0.78	1.89	0.94	1.73	3.15
Credit Derivatives (BHC as Guarantor)	2.97	2.03	1.36	1.86	1.21
Credit Derivatives (BHC as Beneficiary)	3.15	2.40	1.54	2.19	1.49
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	81.53	71.93	59.66	67.33	76.05
Interest Rate Contracts	65.26	51.80	45.12	47.29	59.24
Interest Rate Futures & Forward Contr	10.39	10.28	9.32	7.46	8.76
Written Options Contr (Int Rate)	5.37	4.08	3.28	3.80	7.12
Purchased Options Contr (Int Rate)	4.57	4.53	3.18	4.45	7.15
Interest Rate Swaps	36.72	28.64	25.49	27.46	28.42
Foreign Exchange Contracts	12.55	12.16	8.88	12.36	10.78
Futures & Forward Foreign Exch Contr	7.98	8.20	6.34	8.29	7.01
Written Options Contr (Foreign Exch)	0.75	0.69	0.31	0.66	0.54
Purchased Options Contr (Foreign Exch)	0.79	0.69	0.31	0.66	0.58
Foreign Exchange Rate Swaps	1.51	1.10	0.81	1.03	0.84
Equity, Commodity, & Other Deriv Contr	2.14	2.33	1.82	2.14	2.11
Commodity & Other Fut & Forward Contr	0.20	0.15	0.19	0.14	0.11
Written Options Contr (Comm & Other)	0.75	0.62	0.53	0.54	0.60
Purchased Options Contr (Comm & Oth)	0.67	0.83	0.56	0.76	0.78
Commodity & Other Swaps	0.40	0.46	0.34	0.44	0.36
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	51.42	52.77	49.61	54.66	62.14

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Interest Rate Contracts	87.05	85.53	86.19	85.40	87.06
Foreign Exchange Contracts	9.92	9.57	9.78	9.53	8.39
Equity, Comm, & Other Contracts	1.90	1.96	2.04	1.95	1.83
Futures and Forwards	19.42	17.98	19.20	18.00	19.00
Written Options	8.63	6.72	7.18	5.77	6.76
Exchange-Traded	0.31	0.38	0.44	0.36	0.41
Over-The-Counter	7.91	5.94	5.66	5.02	5.74
Purchased Options	4.34	6.20	5.10	5.83	6.76
Exchange-Traded	0.22	0.40	0.34	0.27	0.39
Over-The-Counter	3.92	5.46	4.29	5.13	5.82
Swaps	61.76	60.07	56.92	63.98	60.99
Held for Trading	45.21	46.38	48.51	43.70	38.64
Interest Rate Contracts	35.06	34.39	37.89	31.08	27.48
Foreign Exchange Contracts	4.64	5.37	4.31	5.60	4.27
Equity, Comm, & Other Contracts	0.89	1.12	1.02	1.14	0.94
Non-Traded	54.79	53.62	51.49	56.30	61.36
Interest Rate Contracts	48.88	47.44	45.28	49.73	55.09
Foreign Exchange Contracts	1.86	1.35	1.99	0.81	0.65
Equity, Comm, & Other Contracts	0.28	0.17	0.21	0.11	0.11
Deriv Contr (Excl Fut & FX LE 14 Days)	82.67	83.97	81.97	86.30	86.62
One Year or Less	29.10	26.83	27.95	27.64	26.33
Over 1 Year to 5 Years	29.95	28.59	29.85	27.98	33.22
Over 5 Years	13.78	17.49	13.84	19.42	19.26
Gross Negative Fair Value (Abs Val)	2.44	1.75	2.75	1.19	0.78
Gross Positive Fair Value	2.67	2.01	3.07	1.29	0.75
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.37	0.22	0.25	0.14	0.09
Gross Positive Fair Value (X)	0.49	0.24	0.29	0.15	0.09
Held for Trading (X)	0.24	0.20	0.24	0.12	0.07
Non-Traded (X)	0.04	0.03	0.03	0.02	0.01
Current Credit Exposure (X)	0.16	0.14	0.15	0.09	0.05
Credit Losses on Derivative Contracts	0.00	0.00	0.02	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.58	1.48	2.12	0.84	0.47

INSURANCE ACTIVITIES

03/31/2009

03/31/2008

12/31/2008

12/31/2007

12/31/2006

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	46.48	38.85	43.79	41.42	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	53.52	61.15	56.21	58.58	55.30
Sep Acct Assets(L/H)/Total Life Ast	2.34	2.20	2.13	0.98	0.74
Ins Activities Revenue/Adj Oper Inc	1.06	1.24	1.04	1.21	1.24
Premium Inc/Ins Activities Revenue	14.40	13.80	11.07	10.36	8.92
Credit Rel Prem Inc/Tot Prem Inc	61.29	73.75	75.79	73.60	75.39
Other Prem Inc/Total Prem Inc	38.71	26.25	24.21	26.40	24.61
Ins Under Net Income/Consol Net Income	0.28	0.13	-0.06	0.23	0.21
Ins Net Inc (P/C)/Equity (P/C)	-11.92	9.66	-5.84	12.02	7.90
Ins Net Inc (L/H)/Equity (L/H)	3.39	5.61	5.55	7.25	6.78
Insur Ben, Losses, Exp/Insur Premiums	180.97	124.07	199.12	133.41	88.63
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.61	0.50	4.00	3.09	2.64
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.43	0.34	0.20	0.37	0.29
Net Assets Ins Under Subs/Cons Assets	0.02	0.01	0.01	0.00	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	10.02	12.82	10.51	13.49	11.97
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.56	0.86	0.63	0.64	0.98
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.27	3.13	2.72	3.00	2.66
Cost: Interest-Bearing Deposits	0.83	3.01	2.20	4.23	4.23
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	188.92	58.29	79.79	8.22	68.14
Commercial and Industrial Loans	2.90	0.58	0.50	2.70	0.22
Foreign Governments and Inst	0.00	0.04	0.05	-0.24	-0.13
GROWTH RATES:					
Net Loans and Leases	28.51	197.90	22.07	126.76	148.72
Total Selected Assets	18.50	61.74	3.59	126.31	67.29
Deposits	-10.64	26.42	-10.81	41.77	33.71

PROFITABILITY:	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Net Income/Avg Equity Capital	-1.35	8.24	-3.42	8.75	13.95
Bank Net Inc/Avg Eq Inv in Banks	2.61	10.28	0.65	9.71	14.64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-3.08	2.78	-1.92	6.73	9.27
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-10.56	5.71	-3.51	6.54	8.92
Bank Net Income/Parent Net Income	90.68	80.90	88.60	78.21	76.65
Nonbank Net Income/Parent Net Income	7.82	4.64	13.08	5.89	4.94
Sub BHCs Net Inc/Parent Net Income	97.46	70.82	80.03	73.87	69.45
LEVERAGE:					
Total Liabilities/Equity	36.84	36.04	33.21	34.44	35.29
Total Debt/Equity Capital	20.51	17.50	17.49	16.48	15.66
Tot Debt+NP to Subs Iss Tr Pref/Equity	30.82	27.04	27.04	26.01	25.31
Tot Debt+Lns Guaranteed for Affl/Equity	25.87	20.35	19.83	18.53	17.33
Total Debt/Eq Cap - Exc Over Fair Value	20.82	17.86	17.69	16.69	15.89
Long-Term Debt/Equity Capital	15.91	11.78	11.95	11.89	11.77
Short-Term Debt/Equity Capital	4.41	4.64	3.65	3.73	3.12
Current Portion of LT Debt/Equity	0.24	0.08	0.21	0.05	0.28
Exc Cost Over Fair Value/Equity Cap	0.31	0.52	0.30	0.29	0.40
Long-Term Debt/Consolidated LT Debt	15.87	12.99	13.99	12.74	14.84
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	104.56	113.71	105.96	112.58	110.24
Total Investment in Subs/Equity	119.57	123.90	116.40	122.25	121.05
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	95.67	100.97	95.48	100.18	99.43
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.61	109.88	104.93	108.32	108.62
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.82	1.80	1.53	1.65	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.70	4.38	4.94	4.89	2.26
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	72.54	90.97	93.41	131.72	136.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	70.52	108.68	95.72	138.88	134.43
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	61.11	126.65	168.39	96.06	114.51
Pretax Oper Inc + Int Exp/Int Expense	193.97	1060.31	921.02	5442.83	3185.46
Div + Int From Subs/Int Exp + Div	67.91	125.12	108.65	165.84	157.02
Fees+Other Inc From Subs/Sal + Oth Exp	14.29	18.50	13.56	15.70	15.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4.54	266.73	34.33	348.50	128.89
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.96	-0.13	4.58	-0.11	0.78
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.54	2.52	8.55	0.66	11.33
Total	0.54	2.52	8.55	0.66	11.33
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.01	0.01	0.00	0.00
To Nonbank Subsidiaries	1.46	0.74	1.27	0.48	0.25
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.01
Total	2.23	1.17	1.52	0.60	0.36
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.21	7.19	6.04	5.39	5.81
Combined Thrift Assets	0.62	0.15	0.37	0.23	0.39
Combined Foreign Nonbank Sub Assets	0.71	0.15	0.12	0.11	0.11

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	03/31/2009	03/31/2008	12/31/2008	12/31/2007	12/31/2006
Div Paid/Inc Before Undist Inc	152.65	171.92	119.11	71.25	68.73
Dividends Paid/Net Income	68.96	52.94	66.86	50.51	36.79
Net Income - Dividends/Avg Equity	-4.37	3.65	-7.53	3.66	8.58
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	52.94	71.86	73.41	129.55	125.44
Dividends From Nonbank Subs	2.79	2.41	5.67	8.12	6.21
Dividends From Subsidiary BHCs	0.23	13.57	13.27	16.03	17.75
Dividends From All Subsidiaries	65.08	110.41	115.86	194.05	175.07
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	51.37	45.57	78.98	86.39	66.52
Interest Income From Bank Subs	2.34	3.05	5.30	4.07	3.07
Mgt & Service Fees From Bank Subs	10.34	3.71	5.52	4.86	3.62
Other Income From Bank Subs	0.30	0.04	0.06	0.04	0.01
Operating Income From Bank Subs	69.06	59.69	110.41	104.62	76.68
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	98.05	29.56	60.27	80.92	55.89
Interest Income From Nonbank Subs	69.44	19.95	13.52	60.61	30.14
Mgt & Serv Fees From Nonbank Subs	7.24	1.25	4.20	2.56	3.76
Other Income From Nonbank Subs	0.00	0.00	0.01	0.03	0.02
Operating Inc From Nonbank Subs	210.46	63.95	85.61	188.18	109.39
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	16.05	43.79	134.04	38.68	46.80
Interest Inc From Subsidiary BHCs	2.58	10.52	20.51	8.74	4.08
Mgt & Serv Fees From Sub BHCs	7.17	7.01	3.96	1.78	0.44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	25.81	73.28	158.51	54.91	54.75
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	25.56	39.44	47.12	57.87	57.66
Interest Income From Bank Subs	4.90	9.01	5.47	2.70	2.76
Mgt & Serv Fees From Bank Subs	7.51	4.60	4.11	2.72	3.23
Other Income From Bank Subs	0.03	0.01	0.08	0.01	0.00
Operating Income From Bank Subs	44.39	61.04	66.85	69.02	67.12
Dividends From Nonbank Subs	5.89	3.56	5.44	3.79	3.00
Interest Income From Nonbank Subs	7.48	5.60	2.43	1.80	1.87
Mgt & Serv Fees From Nonbank Subs	0.16	0.20	0.09	0.07	0.09
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	15.37	12.11	10.23	6.46	5.90
Dividends From Subsidiary BHCs	1.14	5.04	9.68	9.19	11.45
Interest Inc From Subsidiary BHCs	1.17	0.91	0.88	0.58	0.33
Mgt & Serv Fees From Sub BHCs	0.02	0.10	0.03	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.16	9.34	13.61	12.75	13.21
Loans and Adv From Subs/ST Debt	358.73	1009.32	318.54	1079.59	459.84
Loans and Adv From Subs/Total Debt	105.85	112.90	83.69	124.27	135.19

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									74
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.70	0.88	1.44	2.41	2.76	3.17	3.58	3.72	74
+ Non-interest Income	1.78	-0.00	0.24	0.82	1.51	2.60	3.63	5.23	74
- Overhead Expense	3.08	1.21	1.79	2.35	2.86	3.56	4.89	6.06	74
- Provision for Losses	1.66	0.18	0.24	0.78	1.44	2.18	3.92	4.11	74
+ Securities Gains (Losses)	0.02	-0.41	-0.15	-0.01	0.00	0.05	0.31	0.42	74
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	74
= Pretax Net Oper Income (TE)	-0.11	-4.80	-3.42	-1.21	0.32	1.06	1.55	1.86	74
Net Operating Income	-0.07	-3.31	-2.20	-0.51	0.18	0.71	1.04	1.22	74
Net Income	-0.08	-3.31	-2.20	-0.56	0.18	0.71	1.04	1.22	74
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.85	2.30	3.90	4.55	4.89	5.26	5.73	5.86	74
Interest Expense	1.79	0.64	0.78	1.25	1.76	2.27	2.79	3.58	74
Net Interest Income (TE)	3.02	1.00	1.59	2.64	3.02	3.55	3.92	4.52	74
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.67	0.08	0.28	0.75	1.40	2.59	3.71	4.67	74
Earnings Coverage of Net Losses (X)	2.33	-2.69	0.02	0.68	1.79	2.69	7.97	12.27	73
Ln&Ls Allowance/Total Loans & Leases	2.20	0.83	1.16	1.53	1.97	2.69	3.83	4.49	74
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.13	0.55	0.82	1.56	2.60	4.36	6.35	8.11	74
30-89 Days Past Due Loans and Leases	1.72	0.36	0.71	1.02	1.58	2.18	3.03	4.10	74
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	36.92	-9.30	9.12	21.60	34.04	48.88	71.28	79.13	74
Net ST Noncore Funding Dependence	18.25	-57.40	-2.73	10.71	17.74	27.99	38.40	44.74	74
Net Loans and Leases/Total Assets	62.53	29.45	39.02	54.20	65.77	70.73	75.50	78.24	74
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.56	3.68	5.67	7.22	8.87	9.77	10.51	11.43	74
Equity Capital/Total Assets	9.86	2.98	6.86	8.29	9.88	11.42	12.50	13.90	74
Equity Capital+Minority Int/Total Assets	10.10	6.43	7.10	8.33	10.09	11.58	12.50	13.91	74
Net Loans&Ls/Equity Capital (X)	6.59	2.50	4.00	5.05	6.49	7.51	9.36	13.32	74
Cash Dividends/Net Income	68.94	0.00	1.23	32.65	65.34	97.31	142.16	227.30	42
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	-4.36	-51.26	-22.87	-8.38	-0.81	2.26	5.33	9.10	74
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	4.41	0.00	0.00	0.00	0.00	6.34	27.81	37.98	74
Long-Term Debt/Equity Capital	15.90	0.00	0.00	0.00	7.75	21.20	63.03	102.91	74
Equity Investment in Subs/Equity Cap	104.55	77.63	81.12	93.20	104.11	112.53	126.21	150.19	74
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	70.52	-336.65	-21.27	0.28	67.54	112.57	173.09	305.76	73

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.34	2.08	3.42	3.98	4.40	4.73	5.10	5.60	74
Less: Interest Expense	1.61	0.57	0.67	1.09	1.57	2.03	2.49	3.23	74
Equals: Net Interest Income (TE)	2.70	0.88	1.44	2.41	2.76	3.17	3.58	3.72	74
Plus: Non-Interest Income	1.78	-0.00	0.24	0.82	1.51	2.60	3.63	5.23	74
Equals: Adj Operating Income (TE)	4.49	1.87	2.59	3.38	4.33	5.44	6.54	7.45	74
Less: Overhead Expense	3.08	1.21	1.79	2.35	2.86	3.56	4.89	6.06	74
Less: Provision for Loan and Lease Losses	1.66	0.18	0.24	0.78	1.44	2.18	3.92	4.11	74
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Plus: Realized G/L on AFS Sec	0.03	-0.41	-0.15	-0.01	0.00	0.05	0.31	0.42	74
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	74
Equals: Pretax Net Oper Inc (TE)	-0.11	-4.80	-3.42	-1.21	0.32	1.06	1.55	1.86	74
Less: Applicable Income Taxes (TE)	-0.00	-1.45	-1.00	-0.26	0.10	0.36	0.58	0.74	74
Less: Minority Interest	0.00	-0.05	-0.00	0.00	0.00	0.00	0.01	0.02	74
Equals: Net Operating Income	-0.07	-3.31	-2.20	-0.51	0.18	0.71	1.04	1.22	74
Plus: Net Extraordinary Items	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	74
Equals: Net Income	-0.08	-3.31	-2.20	-0.56	0.18	0.71	1.04	1.22	74
Memo: Net Income (Last Four Qtrs)	-0.52	-4.18	-3.51	-1.86	0.01	0.55	0.94	1.07	69
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.78	78.75	83.66	87.91	90.18	92.11	93.55	94.20	74
Avg Int-Bearing Funds / Avg Assets	75.76	57.52	64.39	72.23	75.55	80.93	85.18	87.67	74
Int Income (TE) / Avg Earning Assets	4.85	2.30	3.90	4.55	4.89	5.26	5.73	5.86	74
Int Expense / Avg Earning Assets	1.79	0.64	0.78	1.25	1.76	2.27	2.79	3.58	74
Net Int Inc (TE) / Avg Earn Assets	3.02	1.00	1.59	2.64	3.02	3.55	3.92	4.52	74
YIELD OR COST:									
Total Loans and Leases (TE)	5.32	3.55	4.44	4.79	5.11	5.70	6.50	7.57	74
Interest-Bearing Bank Balances	0.72	0.11	0.16	0.20	0.41	1.10	1.82	3.45	74
Fed Funds Sold & Reverse Repos	0.76	0.00	0.01	0.20	0.37	0.85	2.70	5.20	64
Trading Assets	1.93	0.00	0.00	0.01	0.96	2.85	5.80	11.42	52
Total Earning Assets	4.79	2.25	3.76	4.49	4.82	5.20	5.60	5.79	74
Investment Securities (TE)	4.60	2.44	2.92	4.19	4.68	5.15	5.62	5.85	74
U.S. Treasury & Agency Sec (excl MBS)	3.11	0.72	0.91	1.78	3.14	4.45	4.95	5.25	71
Mortgage-Backed Securities	4.99	3.40	3.74	4.37	4.76	5.53	6.53	7.73	74
All Other Securities	5.87	1.43	2.53	3.50	5.65	6.82	11.25	12.38	74
Interest-Bearing Deposits	1.82	0.61	0.83	1.35	1.74	2.19	2.80	3.63	74
Time Deposits of \$100K or More	2.82	1.08	1.63	2.23	2.85	3.37	3.80	4.05	74
Time Deposits < \$100K	2.92	0.66	1.60	2.55	2.96	3.47	3.87	4.00	73
Other Domestic Deposits	0.89	0.40	0.46	0.60	0.85	1.10	1.44	1.70	74
Foreign Deposits	0.82	0.15	0.16	0.30	0.64	1.17	1.72	2.64	44
Fed Funds Purchased and Repos	1.25	0.04	0.16	0.24	0.68	2.30	3.25	3.99	71
Other Borrowed Funds & Trading Liab	2.55	0.55	0.83	1.53	2.47	3.37	4.26	4.90	74
All Interest-Bearing Funds	2.12	0.72	1.17	1.58	2.10	2.68	3.06	3.79	74

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	20.53	12.44	14.43	16.06	19.19	22.90	33.14	37.66	74
Avg Assets per Employee (\$000)	6261.27	2646.80	3355.48	4643.08	5419.41	6883.54	11504.6	13634.9	74

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.17	0.00	0.00	1.01	2.65	4.81	7.48	11.31	71
Overhead Exp / NII + Non-Int Income	71.50	44.15	50.79	58.10	68.06	81.80	100.49	119.86	74

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.08	1.21	1.79	2.35	2.86	3.56	4.89	6.06	74
Personnel Expense	1.45	0.54	0.88	1.11	1.39	1.71	2.13	2.42	74
Net Occupancy Expense	0.38	0.13	0.20	0.29	0.36	0.45	0.59	0.68	74
Other Operating Expenses	1.18	0.46	0.67	0.77	0.99	1.27	2.15	3.74	74
Overhead Less Non-Interest Income	1.18	-1.55	-0.27	0.73	1.32	1.78	2.11	2.34	74

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	69.96	43.76	50.38	56.88	66.98	80.19	97.64	109.46	74
Personnel Expense	33.29	17.01	21.51	28.18	33.17	38.56	44.08	47.22	74
Net Occupancy Expense	9.01	3.61	4.81	6.90	8.70	11.17	12.91	14.92	74
Other Operating Expenses	26.23	14.67	16.67	18.96	22.37	31.10	45.48	56.99	74
Total Non-Interest Income	35.82	-0.11	9.90	23.59	34.86	46.16	65.97	75.09	74
Fiduciary Activities Income	3.06	0.00	0.00	0.20	1.36	4.00	8.85	21.41	74
Serv Charges on Deposit Accts - Domestic	7.08	0.00	0.65	3.13	7.67	10.00	11.70	13.02	74
Trading Revenue	1.96	-0.57	-0.21	0.00	0.32	2.29	9.31	15.49	74
Investment Banking Fees & Commissions	2.69	0.00	0.02	0.58	1.91	3.66	8.39	10.97	74
Venture Capital Revenue	-0.20	-3.12	-0.98	-0.15	0.00	0.00	0.00	0.03	74
Net Servicing Fees	1.28	-1.70	-0.36	0.00	0.18	1.60	6.15	9.51	74
Net Securitization Income	0.18	-0.02	0.00	0.00	0.00	0.00	0.67	2.39	74
Insurance Activities Revenue	1.06	0.00	0.00	0.05	0.42	1.66	2.92	4.83	74
Net Gain (Loss) - Sales Loans, OREO, Oth	1.10	-4.15	-2.23	-0.12	0.25	2.88	4.85	6.53	74
Other Non-Interest Income	13.33	1.68	3.97	6.79	10.25	16.99	25.45	51.32	74
Overhead Less Non-Interest Income	33.79	-18.14	-5.12	12.50	31.59	47.51	73.01	104.14	74

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.10	-28.58	8.94	20.13	27.15	32.45	35.82	51.91	41
Appl Inc Tax+TE/Pretax NOI+TE	33.77	1.54	21.50	27.97	35.03	36.95	42.66	57.26	41

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	38.77	0.37	9.47	27.12	43.18	50.91	56.72	58.19	74
Commercial and Industrial Loans	13.12	0.87	3.05	8.22	12.26	16.90	23.77	27.52	74
Loans to Individuals	5.51	0.08	0.20	1.24	3.61	8.86	14.27	19.09	74
Loans to Depository Institutions	0.05	0.00	0.00	0.00	0.00	0.06	0.28	0.46	74
Agricultural Loans	0.16	0.00	0.00	0.00	0.06	0.28	0.70	0.81	74
Other Loans and Leases	3.15	0.03	0.28	0.95	2.68	4.63	7.01	10.93	74
Net Loans and Leases	62.53	29.45	39.02	54.20	65.77	70.73	75.50	78.24	74
Debt Securities Over 1 Year	13.19	2.05	4.16	8.73	12.28	17.42	23.99	26.09	74
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.00	0.09	0.27	0.70	2.15	74
Subtotal	76.89	39.61	53.97	71.69	79.97	85.23	88.10	89.03	74
Interest-Bearing Bank Balances	3.34	0.01	0.04	0.26	2.46	4.08	8.07	20.59	74
Federal Funds Sold & Reverse Repos	0.72	0.00	0.00	0.00	0.09	0.56	3.82	7.57	74
Debt Securities 1 Year or Less	3.21	0.01	0.06	0.44	1.90	4.71	10.34	16.57	74
Trading Assets	1.28	0.00	0.00	0.00	0.39	1.68	4.15	12.05	74
Total Earning Assets	87.63	77.86	82.42	85.53	88.10	89.95	91.70	91.98	74
Non-Int Cash and Due From Dep Inst	1.64	0.44	0.57	1.10	1.60	2.08	2.86	3.66	74
Other Real Estate Owned	0.26	0.00	0.00	0.08	0.21	0.39	0.66	0.84	74
All Other Assets	10.45	4.75	6.58	7.87	9.84	12.10	15.95	18.34	74

MEMORANDA:

Short-Term Investments	8.48	0.43	1.05	2.53	5.27	12.53	20.84	37.84	74
U. S. Treasury Securities	0.30	0.00	0.00	0.00	0.03	0.19	0.96	4.34	74
U. S. Agency Securities (excl MBS)	1.72	0.00	0.00	0.14	0.86	2.95	5.50	7.64	74
Municipal Securities	1.18	0.00	0.06	0.20	0.69	1.76	3.64	4.85	74
Mortgage-Backed Securities	10.16	0.14	0.84	4.83	9.95	13.73	18.98	24.01	74
Asset-Backed Securities	0.45	0.00	0.00	0.00	0.01	0.74	1.98	2.57	74
Other Debt Securities	0.77	0.00	0.00	0.01	0.23	0.83	2.92	6.25	74
RE Loans Secured by 1-4 Family	15.18	0.13	2.07	9.11	14.68	20.49	28.20	30.51	74
Revolving	4.03	0.00	0.02	1.19	3.69	5.87	9.14	9.91	74
Closed-End, Sec by First Liens	9.59	0.04	1.24	5.16	9.28	13.35	19.39	21.19	74
Closed-End, Sec by Junior Liens	1.33	0.00	0.00	0.27	1.12	2.01	3.13	4.20	74
Commercial Real Estate Loans	21.37	0.32	1.53	10.33	20.72	31.04	42.26	44.63	74
Construction and Land Dev	6.94	0.00	0.32	2.05	5.96	9.75	15.03	17.05	74
Multifamily	1.57	0.00	0.01	0.54	1.06	2.22	4.16	5.23	74
Nonfarm Nonresidential	12.37	0.05	0.85	6.90	11.52	18.87	23.84	27.09	74
RE Loans Secured by Farmland	0.32	0.00	0.00	0.00	0.12	0.46	1.25	1.91	74

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	59.55	2.99	24.52	48.59	62.48	71.24	78.77	87.32	74
RE Loans Secured by 1-4 Family	23.93	0.26	5.15	14.49	23.20	33.02	43.98	49.82	74
Revolving	6.18	0.00	0.04	1.96	5.20	9.90	12.84	14.76	74
Closed-End	17.34	0.25	3.26	8.73	16.33	24.51	32.16	37.77	74
Commercial Real Estate Loans	31.97	1.13	3.56	17.71	31.96	43.75	58.93	68.37	74
Construction and Land Dev	10.24	0.00	1.18	3.36	8.79	14.79	21.42	27.08	74
Multifamily	2.41	0.00	0.03	1.01	1.75	3.31	5.74	8.94	74
Nonfarm Nonresidential	18.40	0.12	2.16	10.56	17.31	26.28	32.09	35.75	74
RE Loans Secured by Farmland	0.47	0.00	0.00	0.00	0.19	0.71	1.82	2.87	74
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.09	0.45	1.19	74
Commercial and Industrial Loans	20.68	2.03	5.82	14.55	19.60	26.71	34.81	43.38	74
Loans to Individuals	8.86	0.26	0.34	1.79	6.71	13.10	23.45	32.80	74
Credit Card Loans	1.45	0.00	0.00	0.00	0.03	1.23	7.01	13.38	74
Agricultural Loans	0.25	0.00	0.00	0.00	0.12	0.39	1.03	1.47	74
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	74
Other Loans and Leases	5.86	0.05	0.52	1.51	4.57	7.82	13.57	27.35	74

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.48	0.43	1.05	2.53	5.27	12.53	20.84	37.84	74
Liquid Assets	21.23	6.72	9.56	13.78	17.25	26.25	41.00	48.32	74
Investment Securities	17.53	5.82	8.67	11.97	16.00	23.13	29.63	36.09	74
Net Loans and Leases	62.53	29.45	39.02	54.20	65.77	70.73	75.50	78.24	74
Net Lns, Ls & Stdbly Ltrs of Credit	65.49	32.52	43.90	56.54	67.82	75.11	81.03	82.45	74
Core Deposits	46.01	7.64	11.82	32.73	49.08	60.29	67.87	71.53	74
Noncore Funding	37.25	14.57	19.40	23.93	33.39	47.93	63.22	70.16	74
Time Deposits of \$100K or More	8.81	1.25	2.39	5.51	8.24	11.72	15.76	19.85	74
Foreign Deposits	2.05	0.00	0.00	0.00	0.59	2.17	8.05	19.79	74
Fed Funds Purchased and Repos	5.08	0.00	0.20	1.22	3.90	7.90	12.95	14.53	74
Net Fed Funds Purchased (Sold)	3.60	-5.00	-0.35	0.68	2.47	5.81	9.36	13.77	74
Commercial Paper	0.18	0.00	0.00	0.00	0.00	0.02	1.15	1.80	74
Oth Borrowings W/Rem Mat 1 Yr or Less	5.44	0.00	0.11	1.10	4.37	8.76	12.64	18.44	74
Earning Assets Repr in 1 Year	43.88	20.89	24.67	34.77	45.10	52.73	60.32	66.12	74
Int-Bearing Liab Repr in 1 Year	22.97	3.32	9.94	15.68	19.18	29.66	43.83	47.11	74
Long-Term Debt Repr in 1 Year	2.51	0.00	0.00	0.00	0.94	4.61	8.57	13.14	74
Net Assets Repriceable in 1 Year	16.96	-11.80	-3.04	5.28	17.31	27.05	32.60	37.76	74
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	36.92	-9.30	9.12	21.60	34.04	48.88	71.28	79.13	74
Net ST Noncore Funding Dependence	18.25	-57.40	-2.73	10.71	17.74	27.99	38.40	44.74	74
Short-Term Inv/ST Noncore Funding	39.27	1.27	3.89	10.90	24.00	54.72	99.14	183.71	74
Liq Asts-ST Noncore Fndg/Nonliq Asts	-2.47	-34.25	-25.71	-14.55	-4.14	6.32	29.90	45.29	74
Net Loans and Leases/Total Deposits	99.28	54.31	58.01	83.57	97.80	108.73	128.02	186.63	74
Net Loans and Leases/Core Deposits	157.38	60.55	86.05	111.98	130.31	163.54	321.90	467.01	74
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.69	-6.44	-4.41	-1.29	0.00	0.07	0.61	1.54	50
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.70	-41.61	-23.35	-5.84	-1.10	2.55	4.42	6.36	74
Struct Notes Appr(Depr)/T1 Cap	0.03	-0.10	-0.06	0.00	0.01	0.04	0.13	0.16	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.68	0.00	0.00	0.00	0.39	8.06	25.53	37.79	74
Available-For-Sale Securities	94.31	51.22	72.95	90.97	99.47	100.00	100.00	100.00	74
U.S. Treasury Securities	1.58	0.00	0.00	0.00	0.18	1.38	9.06	14.64	74
U.S. Agency Securities (excl MBS)	10.82	0.00	0.00	1.52	4.97	20.68	35.12	47.06	74
Municipal Securities	6.94	0.09	0.52	1.13	4.19	12.27	19.19	20.61	74
Mortgage-Backed Securities	60.23	2.07	9.05	33.99	69.06	81.15	88.09	94.47	74
Asset-Backed Securities	2.95	0.00	0.00	0.00	0.10	4.89	12.06	16.81	74
Other Debt Securities	5.61	0.00	0.00	0.14	1.60	6.21	23.88	37.68	74
Mutual Funds and Equity Securities	2.11	0.00	0.00	0.03	0.61	2.19	6.60	22.00	74
Debt Securities 1 Year or Less	17.44	0.31	1.00	3.12	11.56	27.88	48.14	56.36	74
Debt Securities 1 To 5 Years	20.67	0.83	2.32	8.23	19.19	28.87	40.32	58.15	74
Debt Securities Over 5 Years	54.75	2.65	14.91	31.97	57.82	77.18	88.12	92.95	74
Pledged Securities	58.87	4.09	21.88	44.97	58.14	79.76	86.63	89.66	74
Structured Notes, Fair Value	0.33	0.00	0.00	0.00	0.00	0.03	2.34	3.41	74

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	1.66	0.18	0.24	0.78	1.44	2.18	3.92	4.11	74
Provision for Ln&Ls Losses/Avg Lns&Ls	2.62	0.35	0.58	1.26	2.15	3.79	5.56	6.41	74
Provision for Ln&Ls Losses/Net Losses	163.68	95.88	109.99	129.34	156.84	187.60	210.72	321.67	73
Ln&Ls Allowance/Total Loans & Leases	2.20	0.83	1.16	1.53	1.97	2.69	3.83	4.49	74
Ln&Ls Allowance/Net Ln&Ls Losses (X)	1.83	0.64	0.80	1.04	1.44	2.18	3.26	6.45	73
ALLL/Nonaccrual Assets	100.86	23.36	40.98	57.18	83.00	117.90	209.17	336.55	72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	78.66	22.87	40.97	53.58	66.56	89.54	156.69	201.67	73
Gross Ln&Ls Losses/Avg Loans & Leases	1.78	0.08	0.36	0.81	1.46	2.69	3.83	5.30	74
Recoveries/Avg Loans and Leases	0.09	0.00	0.01	0.03	0.08	0.14	0.20	0.29	74
Net Losses/Avg Loans and Leases	1.67	0.08	0.28	0.75	1.40	2.59	3.71	4.67	74
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	74
Recoveries/Prior Year-End Losses	2.27	0.39	0.57	1.13	2.00	3.00	4.79	6.37	68
Earnings Coverage of Net Losses (X)	2.33	-2.69	0.02	0.68	1.79	2.69	7.97	12.27	73
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.40	0.00	0.06	0.41	1.09	2.10	3.41	4.62	73
RE Loans Secured By 1-4 Family	0.96	0.00	0.04	0.23	0.82	1.59	2.40	3.18	72
Revolving	1.22	-0.00	0.00	0.08	0.71	1.74	3.85	5.81	69
Closed-End	0.97	0.00	0.01	0.23	0.72	1.42	2.42	3.31	72
Commercial Real Estate Loans	1.47	0.00	0.02	0.31	1.24	2.23	4.14	5.63	72
Construction and Land Dev	3.30	0.00	0.00	1.02	2.89	4.84	8.37	10.13	69
Multifamily	0.44	-0.00	-0.00	0.00	0.04	0.52	1.86	2.47	68
Nonfarm Nonresidential	0.38	0.00	0.00	0.01	0.14	0.53	1.39	2.16	72
RE Loans Secured by Farmland	0.10	-0.12	-0.01	0.00	0.00	0.05	0.57	1.30	61
Commercial and Industrial Loans	1.93	0.00	0.18	0.69	1.32	2.86	4.76	5.78	74
Loans to Depository Institutions	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	39
Loans to Individuals	3.12	0.30	0.83	1.34	2.46	4.39	7.26	10.61	69
Credit Card Loans	4.32	-65.59	-0.66	2.56	5.92	7.58	10.07	10.30	52
Agricultural Loans	0.15	-0.35	-0.05	0.00	0.00	0.11	0.77	2.16	60
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Other Loans and Leases	0.65	-0.12	-0.00	0.00	0.29	1.09	1.52	5.08	74

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

30-89 Days PD Loans and Leases	1.72	0.36	0.71	1.02	1.58	2.18	3.03	4.10	74
90+ Days PD Loans and Leases	0.49	0.00	0.00	0.08	0.28	0.68	1.64	2.27	74
Nonaccrual Loans and Leases	2.78	0.38	0.58	1.40	2.41	3.97	5.54	7.89	74
90+ Days PD and Nonaccrual Loans and Leases	3.36	0.61	0.77	2.00	2.88	4.51	6.28	8.10	74
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.14	74
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	74
Nonaccrual Restructured	0.08	0.00	0.00	0.00	0.01	0.13	0.37	0.59	74
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.73	0.36	0.71	1.02	1.58	2.25	3.03	4.10	74
90+ Days Past Due Assets	0.50	0.00	0.02	0.09	0.28	0.68	1.64	2.27	74
Nonaccrual Assets	2.81	0.38	0.58	1.40	2.47	4.01	5.54	7.87	74
30+ Days PD & Nonaccrual Assets	5.19	1.45	1.87	3.18	4.91	6.93	9.67	11.65	74
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	2.20	0.22	0.45	1.26	1.94	3.31	4.28	4.91	74
90+ PD & Nonaccrual Assets + OREO	2.49	0.37	0.54	1.34	2.13	3.77	4.78	5.41	74
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	2.19	0.19	0.46	1.02	1.85	3.30	4.83	5.15	74
Allowance for Loan & Lease Losses	159.56	30.37	60.37	89.58	134.68	208.37	290.67	442.94	74
Equity Cap + ALLL	20.59	1.55	4.07	8.14	16.07	26.33	45.91	71.23	74
Tier 1 Cap + ALLL	23.53	2.26	4.37	11.92	18.76	31.83	47.38	80.89	74
Loans & Leases + RE Acquired	3.32	0.59	0.84	1.72	2.70	4.48	6.36	8.25	74

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	2.03	0.23	0.75	1.10	1.82	2.76	3.76	4.59	73
- 90+ Days Past Due	0.48	0.00	0.00	0.03	0.21	0.61	1.55	3.31	73
- Nonaccrual	3.83	0.38	0.70	1.91	3.39	5.27	7.44	11.31	73
Coml & Indl - 30-89 Days PD	1.00	0.03	0.16	0.47	0.83	1.19	2.35	3.20	74
- 90+ Days Past Due	0.20	0.00	0.00	0.01	0.09	0.27	0.99	1.17	74
- Nonaccrual	1.77	0.27	0.42	0.86	1.43	2.45	3.93	4.91	74
Individuals - 30-89 Days PD	1.88	0.12	0.78	1.23	1.60	2.46	3.16	4.72	74
- 90+ Days Past Due	0.51	0.00	0.00	0.04	0.31	0.73	1.89	2.63	74
- Nonaccrual	0.54	0.00	0.00	0.09	0.31	0.72	1.65	2.55	74
Dep Inst Lns - 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.00	0.14	1.13	39
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.00	39
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.39	1.18	39
Agricultural - 30-89 Days PD	0.56	0.00	0.00	0.00	0.31	0.82	2.31	4.24	60
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.30	0.46	60
- Nonaccrual	0.81	0.00	0.00	0.00	0.22	1.29	4.42	5.92	60
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.12	13
Other Lns&Ls - 30-89 Days PD	0.76	0.00	0.00	0.15	0.48	1.03	2.21	5.01	74
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.07	0.46	0.85	74
- Nonaccrual	0.70	0.00	0.00	0.00	0.42	1.02	2.12	4.00	74

MEMORANDA:

1-4 Family - 30-89 Days PD	1.93	0.26	0.70	1.06	1.69	2.54	3.78	5.19	72
- 90+ Days Past Due	0.55	0.00	0.00	0.00	0.24	0.75	1.68	4.11	72
- Nonaccrual	2.57	0.19	0.27	0.74	1.69	3.76	6.88	10.61	72
Revolving - 30-89 Days PD	0.85	0.01	0.14	0.34	0.66	1.20	2.03	2.54	69
- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.06	0.26	0.79	1.13	69
- Nonaccrual	1.17	0.00	0.04	0.30	0.70	1.47	3.16	6.08	69
Closed-End - 30-89 Days PD	2.31	0.34	0.77	1.24	1.92	3.09	4.42	5.58	72
- 90+ Days Past Due	0.69	0.00	0.00	0.00	0.25	0.80	2.33	5.65	72
- Nonaccrual	3.07	0.26	0.41	1.07	1.92	4.64	7.62	11.12	72
- Jr Lien 30-89 Days PD	0.20	0.00	0.00	0.06	0.18	0.31	0.50	0.71	72
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.00	0.06	0.14	0.20	72
- Jr Lien Nonaccrual	0.23	0.00	0.00	0.04	0.14	0.34	0.67	1.11	72
Commercial RE - 30-89 Days PD	1.98	0.11	0.39	0.91	1.75	2.82	4.08	4.53	72
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.12	0.43	0.92	1.54	72
- Nonaccrual	4.75	0.48	0.78	2.23	4.31	6.60	8.90	15.88	72
Const & Dev - 30-89 Days PD	3.40	0.16	0.92	1.53	2.78	4.85	7.02	7.57	69
- 90+ Days Past Due	0.52	0.00	0.00	0.00	0.25	0.97	1.82	2.45	69
- Nonaccrual	10.37	1.67	3.28	5.49	8.98	14.20	19.88	30.24	69
Multifamily - 30-89 Days PD	1.27	0.00	0.03	0.21	1.11	1.67	3.66	5.69	68
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.29	0.99	68
- Nonaccrual	2.32	0.00	0.02	0.54	1.96	3.30	6.36	10.13	68
Nonfarm Nres- 30-89 Days PD	1.39	0.01	0.35	0.58	1.12	1.69	3.50	4.10	72
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.04	0.18	0.39	0.83	72
- Nonaccrual	2.03	0.00	0.39	0.83	1.57	2.59	4.80	7.20	72
Farmland - 30-89 Days PD	0.80	0.00	0.00	0.00	0.40	1.14	3.61	4.99	61
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.29	0.46	61
- Nonaccrual	1.56	0.00	0.00	0.00	0.99	2.53	5.79	9.44	61
Credit Card - 30-89 Days PD	1.81	0.00	0.00	1.24	2.10	2.87	3.52	3.77	52
- 90+ Days Past Due	1.40	0.00	0.00	0.00	1.36	2.41	3.52	4.09	52
- Nonaccrual	0.48	0.00	0.00	0.00	0.00	0.65	2.31	2.58	52

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.56	3.68	5.67	7.22	8.87	9.77	10.51	11.43	74
Tier 1 RBC Ratio	10.82	5.04	7.91	9.30	11.06	12.01	13.76	14.88	74
Total Risk-Based Capital Ratio	13.66	8.24	11.09	12.36	13.65	14.72	16.99	17.87	74
Tangible Tier 1 Leverage Ratio	8.25	3.53	5.15	6.81	8.70	9.59	10.27	11.20	74
Tangible Common Eq Cap/Tan Assets	5.04	0.52	1.40	3.62	5.40	6.51	7.59	8.20	74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	26.73	4.97	8.36	17.13	23.69	32.50	47.94	75.65	74
Standby Letters of Credit	2.80	0.02	0.21	0.74	2.18	4.61	6.34	8.10	74
Commercial & Similar Letters of Credit	0.07	0.00	0.00	0.00	0.04	0.10	0.27	0.32	74
Securities Lent	0.78	0.00	0.00	0.00	0.00	0.00	2.82	11.67	74
Credit Derivatives (BHC as Guarantor)	2.97	0.00	0.00	0.00	0.00	0.08	0.93	88.22	74
Credit Derivatives (BHC as Beneficiary)	3.15	0.00	0.00	0.00	0.00	0.10	2.98	93.26	74
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	81.53	0.04	0.49	5.65	18.15	51.15	300.95	909.86	74
Interest Rate Contracts	65.25	0.00	0.07	4.08	17.53	39.59	162.15	717.37	74
Interest Rate Futures & Forward Contr	10.38	0.00	0.00	0.00	0.68	6.01	72.88	102.14	74
Written Options Contr (Int Rate)	5.37	0.00	0.00	0.00	0.66	2.43	22.49	95.03	74
Purchased Options Contr (Int Rate)	4.57	0.00	0.00	0.00	0.29	2.58	11.22	89.96	74
Interest Rate Swaps	36.72	0.00	0.00	1.67	13.82	28.29	84.01	474.77	74
Foreign Exchange Contracts	12.54	0.00	0.00	0.00	0.18	4.08	67.81	175.09	74
Futures & Forward Foreign Exch Contr	7.97	0.00	0.00	0.00	0.09	3.05	53.43	107.30	74
Written Options Contr (Foreign Exch)	0.74	0.00	0.00	0.00	0.00	0.01	0.52	16.70	74
Purchased Options Contr (Foreign Exch)	0.78	0.00	0.00	0.00	0.00	0.02	0.53	17.80	74
Foreign Exchange Rate Swaps	1.50	0.00	0.00	0.00	0.00	0.10	4.73	32.23	74
Equity, Commodity, & Other Deriv Contr	2.14	0.00	0.00	0.00	0.00	0.70	7.18	32.38	74
Commodity & Other Fut & Forward Contr	0.19	0.00	0.00	0.00	0.00	0.00	0.08	5.17	74
Written Options Contr (Comm & Other)	0.75	0.00	0.00	0.00	0.00	0.29	2.82	11.50	74
Purchased Options Contr (Comm & Oth)	0.66	0.00	0.00	0.00	0.00	0.12	2.74	9.93	74
Commodity & Other Swaps	0.39	0.00	0.00	0.00	0.00	0.05	1.85	6.02	74
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	51.42	9.61	16.01	25.68	34.54	52.73	128.54	237.93	74

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.04	0.00	10.05	82.46	93.75	99.89	100.00	100.00	72
Foreign Exchange Contracts	9.92	0.00	0.00	0.00	2.35	10.34	41.41	94.55	72
Equity, Comm, & Other Contracts	1.89	0.00	0.00	0.00	0.00	2.42	8.85	19.40	72
Futures and Forwards	19.41	0.00	0.00	5.05	14.97	32.05	48.27	81.75	72
Written Options	8.62	0.00	0.00	1.21	5.20	11.98	27.18	53.99	72
Exchange-Traded	0.30	0.00	0.00	0.00	0.00	0.00	1.53	4.25	72
Over-The-Counter	7.90	0.00	0.00	1.12	4.28	10.34	27.18	53.99	72
Purchased Options	4.34	0.00	0.00	0.00	3.14	6.99	14.32	18.71	72
Exchange-Traded	0.22	0.00	0.00	0.00	0.00	0.00	1.35	2.68	72
Over-The-Counter	3.92	0.00	0.00	0.00	2.29	5.81	12.19	18.71	72
Swaps	61.75	0.00	0.31	37.09	66.47	83.61	93.62	98.48	72
Held for Trading	45.21	0.00	0.00	0.00	55.71	80.00	99.39	99.76	72
Interest Rate Contracts	35.06	0.00	0.00	0.00	41.45	69.88	78.76	84.30	72
Foreign Exchange Contracts	4.63	0.00	0.00	0.00	0.01	5.20	14.24	62.07	72
Equity, Comm, & Other Contracts	0.89	0.00	0.00	0.00	0.00	0.47	5.42	8.01	72
Non-Traded	54.78	0.08	0.33	19.31	43.31	100.00	100.00	100.00	72
Interest Rate Contracts	48.87	0.00	0.13	14.15	34.70	80.51	100.00	100.00	72
Foreign Exchange Contracts	1.86	0.00	0.00	0.00	0.00	0.97	7.87	26.03	72
Equity, Comm, & Other Contracts	0.28	0.00	0.00	0.00	0.00	0.00	0.35	6.97	72
Deriv Contr (Excl Fut & FX LE 14 Days)	82.66	5.86	48.39	73.80	87.43	96.31	100.00	100.00	72
One Year or Less	29.10	0.00	4.64	12.58	23.22	41.23	72.38	81.20	72
Over 1 Year to 5 Years	29.94	0.00	0.00	13.76	33.47	46.89	59.26	69.63	72
Over 5 Years	13.78	0.00	0.00	3.19	12.68	20.93	33.95	43.87	72
Gross Negative Fair Value (Abs Val)	2.44	0.00	0.54	1.51	2.33	3.15	4.42	4.92	72
Gross Positive Fair Value	2.66	0.00	0.40	1.69	2.71	3.59	4.72	5.60	72
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.37	0.00	0.00	0.01	0.05	0.15	1.08	5.83	74
Gross Positive Fair Value (X)	0.49	0.00	0.00	0.00	0.07	0.19	1.04	8.79	74
Held for Trading (X)	0.23	0.00	0.00	0.00	0.02	0.10	0.52	4.04	74
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.06	0.12	0.18	74
Current Credit Exposure (X)	0.16	0.00	0.00	0.00	0.06	0.16	0.46	1.26	74
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	74
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	0.02	74
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.57	0.00	0.00	0.05	0.63	1.68	5.62	12.03	74

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.09	0.00	0.00	0.00	0.00	0.09	0.45	0.98	74
Ins Under Assets(P/C)/Tot Ins Und Ast	46.48	0.00	0.00	0.00	24.28	95.69	100.00	100.00	29
Ins Under Assets(L/H)/Tot Ins Und Ast	53.51	0.00	0.00	4.04	60.79	100.00	100.00	100.00	29
Sep Acct Assets(L/H)/Total Life Ast	2.34	0.00	0.00	0.00	0.00	0.00	13.65	30.18	23
Ins Activities Revenue/Adj Oper Inc	1.06	0.00	0.00	0.05	0.42	1.66	2.92	4.83	74
Premium Inc/Ins Activities Revenue	14.40	0.00	0.00	0.00	0.00	21.76	78.26	83.83	68
Credit Rel Prem Inc/Tot Prem Inc	61.29	0.00	0.00	1.59	97.26	100.00	100.00	100.00	26
Other Prem Inc/Total Prem Inc	38.70	0.00	0.00	0.00	0.01	94.44	100.00	100.00	26
Ins Under Net Income/Consol Net Income	0.28	-1.74	-0.00	0.00	0.00	0.04	1.52	5.47	73
Ins Net Inc (P/C)/Equity (P/C)	-11.91	-193.98	-150.58	-19.62	-2.27	4.75	23.52	31.76	20
Ins Net Inc (L/H)/Equity (L/H)	3.38	-19.45	-2.05	0.62	3.11	4.26	9.10	14.58	23
Insur Ben, Losses, Exp/Insur Premiums	180.96	3.87	27.74	74.26	109.56	190.29	541.66	664.84	26
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.61	0.00	0.00	0.00	0.00	1.85	15.59	22.02	20
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.43	0.00	0.00	0.00	0.00	0.06	1.83	5.46	23
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.34	74
CSV Life Insurance/Tier 1 Cap + ALLL	10.01	0.00	0.00	0.87	10.16	17.81	23.21	28.56	74
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.55	0.00	0.00	0.00	0.00	0.08	1.40	14.22	74
FOREIGN ACTIVITIES									
Yield: Foreign Loans	3.27	0.00	0.00	0.00	0.70	4.80	14.43	19.30	54
Cost: Interest-Bearing Deposits	0.82	0.15	0.16	0.30	0.64	1.17	1.72	2.64	44
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	188.92	0.39	0.39	0.42	0.56	1.98	471.54	706.09	5
Commercial and Industrial Loans	2.90	0.00	0.03	0.28	0.43	2.86	5.76	9.86	17
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
GROWTH RATES:									
Net Loans and Leases	28.50	-55.69	-33.39	-22.82	3.19	33.27	164.13	321.35	50
Total Selected Assets	18.50	-84.79	-46.62	-20.93	0.00	30.88	97.46	286.94	61
Deposits	-10.63	-84.11	-80.67	-51.04	-19.77	-2.88	119.90	157.74	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	-1.34	-50.19	-22.87	-6.29	1.65	7.40	10.95	11.63	74
Bank Net Inc/Avg Eq Inv in Banks	2.60	-27.85	-16.47	-4.14	3.19	8.66	13.98	20.10	61
Nonbk Net Inc/Avg Eq Inv in Nonbanks	-3.08	-44.47	-27.88	-7.96	0.00	3.62	9.38	13.06	69
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	-10.55	-240.07	-128.56	-10.92	-0.16	6.71	11.13	14.45	26
Bank Net Income/Parent Net Income	90.68	0.00	0.00	12.08	105.65	129.68	184.81	207.35	40
Nonbank Net Income/Parent Net Income	7.82	0.00	0.00	0.00	1.72	6.18	21.55	66.95	27
Sub BHCs Net Inc/Parent Net Income	97.45	14.43	16.89	91.90	100.98	112.27	118.34	144.12	12
LEVERAGE:									
Total Liabilities/Equity	36.83	0.06	2.54	12.63	25.10	48.51	94.21	171.54	74
Total Debt/Equity Capital	20.50	0.00	0.00	0.00	8.31	31.56	80.01	123.90	74
Tot Debt+NP to Subs Iss Tr Pref/Equity	30.82	0.00	0.00	10.81	21.21	44.00	87.92	151.48	74
Tot Debt+Lns Guaranteed for Affl/Equity	25.86	0.00	0.00	0.00	8.31	33.02	93.40	184.02	74
Total Debt/Eq Cap - Exc Over Fair Value	20.82	0.00	0.00	0.00	10.60	31.83	80.01	124.30	74
Long-Term Debt/Equity Capital	15.90	0.00	0.00	0.00	7.75	21.20	63.03	102.91	74
Short-Term Debt/Equity Capital	4.41	0.00	0.00	0.00	0.00	6.34	27.81	37.98	74
Current Portion of LT Debt/Equity	0.23	0.00	0.00	0.00	0.00	0.00	0.91	3.26	74
Exc Cost Over Fair Value/Equity Cap	0.30	0.00	0.00	0.00	0.00	0.19	1.68	3.20	74
Long-Term Debt/Consolidated LT Debt	15.87	0.00	0.00	0.00	9.04	26.93	55.64	66.51	74
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	104.55	77.63	81.12	93.20	104.11	112.53	126.21	150.19	74
Total Investment in Subs/Equity	119.56	79.42	91.68	98.76	109.13	124.59	193.42	234.04	74
Eq Inv Sub/Eq Cap, QualTPS+0th PS in T1	95.66	66.20	75.42	86.03	95.46	102.06	112.67	145.94	74
Tot Inv Sub/Eq Cap, QualTPS+0th PS in T1	108.61	75.56	83.27	91.85	98.18	113.91	175.74	192.65	74
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.82	-7.35	-2.10	-0.90	0.62	1.94	5.08	6.27	42
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.70	0.14	0.78	2.11	8.52	10.12	22.86	36.38	19
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	72.53	4.56	6.90	20.75	54.62	104.76	162.36	220.94	73
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	70.52	-336.65	-21.27	0.28	67.54	112.57	173.09	305.76	73
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	61.10	-881.49	-351.88	4.19	95.11	122.14	311.91	509.16	73
Pretax Oper Inc + Int Exp/Int Expense	193.96	-351.29	-548.95	-196.99	9.35	256.08	2034.05	5611.36	57
Div + Int From Subs/Int Exp + Div	67.91	0.00	2.17	5.59	30.25	105.82	171.04	377.08	70
Fees+Other Inc From Subs/Sal + 0th Exp	14.28	0.00	0.00	0.00	0.00	29.87	71.54	85.93	72
Net Inc/Curr Port of LT Debt+Pfd Div(X)	4.53	0.19	0.39	0.91	2.10	5.89	13.89	18.34	30
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.95	-15.47	-10.44	-0.16	2.72	11.96	18.80	22.55	74
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	19
Nonaccrual	0.54	0.00	0.00	0.00	0.00	0.00	2.94	8.94	19
Total	0.54	0.00	0.00	0.00	0.00	0.00	2.96	8.94	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	74
To Nonbank Subsidiaries	1.45	0.00	0.00	0.00	0.00	0.00	6.77	33.00	74
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Total	2.23	0.00	0.00	0.00	0.00	0.00	6.77	44.74	74
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.20	0.00	0.00	0.03	1.27	6.29	32.63	70.17	74
Combined Thrift Assets	0.62	0.00	0.00	0.00	0.00	0.00	4.61	8.25	74
Combined Foreign Nonbank Sub Assets	0.70	0.00	0.00	0.00	0.00	0.03	2.11	14.30	74

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	152.65	0.00	5.19	32.34	64.87	116.57	435.98	915.88	34
Dividends Paid/Net Income	68.95	0.00	1.23	32.65	65.34	97.31	142.16	227.30	42
Net Income - Dividends/Avg Equity	-4.36	-51.26	-22.87	-8.38	-0.81	2.26	5.33	9.10	74
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	52.94	0.00	0.00	0.00	0.00	99.68	289.94	462.67	61
Dividends From Nonbank Subs	2.78	0.00	0.00	0.00	0.00	0.96	19.67	44.91	61
Dividends From Subsidiary BHCs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	9.38	61
Dividends From All Subsidiaries	65.07	0.00	0.00	0.00	8.68	110.70	336.46	462.67	61
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	51.37	0.00	0.00	0.00	42.30	97.23	115.71	164.40	37
Interest Income From Bank Subs	2.33	0.00	0.00	0.00	0.23	2.57	6.43	15.64	37
Mgt & Service Fees From Bank Subs	10.33	0.00	0.00	0.00	0.00	2.22	38.22	91.63	37
Other Income From Bank Subs	0.30	0.00	0.00	0.00	0.00	0.00	0.22	2.88	37
Operating Income From Bank Subs	69.05	0.00	0.00	2.88	56.83	100.66	139.17	289.69	37
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	98.05	0.00	0.00	0.00	2.19	100.82	478.96	597.76	31
Interest Income From Nonbank Subs	69.43	0.00	0.00	0.00	0.34	45.09	351.02	526.85	31
Mgt & Serv Fees From Nonbank Subs	7.23	0.00	0.00	0.00	0.00	0.00	26.74	90.36	31
Other Income From Nonbank Subs	0.00	-0.25	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Inc From Nonbank Subs	210.45	0.00	0.00	1.55	61.46	351.19	763.63	909.28	31
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.05	0.00	0.00	0.00	0.00	19.43	50.82	70.80	12
Interest Inc From Subsidiary BHCs	2.58	0.00	0.00	0.00	0.00	1.87	9.69	10.63	12
Mgt & Serv Fees From Sub BHCs	7.17	0.00	0.00	0.00	0.00	0.17	11.51	37.13	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	25.80	0.00	0.00	0.00	1.87	30.48	85.36	92.56	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	25.56	0.00	0.00	0.00	0.00	59.96	98.83	100.10	72
Interest Income From Bank Subs	4.90	-28.69	0.00	0.00	0.06	6.05	22.74	47.57	72
Mgt & Serv Fees From Bank Subs	7.50	0.00	0.00	0.00	0.00	0.39	60.25	75.28	72
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.80	72
Operating Income From Bank Subs	44.39	-88.98	0.00	0.00	41.52	92.59	100.30	103.81	72
Dividends From Nonbank Subs	5.88	0.00	0.00	0.00	0.00	1.01	26.88	77.26	72
Interest Income From Nonbank Subs	7.48	-0.31	0.00	0.00	0.03	6.86	36.18	69.18	72
Mgt & Serv Fees From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.45	2.72	72
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Operating Inc From Nonbank Subs	15.36	-4.45	0.00	0.00	3.06	22.93	67.87	98.57	72
Dividends From Subsidiary BHCs	1.13	0.00	0.00	0.00	0.00	0.00	0.00	27.06	72
Interest Inc From Subsidiary BHCs	1.16	0.00	0.00	0.00	0.00	0.00	8.24	16.28	72
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.52	72
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Operating Income From Sub BHCs	7.16	0.00	0.00	0.00	0.00	0.00	54.14	86.72	72
Loans and Adv From Subs/ST Debt	358.73	0.00	0.00	51.14	145.45	364.01	1622.46	1914.32	30
Loans and Adv From Subs/Total Debt	105.85	0.00	0.00	14.42	42.44	120.69	271.64	936.07	52

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
1275216	120,164,228	AMERICAN EXPRESS COMPANY	NEW YORK, NY	New Y-9C/BHCPR reporter
1095674	10,775,868	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	24,349,725	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,463,784	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	79,714,574	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,323,415,453	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	11,448,128	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	203,883,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
1074156	143,424,861	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	61,516,969	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1883693	23,346,689	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	177,387,459	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,398,144	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	75,652,977	CIT GROUP INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
1951350	1,822,578,000	CITIGROUP INC.	NEW YORK, NY	
1132449	167,540,952	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	12,999,333	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	16,937,997	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	26,439,895	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	67,757,561	COMERICA INCORPORATED	DALLAS, TX	
1049341	17,970,569	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	15,394,490	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	42,001,410	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	New Y-9C/BHCPR reporter
3602067	10,023,081	DORAL GP LTD.	SAN JUAN, PR	
2734233	12,564,586	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	17,621,602	FBOP CORPORATION	OAK PARK, IL	
1070345	119,312,668	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	19,709,150	FIRST BANCORP	SAN JUAN, PR	
1118797	10,243,580	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	17,214,265	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	31,208,975	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,537,462	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,973,661	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,493,522	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1562859	179,551,000	GMAC LLC	DETROIT, MI	New Y-9C/BHCPR reporter
2380443	925,987,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1245415	69,603,797	HARRIS FINANCIAL CORP.	WILMINGTON, DE	New Y-9C/BHCPR reporter
3232316	401,824,818	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	51,733,365	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	12,128,052	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,079,188,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	98,371,305	KEYCORP	CLEVELAND, OH	
1037003	64,883,195	M&T BANK CORPORATION	BUFFALO, NY	
3594612	61,910,143	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
2132932	32,427,432	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	16,186,663	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	78,464,586	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	286,472,490	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	37,709,000	POPULAR, INC.	SAN JUAN, PR	
1839319	10,375,714	PRIVATEBANCORP, INC.	CHICAGO, IL	
1826056	29,917,026	RBC BANCORPORATION (USA)	RALEIGH, NC	

BHCPR Reporters for Quarter Ending 03/31/2009
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2008 and Other Notes
3242838	141,950,436	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	13,285,328	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	144,857,705	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,830,653	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	179,216,454	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,733,200	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	10,977,280	SVB FINANCIAL GROUP	SANTA CLARA, CA	Moved from Peer 2
1078846	34,547,432	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,111,839	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	128,655,155	TD BANKNORTH INC.	PORTLAND, ME	
1119794	263,624,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	13,397,193	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1049828	10,246,858	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
1378434	68,725,586	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	39,947,393	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,429,597	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	15,129,420	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1145476	17,266,755	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,285,891,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	12,023,224	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,758,225	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
2260406	10,818,941	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	54,604,133	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 74 bank holding companies.