

PEER GROUP 01

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

65

68

69

67

65

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.15	3.19	3.18	3.48	3.34
+ Non-interest Income	2.07	2.31	2.31	2.31	2.39
- Overhead Expense	3.11	3.31	3.29	3.48	3.64
- Provision for Losses	0.18	0.32	0.30	0.42	0.42
+ Securities Gains (Losses)	0.04	0.07	0.06	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.99	1.97	1.98	2.04	1.70
Net Operating Income	1.27	1.26	1.26	1.30	1.05
Net Income	1.28	1.25	1.26	1.30	1.01
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.91	5.23	5.17	6.01	7.19
Interest Expense	1.40	1.63	1.58	2.11	3.43
Net Interest Income (TE)	3.50	3.56	3.55	3.90	3.72

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.53	0.54	0.68	0.58
Earnings Coverage of Net Losses (X)	20.20	11.14	10.06	10.14	9.73
Ln&Ls Allowance/Total Loans & Leases	1.33	1.48	1.45	1.57	1.51
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.62	0.86	0.77	0.94	0.94
30-89 Days Past Due Loans and Leases	0.65	0.73	0.79	0.93	1.11

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	36.57	35.22	35.57	32.89	34.71
Net ST Noncore Funding Dependence	20.47	19.55	19.99	18.72	20.90
Net Loans and Leases/Total Assets	60.55	58.75	58.56	59.34	58.93

CAPITALIZATION:

Tier 1 Leverage Ratio	7.53	7.42	7.55	7.43	7.34
Equity Capital/Total Assets	8.86	8.42	8.59	8.58	8.31
Net Loans&Ls/Equity Capital (X)	6.97	7.19	6.99	7.07	7.23
Cash Dividends/Net Income	33.35	32.48	32.23	29.58	37.89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.52	9.56	9.62	10.01	7.00

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.62	3.77	4.01	4.41	5.07
Long-Term Debt/Equity Capital	13.58	15.18	15.42	13.73	14.08
Equity Investment in Subs/Equity Cap	110.49	111.52	110.55	110.46	109.14
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	134.84	138.48	149.30	180.56	166.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	4.41	4.67	4.62	5.36	6.43
Less: Interest Expense	1.26	1.46	1.42	1.88	3.09
Equals: Net Interest Income (TE)	3.15	3.19	3.18	3.48	3.34
Plus: Non-Interest Income	2.07	2.31	2.31	2.31	2.39
Equals: Adj Operating Income (TE)	5.21	5.51	5.49	5.81	5.74
Less: Overhead Expense	3.11	3.31	3.29	3.48	3.64
Less: Provision for Loan and Lease Losses	0.18	0.32	0.30	0.42	0.42
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.07	0.06	0.06	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.99	1.97	1.98	2.04	1.70
Less: Applicable Income Taxes (TE)	0.70	0.69	0.69	0.71	0.62
Less: Minority Interest	0.01	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.27	1.26	1.26	1.30	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	1.28	1.25	1.26	1.30	1.01
Memo: Net Income (Last Four Qtrs)	1.31	1.27	1.28	1.30	1.02
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.98	89.70	89.81	89.35	89.82
Avg Int-Bearing Funds / Avg Assets	74.80	74.67	74.82	75.57	75.19
Int Income (TE) / Avg Earning Assets	4.91	5.23	5.17	6.01	7.19
Int Expense / Avg Earning Assets	1.40	1.63	1.58	2.11	3.43
Net Int Inc (TE) / Avg Earn Assets	3.50	3.56	3.55	3.90	3.72
YIELD OR COST:					
Total Loans and Leases (TE)	5.40	5.85	5.78	6.51	7.76
Interest-Bearing Bank Balances	1.71	2.19	2.04	2.31	4.65
Fed Funds Sold & Reverse Repos	1.30	1.41	1.37	1.91	4.11
Trading Assets	2.37	2.30	2.42	2.35	3.96
Total Earning Assets	4.84	5.17	5.10	5.94	7.12
Investment Securities (TE)	4.16	4.38	4.33	5.45	6.26
U.S. Treasury & Agency Sec (excl MBS)	3.41	3.45	3.42	4.48	6.21
Mortgage-Backed Securities	4.21	4.23	4.20	5.25	5.92
All Other Securities	7.04	7.64	7.77	8.76	8.90
Interest-Bearing Deposits	1.29	1.54	1.49	2.14	3.65
Time Deposits of \$100K or More	2.08	2.33	2.26	2.99	4.77
Time Deposits < \$100K	2.34	2.76	2.67	3.55	5.29
Other Domestic Deposits	0.74	0.90	0.87	1.29	2.30
Foreign Deposits	1.21	1.29	1.30	1.82	3.89
Fed Funds Purchased and Repos	1.35	1.44	1.39	1.98	4.12
Other Borrowed Funds & Trading Liab	2.73	3.19	3.11	3.62	4.78
All Interest-Bearing Funds	1.68	1.96	1.90	2.49	4.15

PEER GROUP 01

09/30/2004

09/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

51

50

66

62

59

Avg Assets per Employee (\$000)

4,447

4,314

4,348

3,771

3,523

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

4.48

4.33

4.15

5.23

5.03

Overhead Exp / NII + Non-Int Income

60.58

60.41

60.26

59.98

64.29

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.11

3.31

3.29

3.48

3.64

Personnel Expense

1.64

1.70

1.68

1.75

1.78

Net Occupancy Expense

0.43

0.45

0.45

0.48

0.48

Other Operating Expenses

1.04

1.13

1.13

1.22

1.34

Overhead Less Non-Interest Income

0.98

0.97

0.94

1.12

1.24

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.92

59.75

59.66

59.34

63.62

Personnel Expense

31.68

30.96

30.62

30.38

30.79

Net Occupancy Expense

8.22

8.15

8.17

8.25

8.60

Other Operating Expenses

19.84

20.10

20.25

20.37

23.54

Total Non-Interest Income

38.89

40.83

40.66

39.25

40.59

Fiduciary Activities Income

3.70

3.50

3.50

4.08

4.64

Serv Charges on Deposit Accts - Domestic

8.08

7.91

7.97

8.19

7.85

Trading Revenue

1.18

1.46

1.41

1.16

2.15

Investment Banking Fees & Commissions

4.10

4.67

4.61

4.68

5.02

Venture Capital Revenue

0.13

0.00

0.02

-0.22

-0.41

Net Servicing Fees

0.87

0.49

0.58

0.92

1.09

Net Securitization Income

0.35

0.54

0.49

0.47

0.54

Insurance Activities Revenue

1.76

1.15

1.17

1.15

1.02

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

1.63

3.02

2.89

1.73

1.22

Other Non-Interest Income

10.61

10.74

10.85

10.49

10.74

Overhead Less Non-Interest Income

19.86

18.82

18.42

20.95

23.34

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

32.13

31.51

31.45

31.58

33.17

Appl Inc Tax+TE/Pretax NOI+TE

35.25

34.86

34.73

34.83

37.17

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	37.69	34.74	34.79	34.29	32.43
Commercial and Industrial Loans	11.14	11.26	11.27	12.34	12.89
Loans to Individuals	5.99	6.24	6.16	6.42	6.22
Loans to Depository Institutions	0.09	0.12	0.10	0.14	0.18
Agricultural Loans	0.22	0.22	0.21	0.22	0.21
Other Loans and Leases	3.59	4.34	4.31	4.25	4.92
Net Loans and Leases	60.55	58.75	58.56	59.34	58.93
Debt Securities Over 1 Year	18.59	19.02	19.67	18.00	16.22
Mutual Funds and Equity Securities	0.31	0.35	0.36	0.40	0.49
Subtotal	80.57	79.37	79.75	78.91	76.68
Interest-Bearing Bank Balances	0.69	0.72	0.70	0.63	1.07
Federal Funds Sold & Reverse Repos	2.11	2.27	1.88	2.31	2.86
Debt Securities 1 Year or Less	1.42	1.66	1.99	1.91	1.88
Trading Assets	1.48	1.65	1.64	1.69	1.86
Total Earning Assets	88.29	87.86	88.19	87.55	86.95
Non-Int Cash and Due From Dep Inst	2.50	2.77	2.85	3.38	3.52
Acceptances	0.03	0.03	0.03	0.03	0.03
Other Real Estate Owned	0.05	0.06	0.06	0.06	0.05
All Other Assets	9.08	9.23	8.81	8.91	9.33
MEMORANDA:					
Short-Term Investments	4.83	5.55	5.38	5.50	6.52
U. S. Treasury Securities	0.60	0.68	0.78	0.45	0.40
U. S. Agency Securities (excl MBS)	3.75	3.84	4.15	3.25	2.56
Municipal Securities	0.85	0.75	0.75	0.78	0.84
Mortgage-Backed Securities	12.08	12.44	12.92	12.07	11.44
Asset-Backed Securities	0.34	0.39	0.41	0.49	0.55
Other Debt Securities	0.69	0.92	0.85	0.74	0.69
RE Loans Secured by 1-4 Family	18.70	17.35	17.22	17.21	17.20
Revolving	4.84	3.85	4.16	3.58	2.80
Closed-End, Sec by First Liens	12.23	11.77	11.43	11.65	12.20
Closed-End, Sec by Junior Liens	1.21	1.13	1.16	1.50	1.75
Commercial Real Estate Loans	15.95	14.31	14.48	14.61	12.94
Construction and Land Dev	4.31	3.71	3.82	3.67	3.48
Multifamily	1.24	1.26	1.26	1.27	1.08
Nonfarm Nonresidential	9.76	8.69	8.84	8.96	8.00
RE Loans Secured by Farmland	0.21	0.20	0.19	0.22	0.16
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	60.49	57.15	57.27	55.08	52.56
RE Loans Secured by 1-4 Family	30.36	28.63	28.40	27.93	28.02
Revolving	7.67	6.19	6.71	5.75	4.47
Closed-End	22.23	21.80	21.13	21.66	23.14
Commercial Real Estate Loans	25.28	23.01	23.43	23.13	20.47
Construction and Land Dev	6.76	5.92	6.13	5.78	5.51
Multifamily	1.96	2.01	2.03	1.99	1.73
Nonfarm Nonresidential	15.66	14.10	14.45	14.23	12.66
RE Loans Secured by Farmland	0.32	0.31	0.29	0.32	0.24
Loans to Depository Institutions	0.24	0.27	0.25	0.34	0.36
Commercial and Industrial Loans	18.50	19.23	19.18	21.41	22.66
Loans to Individuals	9.93	10.49	10.34	10.73	10.42
Credit Card Loans	1.08	1.13	1.12	1.17	1.00
Agricultural Loans	0.34	0.34	0.33	0.35	0.32
Loans to Foreign Govts and Inst	0.02	0.03	0.02	0.03	0.04
Other Loans and Leases	7.10	8.66	8.80	8.30	9.61

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.83	5.55	5.38	5.50	6.52
Liquid Assets	24.48	26.28	26.54	25.43	25.12
Investment Securities	20.81	21.89	22.80	20.88	19.21
Net Loans and Leases	60.55	58.75	58.56	59.34	58.93
Net Lns, Ls & Stdbly Ltrs of Credit	63.79	61.90	61.74	62.70	62.24
Core Deposits	49.80	50.28	50.22	52.60	50.01
Noncore Funding	34.03	32.87	33.26	30.89	32.17
Time Deposits of \$100K or More	7.61	7.33	7.17	7.39	7.34
Foreign Deposits	2.48	2.92	3.01	2.98	2.80
Fed Funds Purchased and Repos	8.57	8.50	8.63	7.58	8.08
Net Fed Funds Purchased (Sold)	5.86	5.74	6.14	4.92	5.17
Commercial Paper	0.43	0.36	0.44	0.36	0.42
Oth Borrowings W/Rem Mat 1 Yr or Less	4.17	3.61	3.63	3.52	4.02
Earning Assets Repr in 1 Year	41.73	41.26	40.95	42.29	41.01
Int-Bearing Liab Repr in 1 Year	14.48	15.27	15.09	15.89	18.85
Long-Term Debt Repr in 1 Year	2.19	2.13	2.02	1.90	2.03
Net Assets Repriceable in 1 Year	23.58	22.48	22.37	22.76	18.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	36.57	35.22	35.57	32.89	34.71
Net ST Noncore Funding Dependence	20.47	19.55	19.99	18.72	20.90
Short-Term Inv/ST Noncore Funding	25.14	26.74	25.35	27.11	25.78
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.66	6.97	7.19	8.49	4.46
Net Loans and Leases/Total Deposits	99.62	95.06	94.49	92.92	97.44
Net Loans and Leases/Core Deposits	142.87	133.07	130.66	118.07	126.99
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.14	0.40	0.18	0.95	0.51
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.86	2.69	1.62	5.97	2.25
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.01	-0.04	0.11	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.91	6.81	6.48	5.98	6.54
Available-For-Sale Securities	93.09	93.19	93.52	94.02	93.46
U.S. Treasury Securities	3.29	3.26	3.56	2.65	2.49
U.S. Agency Securities (excl MBS)	17.15	16.18	16.79	15.93	12.49
Municipal Securities	3.97	3.73	3.50	3.99	4.57
Mortgage-Backed Securities	59.65	58.86	58.53	59.83	62.17
Asset-Backed Securities	1.92	2.20	2.21	2.62	2.94
Other Debt Securities	4.40	5.53	5.21	4.54	5.08
Mutual Funds and Equity Securities	1.73	1.81	1.75	2.31	3.15
Debt Securities 1 Year or Less	7.33	8.03	9.02	9.49	10.10
Debt Securities 1 To 5 Years	24.06	21.63	21.79	25.14	19.37
Debt Securities Over 5 Years	65.11	66.10	64.88	60.37	62.73
Pledged Securities	57.72	54.27	53.79	54.48	49.52
Structured Notes, Fair Value	0.59	0.28	0.23	0.03	0.02

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.18	0.32	0.30	0.42	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.31	0.54	0.51	0.73	0.72
Provision for Ln&Ls Losses/Net Losses	109.01	111.45	100.79	115.52	125.41
Ln&Ls Allowance/Total Loans & Leases	1.33	1.48	1.45	1.57	1.51
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.24	4.38	3.95	3.49	3.88
ALL/Nonaccrual Assets	290.89	247.40	271.61	250.00	229.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	219.79	182.10	197.94	172.35	166.32
Gross Ln&Ls Losses/Avg Loans & Leases	0.42	0.65	0.66	0.80	0.70
Recoveries/Avg Loans and Leases	0.12	0.11	0.12	0.11	0.10
Net Losses/Avg Loans and Leases	0.30	0.53	0.54	0.68	0.58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.01	0.02	0.01	N/A
Recoveries/Prior Year-End Losses	16.86	12.70	17.72	18.80	24.91
Earnings Coverage of Net Losses (X)	20.20	11.14	10.06	10.14	9.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.10	0.11	0.11	0.13
RE Loans Secured By 1-4 Family	0.08	0.11	0.12	0.11	0.12
Revolving	0.08	0.10	0.11	0.10	0.11
Closed-End	0.08	0.11	0.13	0.12	0.11
Commercial Real Estate Loans	0.04	0.07	0.08	0.09	0.10
Construction and Land Dev	0.03	0.05	0.06	0.09	0.06
Multifamily	0.02	0.01	0.01	0.03	0.01
Nonfarm Nonresidential	0.05	0.09	0.09	0.09	0.11
RE Loans Secured by Farmland	0.07	0.05	0.09	0.12	0.29
Commercial and Industrial Loans	0.38	0.93	0.95	1.22	1.12
Loans to Depository Institutions	-0.03	0.04	0.04	0.14	-0.01
Loans to Individuals	1.45	1.62	1.67	1.67	1.41
Credit Card Loans	3.08	3.25	3.61	2.40	3.96
Agricultural Loans	0.28	0.19	0.23	0.53	0.42
Loans to Foreign Governments & Inst	0.00	0.03	0.20	0.02	0.02
Other Loans and Leases	0.25	0.49	0.47	0.62	0.45

PERCENT OF LOANS AND LEASES	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.65	0.73	0.79	0.93	1.11
90+ Days PD Loans and Leases	0.16	0.18	0.17	0.20	0.22
Nonaccrual Loans and Leases	0.54	0.77	0.68	0.85	0.87
90+ Days PD and Nonaccrual Loans and Leases	0.71	0.96	0.87	1.08	1.10
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.01	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.65	0.75	0.80	0.94	1.12
90+ Days Past Due Assets	0.16	0.18	0.18	0.21	0.22
Nonaccrual Assets	0.55	0.78	0.69	0.87	0.88
30+ Days PD & Nonaccrual Assets	1.38	1.78	1.70	2.08	2.28
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.43	0.58	0.52	0.65	0.67
90+ PD & Nonaccrual Assets + OREO	0.49	0.65	0.60	0.72	0.73
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.36	0.51	0.46	0.57	0.57
Allowance for Loan & Lease Losses	47.79	56.66	52.56	59.52	61.22
Equity Cap + ALLL	4.02	5.73	5.07	6.33	6.64
Tier 1 Cap + ALLL	4.53	6.33	5.62	7.19	7.37
Loans & Leases + RE Acquired	0.62	0.88	0.79	0.96	0.97

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.60	0.67	0.71	0.83	1.04
- 90+ Days Past Due	0.12	0.14	0.14	0.17	0.20
- Nonaccrual	0.46	0.52	0.52	0.53	0.61
Coml & Indl - 30-89 Days PD	0.55	0.74	0.66	0.82	1.00
- 90+ Days Past Due	0.08	0.12	0.10	0.11	0.11
- Nonaccrual	0.99	1.67	1.39	1.85	1.55
Individuals - 30-89 Days PD	1.41	1.48	1.61	1.79	2.04
- 90+ Days Past Due	0.33	0.36	0.36	0.39	0.39
- Nonaccrual	0.25	0.23	0.23	0.26	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.10	0.05	0.05	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.22	0.22	0.26	0.18
Agricultural - 30-89 Days PD	0.35	0.54	0.50	0.62	0.81
- 90+ Days Past Due	0.04	0.07	0.05	0.05	0.04
- Nonaccrual	0.63	1.26	1.07	1.20	1.35
Foreign Govts- 30-89 Days PD	0.44	0.03	0.30	0.26	1.00
- 90+ Days Past Due	0.03	1.47	0.00	1.11	0.00
- Nonaccrual	0.35	0.48	0.67	0.80	0.06
Other Lns&Ls - 30-89 Days PD	0.50	0.63	0.70	0.76	0.89
- 90+ Days Past Due	0.03	0.04	0.04	0.08	0.07
- Nonaccrual	0.35	0.52	0.40	0.49	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.73	0.83	0.89	1.06	1.23
- 90+ Days Past Due	0.17	0.21	0.21	0.26	0.29
- Nonaccrual	0.37	0.41	0.41	0.44	0.42
Revolving - 30-89 Days PD	0.38	0.37	0.41	0.44	0.63
- 90+ Days Past Due	0.05	0.06	0.06	0.07	0.10
- Nonaccrual	0.11	0.12	0.13	0.11	0.13
Closed-End - 30-89 Days PD	0.93	1.01	1.13	1.28	1.39
- 90+ Days Past Due	0.22	0.26	0.29	0.33	0.34
- Nonaccrual	0.48	0.52	0.54	0.55	0.48
- Jr Lien 30-89 Days PD	0.08	0.10	0.10	0.13	N/A
- Jr Lien 90+ Days PD	0.01	0.02	0.03	0.03	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.05	0.06	N/A
Commercial RE - 30-89 Days PD	0.44	0.51	0.52	0.56	0.85
- 90+ Days Past Due	0.05	0.06	0.04	0.06	0.09
- Nonaccrual	0.51	0.62	0.57	0.58	0.69
Const & Dev - 30-89 Days PD	0.57	0.65	0.76	0.82	1.11
- 90+ Days Past Due	0.05	0.06	0.04	0.06	0.08
- Nonaccrual	0.29	0.54	0.39	0.54	0.59
Multi family - 30-89 Days PD	0.29	0.36	0.32	0.44	0.59
- 90+ Days Past Due	0.01	0.03	0.02	0.02	0.03
- Nonaccrual	0.30	0.35	0.31	0.21	0.38
Nonfarm Nres- 30-89 Days PD	0.42	0.50	0.45	0.50	0.70
- 90+ Days Past Due	0.04	0.05	0.04	0.06	0.09
- Nonaccrual	0.61	0.70	0.70	0.63	0.69
Farmland - 30-89 Days PD	0.41	0.49	0.66	0.78	0.85
- 90+ Days Past Due	0.05	0.07	0.08	0.06	0.07
- Nonaccrual	1.24	1.54	1.31	1.30	1.33
Credit Card - 30-89 Days PD	1.59	1.94	1.99	1.85	2.05
- 90+ Days Past Due	1.03	1.02	1.06	1.31	0.86
- Nonaccrual	0.05	0.07	0.12	0.09	0.18

CAPITAL RATIOS	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	7.53	7.42	7.55	7.43	7.34
Tier 1 RBC Ratio	9.86	9.87	10.05	9.64	9.43
Total Risk-Based Capital Ratio	12.64	12.90	13.11	12.69	12.41
Tangible Tier 1 Leverage Ratio	7.23	7.16	7.25	7.19	6.95
Tangible Common Eq Cap/Tan Assets	5.93	5.93	5.92	6.34	5.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.55	28.79	28.38	29.63	29.27
Standby Letters of Credit	3.21	3.18	3.21	3.24	3.21
Commercial & Similar Letters of Credit	0.14	0.15	0.14	0.14	0.17
Securities Lent	5.14	3.73	3.92	2.92	3.07
Credit Derivatives (BHC as Guarantor)	0.45	0.25	0.29	0.20	0.13
Credit Derivatives (BHC as Beneficiary)	0.72	0.66	0.64	0.45	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	74.55	86.01	82.36	69.29	83.60
Interest Rate Contracts	56.62	68.00	64.76	55.59	61.42
Interest Rate Futures & Forward Contr	10.97	12.00	10.53	11.68	13.74
Written Options Contr (Int Rate)	7.35	9.72	8.86	8.60	8.95
Purchased Options Contr (Int Rate)	6.42	8.59	7.46	7.41	9.55
Interest Rate Swaps	27.80	30.90	32.54	25.18	21.17
Foreign Exchange Contracts	10.70	12.52	12.41	10.61	10.57
Futures & Forward Foreign Exch Contr	6.78	7.66	7.58	6.67	7.46
Written Options Contr (Foreign Exch)	0.79	0.95	0.82	0.53	0.62
Purchased Options Contr (Foreign Exch)	0.81	1.00	0.86	0.59	0.55
Foreign Exchange Rate Swaps	1.25	1.83	2.14	1.03	0.93
Equity, Commodity, & Other Deriv Contr	1.86	1.46	1.47	1.29	1.42
Commodity & Other Fut & Forward Contr	0.10	0.07	0.08	0.16	0.25
Written Options Contr (Comm & Other)	0.50	0.40	0.41	0.29	0.26
Purchased Options Contr (Comm & Oth)	0.55	0.45	0.42	0.33	0.28
Commodity & Other Swaps	0.37	0.34	0.37	0.28	0.25
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	58.23	55.75	55.70	57.47	53.51

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	92.44	90.38	91.04	90.14	86.73
Foreign Exchange Contracts	4.39	6.13	5.81	6.77	10.10
Equity, Comm, & Other Contracts	0.90	0.85	0.75	0.59	0.88
Futures and Forwards	18.92	19.91	18.01	27.06	33.52
Written Options	8.16	8.89	7.84	6.95	5.99
Exchange-Traded	0.57	0.52	0.40	0.57	0.49
Over-The-Counter	7.01	7.61	6.94	5.82	4.61
Purchased Options	5.33	6.87	5.22	6.56	6.91
Exchange-Traded	1.10	0.87	0.80	0.90	1.00
Over-The-Counter	3.59	4.78	3.65	4.77	4.71
Swaps	61.31	60.42	65.21	55.39	48.49
Held for Trading	38.51	41.28	39.67	40.66	41.31
Interest Rate Contracts	27.99	29.82	28.82	28.92	26.85
Foreign Exchange Contracts	3.87	4.52	4.24	4.86	7.28
Equity, Comm, & Other Contracts	0.53	0.68	0.59	0.38	0.65
Non-Traded	61.49	58.72	60.33	59.34	58.69
Interest Rate Contracts	60.57	56.45	58.08	56.61	56.30
Foreign Exchange Contracts	0.22	0.26	0.23	0.47	0.83
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	83.09	81.91	83.99	84.25	83.66
One Year or Less	25.15	26.07	23.89	33.14	33.94
Over 1 Year to 5 Years	26.75	26.94	30.94	26.58	30.97
Over 5 Years	24.87	21.20	24.27	12.92	11.72
Gross Negative Fair Value (Abs Val)	0.93	1.41	1.40	1.63	1.03
Gross Positive Fair Value	1.15	1.75	1.48	2.17	1.21
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.11	0.19	0.19	0.18	0.12
Gross Positive Fair Value (X)	0.13	0.20	0.19	0.20	0.12
Held for Trading (X)	0.09	0.16	0.16	0.15	0.08
Non-Traded (X)	0.02	0.04	0.03	0.04	0.03
Current Credit Exposure (X)	0.08	0.12	0.11	0.12	0.08
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.01	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.79	1.14	1.11	1.12	0.73
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	2.39	3.33	3.36	2.61	2.07
Decr (Incr) in Int Expense/Net Income	3.08	2.02	2.53	0.97	0.44
Net Incr (Decr) Nonint Alloc/Net Income	0.47	0.18	0.12	1.84	1.90
Incr (Decr) in Net Income/Net Income	6.85	5.91	6.34	8.28	5.84

INSURANCE ACTIVITIES	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.06	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	35.11	29.77	31.84	31.18	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	64.89	70.23	68.16	68.82	N/A
Sep Acct Assets(L/H)/Total Life Ast	1.01	0.84	0.94	0.00	N/A
Ins Activities Revenue/Adj Oper Inc	1.76	1.15	1.17	1.15	N/A
Premium Inc/Ins Activities Revenue	14.65	15.40	15.69	24.44	N/A
Credit Rel Prem Inc/Tot Prem Inc	74.74	75.68	75.78	61.77	N/A
Other Prem Inc/Total Prem Inc	25.26	24.32	24.22	38.23	N/A
Ins Under Net Income/Consol Net Income	0.65	0.43	0.44	0.40	N/A
Ins Net Inc (P/C)/Equity (P/C)	14.36	15.37	16.19	16.05	N/A
Ins Net Inc (L/H)/Equity (L/H)	7.06	12.02	8.26	7.89	N/A
Insur Ben, Losses, Exp/Insur Premiums	96.50	132.75	113.20	80.44	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.81	2.20	2.26	2.11	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.67	0.63	0.66	0.44	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.01	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.66	6.34	8.16	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.33	1.46	1.39	1.28	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.30	2.49	2.41	1.85	2.71
Cost: Interest-Bearing Deposits	1.21	1.29	1.30	1.82	3.89
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	6.02	13.65	25.34	0.76	8.35
Commercial and Industrial Loans	2.17	3.37	6.60	11.75	12.94
Foreign Governments and Inst	0.00	0.03	0.20	0.02	0.02
Leases	0.36	0.35	0.40	0.79	0.44
GROWTH RATES:					
Net Loans and Leases	-2.57	236.32	21.52	11.78	39.14
Total Selected Assets	5.24	54.05	28.95	-0.27	17.02
Deposits	98.44	31.43	15.80	19.25	-7.32

PROFITABILITY:	PEER GROUP 01				
	09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	15.05	15.22	15.29	15.28	12.26
Bank Net Inc/Avg Eq Inv in Banks	14.99	15.00	14.70	15.66	12.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.65	5.60	6.17	0.89	3.04
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.79	12.79	12.69	11.85	12.05
Bank Net Income/Parent Net Income	73.02	75.35	74.51	77.11	71.98
Nonbank Net Income/Parent Net Income	5.67	5.10	5.19	3.69	11.79
Sub BHCs Net Inc/Parent Net Income	60.80	56.69	56.31	65.99	68.11
LEVERAGE:					
Total Liabilities/Equity	37.21	40.89	41.05	41.70	39.47
Total Debt/Equity Capital	18.11	20.37	20.89	18.99	20.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	26.81	28.90	29.65	28.50	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	22.87	26.22	26.66	24.50	25.69
Total Debt/Eq Cap - Exc Over Fair Value	21.04	22.87	23.64	20.72	22.43
Long-Term Debt/Equity Capital	13.58	15.18	15.42	13.73	14.08
Short-Term Debt/Equity Capital	3.62	3.77	4.01	4.41	5.07
Current Portion of LT Debt/Equity	0.16	0.61	0.33	0.68	0.52
Exc Cost Over Fair Value/Equity Cap	1.55	2.68	2.48	1.95	2.59
Long-Term Debt/Consolidated LT Debt	17.42	19.47	19.00	18.56	22.25
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.49	111.52	110.55	110.46	109.14
Total Investment in Subs/Equity	121.55	124.72	123.78	123.49	122.37
Equity Inv in Subs/Cons Eq Cap+Min Int	100.96	100.35	99.49	99.07	100.15
Total Inv in Subs/Cons Eq Cap+Min Int	110.20	111.81	111.00	110.30	111.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.88	0.79	0.77	0.75	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.11	1.85	1.75	1.53	2.35
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	130.18	137.77	145.52	183.87	165.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.84	138.48	149.30	180.56	166.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	128.44	98.97	116.50	119.39	125.90
Pretax Oper Inc + Int Exp/Int Expense	3633.47	3676.56	3082.11	6175.51	2536.30
Div + Int From Subs/Int Exp + Div	143.82	160.03	169.47	200.00	181.04
Fees+Other Inc From Subs/Sal + Oth Exp	20.80	18.70	18.47	21.27	25.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	140.32	185.40	306.45	2452.50	323.90
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.49	0.82	0.76	1.37	-0.09
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.67	4.67	0.21	2.65	2.75
Total	0.67	4.73	0.34	2.66	2.78
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.01	0.02	0.00
To Nonbank Subsidiaries	0.76	0.90	1.22	0.91	0.74
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.34	1.57	1.90	1.62	1.05
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.70	7.78	7.10	6.52	10.95
Combined Thrift Assets	0.07	0.06	0.06	0.10	0.21
Combined Foreign Nonbank Sub Assets	0.11	0.16	0.18	0.17	0.28

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 09/30/2004	09/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	78.35	86.64	64.56	45.81	53.12
Dividends Paid/Net Income	33.35	32.48	32.23	29.58	37.89
Net Income - Dividends/Avg Equity	9.52	9.56	9.62	10.01	7.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	106.56	118.23	127.99	146.90	131.61
Dividends From Nonbank Subs	4.85	4.46	5.61	7.70	12.70
Dividends From Subsidiary BHCs	18.29	17.57	19.80	38.96	31.41
Dividends From All Subsidiaries	150.58	164.93	181.64	222.83	213.57
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	49.23	49.04	53.65	61.05	72.77
Interest Income From Bank Subs	1.38	1.78	1.75	2.81	8.80
Mgt & Service Fees From Bank Subs	4.31	2.98	3.07	3.22	11.21
Other Income From Bank Subs	0.13	0.02	0.02	0.06	0.01
Operating Income From Bank Subs	62.69	62.36	66.46	72.58	249.15
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	37.33	41.06	63.69	89.32	49.14
Interest Income From Nonbank Subs	14.61	18.61	16.13	21.77	21.56
Mgt & Serv Fees From Nonbank Subs	3.86	2.09	3.41	4.53	1.94
Other Income From Nonbank Subs	0.01	0.03	0.03	0.03	0.06
Operating Inc From Nonbank Subs	60.47	81.32	102.94	133.51	99.04
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	39.40	47.36	52.10	76.43	67.26
Interest Inc From Subsidiary BHCs	3.24	1.21	1.27	1.39	1.90
Mgt & Serv Fees From Sub BHCs	1.49	1.00	1.10	0.73	1.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.03
Operating Income From Sub BHCs	63.12	52.29	57.22	85.82	73.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.33	52.63	56.83	54.98	49.12
Interest Income From Bank Subs	2.01	3.67	2.48	3.83	3.77
Mgt & Serv Fees From Bank Subs	3.15	3.27	2.78	2.80	2.86
Other Income From Bank Subs	0.02	0.01	0.01	0.02	0.00
Operating Income From Bank Subs	67.19	65.01	65.81	72.36	61.82
Dividends From Nonbank Subs	2.86	2.55	2.56	2.24	2.95
Interest Income From Nonbank Subs	0.81	1.24	1.00	1.02	1.70
Mgt & Serv Fees From Nonbank Subs	0.13	0.12	0.11	0.13	0.14
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	4.42	4.85	4.59	4.45	5.76
Dividends From Subsidiary BHCs	10.58	13.05	12.24	15.26	14.77
Interest Inc From Subsidiary BHCs	0.10	0.21	0.17	0.16	0.13
Mgt & Serv Fees From Sub BHCs	0.00	0.03	0.04	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	11.91	14.26	13.55	16.16	15.74
Loans and Adv From Subs/ST Debt	378.25	152.03	299.85	237.07	101.79
Loans and Adv From Subs/Total Debt	160.07	91.59	77.24	73.90	298.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									65
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.14	1.08	1.55	2.77	3.28	3.61	3.91	4.05	65
+ Non-interest Income	2.07	0.44	0.77	1.30	1.83	2.60	4.23	5.02	65
- Overhead Expense	3.11	1.33	1.84	2.50	2.97	3.58	4.52	5.46	65
- Provision for Losses	0.18	-0.01	0.00	0.07	0.16	0.27	0.40	0.46	65
+ Securities Gains (Losses)	0.04	-0.05	-0.01	0.00	0.02	0.06	0.13	0.22	65
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	65
= Pretax Net Oper Income (TE)	1.98	0.39	0.86	1.55	2.02	2.43	2.77	3.09	65
Net Operating Income	1.27	0.20	0.49	1.00	1.31	1.57	1.78	2.00	65
Net Income	1.28	0.30	0.60	1.00	1.31	1.56	1.78	2.00	65
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)	4.91	2.77	3.66	4.51	5.04	5.37	5.67	6.08	65
Interest Expense	1.40	0.81	0.87	1.16	1.38	1.65	2.01	2.15	65
Net Interest Income (TE)	3.50	1.19	1.93	3.14	3.63	4.01	4.26	4.47	65
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.00	0.01	0.13	0.25	0.40	0.66	1.04	65
Earnings Coverage of Net Losses (X)	20.20	1.08	3.06	7.28	10.64	20.98	45.85	159.05	63
Ln&Ls Allowance/Total Loans & Leases	1.33	0.63	0.79	1.16	1.32	1.60	1.75	1.83	65
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.61	0.18	0.28	0.36	0.49	0.74	1.25	1.89	65
30-89 Days Past Due Loans and Leases	0.65	0.11	0.19	0.37	0.63	0.87	1.12	1.43	65
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	36.57	4.93	8.12	25.01	34.85	43.55	75.49	84.18	65
Net ST Noncore Funding Dependence	20.47	-3.05	3.75	13.51	19.91	27.11	34.56	44.92	65
Net Loans and Leases/Total Assets	60.54	22.52	37.24	54.79	63.16	69.15	71.56	74.37	65
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.53	4.24	5.89	6.59	7.47	8.27	9.24	9.86	65
Equity Capital/Total Assets	8.85	5.61	6.65	7.29	8.82	10.01	11.15	13.08	65
Net Loans&Ls/Equity Capital (X)	6.96	3.85	4.11	5.53	6.68	8.52	9.39	9.70	65
Cash Dividends/Net Income	33.35	0.00	0.00	26.65	39.93	47.69	56.08	59.09	64
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	9.51	1.58	4.75	7.33	9.66	11.54	14.03	15.19	65
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.62	0.00	0.00	0.00	0.00	6.84	18.05	22.81	65
Long-Term Debt/Equity Capital	13.58	0.00	0.00	0.00	7.18	23.66	49.09	63.48	65
Equity Investment in Subs/Equity Cap	110.48	93.91	96.87	103.52	110.16	115.18	120.49	151.01	65
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	134.84	7.66	37.99	94.65	129.67	169.39	219.10	352.36	65

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.41	2.47	2.92	4.03	4.53	4.84	5.16	5.56	65
Less: Interest Expense	1.25	0.74	0.78	1.02	1.23	1.45	1.85	2.06	65
Equals: Net Interest Income (TE)	3.14	1.08	1.55	2.77	3.28	3.61	3.91	4.05	65
Plus: Non-Interest Income	2.07	0.44	0.77	1.30	1.83	2.60	4.23	5.02	65
Equals: Adj Operating Income (TE)	5.21	2.94	3.72	4.39	5.18	5.78	7.13	8.20	65
Less: Overhead Expense	3.11	1.33	1.84	2.50	2.97	3.58	4.52	5.46	65
Less: Provision for Loan and Lease Losses	0.18	-0.01	0.00	0.07	0.16	0.27	0.40	0.46	65
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Plus: Realized G/L on AFS Sec	0.04	-0.05	-0.01	0.00	0.01	0.06	0.13	0.21	65
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	65
Equals: Pretax Net Oper Inc (TE)	1.98	0.39	0.86	1.55	2.02	2.43	2.77	3.09	65
Less: Applicable Income Taxes (TE)	0.70	0.15	0.34	0.52	0.68	0.86	1.03	1.07	65
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.04	0.05	65
Equals: Net Operating Income	1.27	0.20	0.49	1.00	1.31	1.57	1.78	2.00	65
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equals: Net Income	1.28	0.30	0.60	1.00	1.31	1.56	1.78	2.00	65
Memo: Net Income (Last Four Qtrs)	1.30	0.41	0.56	1.08	1.34	1.55	1.84	1.99	62
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.98	83.61	84.48	88.11	90.24	92.04	93.16	93.35	65
Avg Int-Bearing Funds / Avg Assets	74.80	61.00	63.65	69.59	74.69	79.24	84.37	85.79	65
Int Income (TE) / Avg Earning Assets	4.91	2.77	3.66	4.51	5.04	5.37	5.67	6.08	65
Int Expense / Avg Earning Assets	1.40	0.81	0.87	1.16	1.38	1.65	2.01	2.15	65
Net Int Inc (TE) / Avg Earn Assets	3.50	1.19	1.93	3.14	3.63	4.01	4.26	4.47	65
YIELD OR COST:									
Total Loans and Leases (TE)	5.39	2.96	4.00	5.01	5.40	5.84	6.02	7.19	65
Interest-Bearing Bank Balances	1.71	0.00	0.26	0.92	1.48	2.21	3.65	6.33	65
Fed Funds Sold & Reverse Repos	1.29	0.83	0.93	1.04	1.17	1.45	1.98	2.12	65
Trading Assets	2.36	0.00	0.06	0.55	1.68	3.11	5.39	9.84	51
Total Earning Assets	4.84	2.76	3.59	4.48	4.96	5.23	5.66	5.85	65
Investment Securities (TE)	4.16	2.42	2.86	3.75	4.16	4.68	5.02	5.54	65
U.S. Treasury & Agency Sec (excl MBS)	3.40	1.40	1.89	2.64	3.35	4.21	4.78	5.27	64
Mortgage-Backed Securities	4.21	2.85	3.19	3.75	4.13	4.58	5.13	5.75	65
All Other Securities	7.04	3.47	3.73	4.76	6.82	7.93	12.18	16.99	65
Interest-Bearing Deposits	1.28	0.77	0.86	1.03	1.27	1.51	1.75	1.85	65
Time Deposits of \$100K or More	2.07	0.82	1.30	1.63	2.10	2.43	2.78	3.13	65
Time Deposits < \$100K	2.33	1.48	1.68	1.91	2.21	2.65	3.27	3.63	65
Other Domestic Deposits	0.74	0.32	0.39	0.58	0.70	0.91	1.13	1.16	64
Foreign Deposits	1.20	0.76	0.91	1.02	1.14	1.26	1.56	2.15	40
Fed Funds Purchased and Repos	1.34	0.81	0.87	1.02	1.13	1.65	2.27	2.80	65
Other Borrowed Funds & Trading Liab	2.72	1.06	1.26	1.82	2.59	3.42	4.46	4.86	65
All Interest-Bearing Funds	1.68	0.91	1.16	1.45	1.64	1.86	2.29	2.39	65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	50.53	31.99	35.55	39.97	47.71	58.41	73.29	76.44	65
Avg Assets per Employee (\$000)	4446.64	1889.27	2701.89	3234.83	4027.11	5048.26	6261.98	12342.0	65

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.48	0.00	0.04	2.04	4.88	7.10	8.84	12.47	65
Overhead Exp / NII + Non-Int Income	60.58	38.10	48.24	53.38	58.89	67.09	78.04	83.56	65

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.11	1.33	1.84	2.50	2.97	3.58	4.52	5.46	65
Personnel Expense	1.64	0.63	0.95	1.33	1.59	1.85	2.33	3.05	65
Net Occupancy Expense	0.43	0.15	0.27	0.33	0.39	0.51	0.69	0.82	65
Other Operating Expenses	1.03	0.39	0.58	0.76	0.99	1.23	1.57	2.23	65
Overhead Less Non-Interest Income	0.97	-0.43	0.15	0.59	1.04	1.27	1.53	1.82	65

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.92	35.55	47.02	53.12	58.49	65.87	77.44	82.39	65
Personnel Expense	31.67	17.23	23.52	27.88	30.71	34.74	41.72	42.62	65
Net Occupancy Expense	8.21	4.57	5.47	6.91	7.73	9.09	12.68	14.47	65
Other Operating Expenses	19.83	11.67	12.89	16.42	19.15	21.27	30.27	33.64	65
Total Non-Interest Income	38.89	11.09	21.71	27.13	36.89	46.51	63.88	74.85	65
Fiduciary Activities Income	3.69	0.00	0.09	0.85	2.68	5.64	9.69	20.26	65
Serv Charges on Deposit Accts - Domestic	8.07	0.75	1.76	4.46	7.86	11.08	13.97	15.20	65
Trading Revenue	1.18	-0.00	0.00	0.00	0.50	1.71	4.61	7.21	65
Investment Banking Fees & Commissions	4.09	0.33	0.57	1.19	2.20	4.69	14.42	17.65	65
Venture Capital Revenue	0.12	-0.04	-0.00	0.00	0.00	0.05	0.75	1.34	65
Net Servicing Fees	0.87	-0.18	-0.00	0.01	0.30	1.36	3.56	5.20	65
Net Securitization Income	0.34	0.00	0.00	0.00	0.00	0.10	3.10	4.12	65
Insurance Activities Revenue	1.76	0.00	0.05	0.26	1.05	2.81	5.38	7.68	65
Net Gain (Loss) - Sales Loans, OREO, Oth	1.63	-0.17	-0.00	0.36	1.24	2.20	4.94	6.36	65
Other Non-Interest Income	10.61	2.96	4.11	6.80	9.41	12.97	19.74	24.66	65
Overhead Less Non-Interest Income	19.85	-7.72	3.19	12.91	20.45	27.29	33.44	39.10	65

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	32.12	20.05	26.47	29.63	32.19	34.32	36.63	40.83	63
Appl Inc Tax+TE/Pretax NOI+TE	35.25	28.28	31.52	32.87	34.61	37.10	40.12	42.16	63

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	37.69	5.86	13.63	27.46	38.33	47.83	54.89	58.59	65
Commercial and Industrial Loans	11.13	0.56	3.14	7.71	11.28	14.88	18.05	21.49	65
Loans to Individuals	5.98	0.06	0.26	1.76	4.85	9.83	13.98	15.77	65
Loans to Depository Institutions	0.08	0.00	0.00	0.00	0.01	0.11	0.38	0.69	65
Agricultural Loans	0.22	0.00	0.00	0.01	0.10	0.41	0.69	1.34	65
Other Loans and Leases	3.59	0.06	0.73	1.69	2.64	5.56	7.97	10.87	65
Net Loans and Leases	60.54	22.52	37.24	54.79	63.16	69.15	71.56	74.37	65
Debt Securities Over 1 Year	18.58	5.83	7.22	11.79	18.52	24.49	30.69	33.68	65
Mutual Funds and Equity Securities	0.31	0.00	0.02	0.12	0.22	0.35	0.88	1.32	65
Subtotal	80.56	43.79	51.73	78.15	84.41	88.45	89.92	90.28	65
Interest-Bearing Bank Balances	0.69	0.00	0.00	0.01	0.11	0.71	2.18	8.33	65
Federal Funds Sold & Reverse Repos	2.11	0.00	0.00	0.08	0.91	2.63	9.10	12.97	65
Debt Securities 1 Year or Less	1.42	0.01	0.02	0.19	0.93	2.37	4.23	6.25	65
Trading Assets	1.48	0.00	0.00	0.00	0.21	1.81	6.30	16.97	65
Total Earning Assets	88.28	81.10	82.97	86.15	88.30	90.72	91.63	92.21	65
Non-Int Cash and Due From Dep Inst	2.50	0.61	0.98	1.74	2.42	3.26	3.86	5.02	65
Acceptances	0.02	0.00	0.00	0.00	0.01	0.03	0.11	0.15	65
Other Real Estate Owned	0.05	0.00	0.00	0.01	0.04	0.08	0.13	0.18	65
All Other Assets	9.07	4.59	5.54	6.55	8.89	11.25	14.02	14.65	65
MEMORANDA:									
Short-Term Investments	4.82	0.17	0.30	1.14	2.53	7.99	16.62	18.43	65
U. S. Treasury Securities	0.60	0.00	0.01	0.06	0.18	0.48	2.90	4.99	65
U. S. Agency Securities (excl MBS)	3.74	0.00	0.00	0.27	1.49	5.74	11.05	16.04	65
Municipal Securities	0.84	0.00	0.01	0.15	0.50	1.46	2.49	3.06	65
Mortgage-Backed Securities	12.07	0.44	1.56	5.01	11.68	18.43	22.97	24.75	65
Asset-Backed Securities	0.34	0.00	0.00	0.00	0.00	0.25	1.93	3.04	65
Other Debt Securities	0.69	0.00	0.00	0.04	0.26	0.94	2.49	5.78	65
RE Loans Secured by 1-4 Family	18.69	0.72	3.39	12.03	18.09	24.02	35.31	41.25	65
Revolving	4.84	0.00	0.06	1.98	4.01	7.09	10.97	12.58	65
Closed-End, Sec by First Liens	12.22	0.60	2.25	6.88	11.17	16.50	24.83	28.30	65
Closed-End, Sec by Junior Liens	1.20	0.00	0.09	0.45	1.07	1.71	3.01	3.95	65
Commercial Real Estate Loans	15.95	1.13	2.43	6.12	15.12	23.36	29.65	40.97	65
Construction and Land Dev	4.30	0.00	0.08	1.62	3.59	6.37	10.11	10.76	65
Multifamily	1.24	0.00	0.08	0.43	0.89	1.47	3.69	4.89	65
Nonfarm Nonresidential	9.75	0.61	1.56	4.75	8.98	13.43	20.26	21.27	65
RE Loans Secured by Farmland	0.21	0.00	0.00	0.00	0.09	0.32	0.90	1.26	65
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	60.49	19.69	37.06	48.65	60.03	71.69	78.61	82.15	65
RE Loans Secured by 1-4 Family	30.36	1.94	8.31	21.13	29.99	37.65	52.12	55.55	65
Revolving	7.66	0.00	0.11	3.02	7.23	11.30	14.82	17.46	65
Closed-End	22.23	1.75	6.53	12.89	21.38	29.77	38.95	45.61	65
Commercial Real Estate Loans	25.28	2.99	5.51	13.87	23.96	34.59	45.47	54.85	65
Construction and Land Dev	6.76	0.00	0.23	2.98	5.93	9.65	15.11	16.68	65
Multifamily	1.96	0.00	0.22	0.79	1.52	2.38	5.31	8.07	65
Nonfarm Nonresidential	15.66	1.32	4.09	8.63	14.00	22.15	29.71	30.75	65
RE Loans Secured by Farmland	0.31	0.00	0.00	0.00	0.15	0.46	1.33	1.83	65
Loans to Depository Institutions	0.24	0.00	0.00	0.00	0.01	0.18	0.82	4.86	65
Commercial and Industrial Loans	18.50	1.79	6.72	13.43	18.65	21.94	31.39	35.79	65
Loans to Individuals	9.93	0.17	1.01	3.06	8.21	15.30	24.72	26.98	65
Credit Card Loans	1.07	0.00	0.00	0.00	0.07	1.24	4.06	12.50	65
Agricultural Loans	0.33	0.00	0.00	0.02	0.14	0.71	1.01	2.05	65
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.20	65
Other Loans and Leases	7.10	0.11	1.09	2.40	4.86	9.58	16.13	41.24	65

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.82	0.17	0.30	1.14	2.53	7.99	16.62	18.43	65
Liquid Assets	24.48	11.84	12.52	15.60	22.30	29.33	43.67	52.44	65
Investment Securities	20.81	7.06	8.28	15.05	20.75	25.40	32.64	36.46	65
Net Loans and Leases	60.54	22.52	37.24	54.79	63.16	69.15	71.56	74.37	65
Net Lns, Ls & Stdbly Ltrs of Credit	63.78	26.19	41.73	57.16	65.31	71.54	77.17	80.49	65
Core Deposits	49.79	2.46	12.09	42.35	52.33	62.06	68.88	75.27	65
Noncore Funding	34.02	9.59	13.39	24.33	31.16	40.28	62.16	72.90	65
Time Deposits of \$100K or More	7.61	1.09	2.30	4.26	6.23	9.79	15.76	18.60	65
Foreign Deposits	2.48	0.00	0.00	0.00	0.98	3.49	8.83	22.01	65
Fed Funds Purchased and Repos	8.57	0.41	1.31	3.82	6.05	13.03	19.45	25.78	65
Net Fed Funds Purchased (Sold)	5.86	-4.75	-1.09	1.76	4.41	11.04	13.22	22.00	65
Commercial Paper	0.42	0.00	0.00	0.00	0.00	0.63	2.34	2.96	65
Oth Borrowings W/Rem Mat 1 Yr or Less	4.16	0.00	0.05	0.63	3.47	6.86	11.06	12.91	65
Earning Assets Repr in 1 Year	41.72	14.44	21.55	31.37	41.35	50.15	59.68	62.53	65
Int-Bearing Liab Repr in 1 Year	14.47	2.31	6.95	9.01	12.78	18.25	25.94	34.86	65
Long-Term Debt Repr in 1 Year	2.18	0.00	0.00	0.00	1.32	4.49	6.77	9.06	65
Net Assets Repriceable in 1 Year	23.57	0.94	7.36	12.55	24.90	31.68	39.34	42.32	65
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	36.57	4.93	8.12	25.01	34.85	43.55	75.49	84.18	65
Net ST Noncore Funding Dependence	20.47	-3.05	3.75	13.51	19.91	27.11	34.56	44.92	65
Short-Term Inv/ST Noncore Funding	25.13	0.76	1.55	5.03	13.86	40.76	79.08	108.54	65
Liq Asts-ST Noncore Fndg/Nonliq Asts	3.65	-24.04	-14.06	-5.88	1.61	10.76	25.50	45.13	65
Net Loans and Leases/Total Deposits	99.62	39.71	69.64	85.01	98.72	110.68	133.86	180.53	65
Net Loans and Leases/Core Deposits	142.87	75.23	86.24	101.72	122.42	142.68	304.82	472.91	65
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.14	-3.17	-0.22	0.00	0.04	0.24	0.99	1.35	48
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.86	-2.76	-1.66	-0.65	0.19	1.71	4.96	7.01	64
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.48	-0.23	-0.12	-0.00	0.00	0.00	0.01	23
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.91	0.00	0.00	0.00	0.57	7.54	42.15	54.76	65
Available-For-Sale Securities	93.08	37.28	56.69	88.69	99.28	99.99	100.00	100.00	65
U.S. Treasury Securities	3.29	0.00	0.05	0.37	0.80	3.48	12.01	28.12	65
U.S. Agency Securities (excl MBS)	17.15	0.00	0.10	1.84	8.85	27.88	55.28	70.90	65
Municipal Securities	3.97	0.01	0.09	0.66	2.82	6.86	10.54	15.61	65
Mortgage-Backed Securities	59.64	2.96	9.59	28.26	69.60	85.71	92.12	92.90	65
Asset-Backed Securities	1.91	0.00	0.00	0.00	0.01	2.29	10.70	15.56	65
Other Debt Securities	4.39	0.01	0.04	0.19	1.52	4.02	17.02	44.77	65
Mutual Funds and Equity Securities	1.72	0.00	0.09	0.56	1.19	2.60	5.15	5.82	65
Debt Securities 1 Year or Less	7.33	0.07	0.20	1.26	3.90	11.11	21.76	38.28	65
Debt Securities 1 To 5 Years	24.06	0.59	1.19	4.10	23.14	41.92	53.48	56.25	65
Debt Securities Over 5 Years	65.10	12.09	24.39	41.34	67.69	88.64	96.41	97.98	65
Pledged Securities	57.72	7.10	16.08	38.73	58.41	73.85	86.11	93.56	65
Structured Notes, Fair Value	0.58	0.00	0.00	0.00	0.00	0.06	3.88	8.06	65

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.18	-0.01	0.00	0.07	0.16	0.27	0.40	0.46	65
Provision for Ln&Ls Losses/Avg Lns&Ls	0.31	-0.05	0.00	0.11	0.25	0.46	0.71	1.10	65
Provision for Ln&Ls Losses/Net Losses	109.01	-74.30	32.02	84.05	104.14	125.64	189.24	266.04	63
Ln&Ls Allowance/Total Loans & Leases	1.33	0.63	0.79	1.16	1.32	1.60	1.75	1.83	65
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.24	1.38	2.43	3.35	4.75	8.44	17.02	48.14	62
ALLL/Nonaccrual Assets	290.89	83.72	131.22	198.97	274.37	368.77	464.73	545.79	65
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	219.79	79.66	104.49	138.05	211.83	278.30	368.69	412.80	64
Gross Ln&Ls Losses/Avg Loans & Leases	0.42	0.03	0.06	0.21	0.36	0.55	0.89	1.38	65
Recoveries/Avg Loans and Leases	0.12	0.00	0.02	0.05	0.09	0.17	0.25	0.35	65
Net Losses/Avg Loans and Leases	0.30	0.00	0.01	0.13	0.25	0.40	0.66	1.04	65
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	65
Recoveries/Prior Year-End Losses	16.86	4.94	8.51	12.95	15.87	20.18	26.01	34.89	60
Earnings Coverage of Net Losses (X)	20.20	1.08	3.06	7.28	10.64	20.98	45.85	159.05	63
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.00	-0.00	0.01	0.05	0.11	0.20	0.27	64
RE Loans Secured By 1-4 Family	0.08	-0.01	-0.00	0.00	0.07	0.12	0.21	0.34	63
Revolving	0.08	-0.02	-0.00	0.00	0.06	0.14	0.24	0.27	61
Closed-End	0.08	-0.02	-0.00	0.00	0.05	0.12	0.21	0.40	63
Commercial Real Estate Loans	0.04	-0.01	-0.00	-0.00	0.01	0.06	0.14	0.22	63
Construction and Land Dev	0.02	-0.01	-0.00	0.00	0.00	0.03	0.14	0.15	61
Multifamily	0.01	-0.01	-0.00	0.00	0.00	0.01	0.14	0.26	62
Nonfarm Nonresidential	0.04	-0.04	-0.01	-0.00	0.02	0.07	0.18	0.33	63
RE Loans Secured by Farmland	0.06	-0.17	-0.02	0.00	0.00	0.02	0.42	0.59	51
Commercial and Industrial Loans	0.37	-0.12	0.00	0.10	0.39	0.55	0.88	0.97	65
Loans to Depository Institutions	-0.03	-1.85	-0.36	0.00	0.00	0.00	0.00	0.17	44
Loans to Individuals	1.44	0.25	0.31	0.66	1.26	2.07	3.12	4.39	59
Credit Card Loans	3.08	-46.88	-0.00	1.68	3.03	4.66	7.48	10.25	46
Agricultural Loans	0.27	-0.36	-0.14	0.00	0.00	0.39	0.70	3.54	55
Loans to Foreign Governments & Inst	0.00	-0.07	0.00	0.00	0.00	0.00	0.00	0.00	20
Other Loans and Leases	0.25	-0.12	-0.02	0.00	0.11	0.39	0.74	1.28	64

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									-----
30-89 Days PD Loans and Leases	0.65	0.11	0.19	0.37	0.63	0.87	1.12	1.43	65
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.03	0.11	0.21	0.42	0.58	65
Nonaccrual Loans and Leases	0.53	0.15	0.23	0.30	0.43	0.70	1.09	1.33	65
90+ Days PD and Nonaccrual Loans and Leases	0.70	0.24	0.31	0.43	0.55	0.93	1.30	1.98	65
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.06	65
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.65	0.11	0.19	0.37	0.64	0.87	1.12	1.43	65
90+ Days Past Due Assets	0.15	0.00	0.00	0.04	0.11	0.21	0.42	0.58	65
Nonaccrual Assets	0.54	0.15	0.23	0.30	0.43	0.70	1.10	1.38	65
30+ Days PD & Nonaccrual Assets	1.38	0.45	0.59	0.82	1.22	1.79	2.57	2.92	65
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.42	0.07	0.15	0.27	0.35	0.58	0.81	0.94	65
90+ PD & Nonaccrual Assets + OREO	0.48	0.07	0.16	0.31	0.41	0.68	0.86	1.07	65
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.36	0.07	0.15	0.22	0.32	0.47	0.62	0.88	65
Allowance for Loan & Lease Losses	47.78	18.02	24.07	29.66	40.19	55.74	89.44	139.99	65
Equity Cap + ALLL	4.02	0.63	1.54	2.41	3.31	4.56	7.88	14.36	65
Tier 1 Cap + ALLL	4.53	0.69	1.65	2.71	3.94	5.67	8.99	13.53	65
Loans & Leases + RE Acquired	0.62	0.24	0.30	0.36	0.49	0.74	1.25	1.96	65

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	0.59	0.11	0.20	0.25	0.56	0.80	1.21	2.00	64
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.08	0.18	0.35	0.71	64
- Nonaccrual	0.46	0.02	0.13	0.21	0.35	0.73	1.07	1.16	64
Coml & Indl - 30-89 Days PD	0.54	0.00	0.10	0.27	0.50	0.76	1.16	1.38	65
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.06	0.13	0.21	0.44	65
- Nonaccrual	0.99	0.05	0.31	0.56	0.85	1.26	2.07	2.63	65
Individuals - 30-89 Days PD	1.41	0.26	0.67	0.84	1.40	1.76	2.36	3.13	65
- 90+ Days Past Due	0.32	0.00	0.00	0.05	0.22	0.49	1.04	1.65	65
- Nonaccrual	0.25	0.00	0.00	0.03	0.13	0.37	0.75	1.11	65
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.42	44
Agricultural - 30-89 Days PD	0.35	0.00	0.00	0.00	0.11	0.51	1.24	1.96	55
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.12	0.43	55
- Nonaccrual	0.62	0.00	0.00	0.00	0.10	0.81	2.92	3.37	55
Foreign Govts- 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.00	1.08	7.16	20
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.62	20
- Nonaccrual	0.34	0.00	0.00	0.00	0.00	0.00	0.00	6.60	20
Other Lns&Ls - 30-89 Days PD	0.49	0.00	0.00	0.11	0.36	0.61	1.52	2.86	64
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.06	0.11	0.15	64
- Nonaccrual	0.34	0.00	0.00	0.01	0.17	0.57	1.04	2.31	64
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.73	0.12	0.14	0.32	0.63	1.09	1.59	2.09	63
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.11	0.27	0.51	0.83	63
- Nonaccrual	0.36	0.00	0.03	0.14	0.27	0.51	0.92	1.17	63
Revolving - 30-89 Days PD	0.38	0.01	0.05	0.15	0.26	0.45	0.89	2.28	61
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.02	0.08	0.15	0.19	61
- Nonaccrual	0.10	0.00	0.00	0.01	0.08	0.15	0.29	0.73	61
Closed-End - 30-89 Days PD	0.93	0.12	0.15	0.35	0.79	1.37	2.19	3.00	63
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.10	0.39	0.70	1.18	63
- Nonaccrual	0.47	0.00	0.04	0.19	0.34	0.67	1.16	1.61	63
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.01	0.06	0.11	0.24	0.32	63
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.11	63
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.02	0.09	0.18	0.21	63
Commercial RE - 30-89 Days PD	0.43	0.03	0.09	0.16	0.35	0.63	0.94	1.14	63
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.02	0.07	0.13	0.36	63
- Nonaccrual	0.50	0.01	0.06	0.23	0.46	0.72	1.06	1.14	63
Const & Dev - 30-89 Days PD	0.56	0.00	0.00	0.11	0.41	1.01	1.66	2.07	61
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.21	0.45	61
- Nonaccrual	0.29	0.00	0.00	0.02	0.19	0.48	0.92	1.51	61
Multifamily - 30-89 Days PD	0.28	0.00	0.00	0.01	0.11	0.53	1.00	1.52	62
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.20	62
- Nonaccrual	0.30	0.00	0.00	0.00	0.13	0.33	1.13	2.29	62
Nonfarm Nres- 30-89 Days PD	0.41	0.00	0.06	0.16	0.36	0.51	1.07	1.30	63
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.05	0.12	0.26	63
- Nonaccrual	0.61	0.00	0.09	0.31	0.56	0.86	1.24	1.84	63
Farmland - 30-89 Days PD	0.41	0.00	0.00	0.00	0.23	0.84	1.15	1.63	51
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.21	0.47	51
- Nonaccrual	1.24	0.00	0.00	0.00	0.80	2.04	3.67	5.62	51
Credit Card - 30-89 Days PD	1.59	0.00	0.00	0.93	1.70	2.22	3.18	4.33	46
- 90+ Days Past Due	1.02	0.00	0.00	0.08	1.08	1.70	2.65	4.05	46
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.33	0.66	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.53	4.24	5.89	6.59	7.47	8.27	9.24	9.86	65
Tier 1 RBC Ratio	9.85	5.67	7.56	8.36	9.41	10.99	12.96	14.82	65
Total Risk-Based Capital Ratio	12.64	9.35	10.56	11.49	12.14	13.95	15.32	16.84	65
Tangible Tier 1 Leverage Ratio	7.22	3.87	5.40	6.23	7.33	8.11	9.22	9.79	65
Tangible Common Eq Cap/Tan Assets	5.92	1.50	3.95	4.70	5.93	7.24	7.89	8.66	65
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	29.54	7.47	12.84	20.94	27.51	39.35	47.79	61.67	65
Standby Letters of Credit	3.20	0.11	0.34	0.96	2.42	5.54	7.85	9.27	65
Commercial & Similar Letters of Credit	0.14	0.00	0.00	0.02	0.09	0.22	0.50	0.61	65
Securities Lent	5.14	0.00	0.00	0.00	0.00	0.00	12.40	174.57	65
Credit Derivatives (BHC as Guarantor)	0.44	0.00	0.00	0.00	0.00	0.00	0.55	12.66	65
Credit Derivatives (BHC as Beneficiary)	0.71	0.00	0.00	0.00	0.00	0.05	2.73	12.50	65
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	74.54	0.33	1.01	6.53	17.04	76.97	340.95	672.72	65
Interest Rate Contracts	56.62	0.31	1.01	5.10	16.04	42.59	164.83	624.47	65
Interest Rate Futures & Forward Contr	10.96	0.00	0.00	0.07	0.87	8.98	53.14	117.68	65
Written Options Contr (Int Rate)	7.35	0.00	0.00	0.04	0.53	5.24	31.45	104.80	65
Purchased Options Contr (Int Rate)	6.42	0.00	0.00	0.00	0.27	2.97	24.16	108.13	65
Interest Rate Swaps	27.79	0.03	0.25	2.87	10.27	22.48	72.66	288.94	65
Foreign Exchange Contracts	10.69	0.00	0.00	0.00	0.07	4.18	77.82	160.12	65
Futures & Forward Foreign Exch Contr	6.78	0.00	0.00	0.00	0.05	2.38	52.70	97.89	65
Written Options Contr (Foreign Exch)	0.78	0.00	0.00	0.00	0.00	0.15	3.10	15.46	65
Purchased Options Contr (Foreign Exch)	0.80	0.00	0.00	0.00	0.00	0.12	3.38	14.43	65
Foreign Exchange Rate Swaps	1.24	0.00	0.00	0.00	0.00	0.07	7.11	24.08	65
Equity, Commodity, & Other Deriv Contr	1.86	0.00	0.00	0.00	0.00	0.30	15.02	22.87	65
Commodity & Other Fut & Forward Contr	0.10	0.00	0.00	0.00	0.00	0.00	0.80	1.58	65
Written Options Contr (Comm & Other)	0.49	0.00	0.00	0.00	0.00	0.02	3.66	7.20	65
Purchased Options Contr (Comm & Oth)	0.54	0.00	0.00	0.00	0.00	0.00	3.18	8.02	65
Commodity & Other Swaps	0.36	0.00	0.00	0.00	0.00	0.03	2.83	5.15	65
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	58.22	15.18	23.73	34.27	47.70	72.21	111.17	193.85	65

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.44	21.41	77.69	87.90	94.82	99.98	100.00	100.00	64
Foreign Exchange Contracts	4.39	0.00	0.00	0.00	0.72	8.07	17.85	21.90	64
Equity, Comm, & Other Contracts	0.89	0.00	0.00	0.00	0.00	0.39	3.40	12.16	64
Futures and Forwards	18.91	0.00	0.00	5.17	13.46	29.06	58.34	69.92	64
Written Options	8.15	0.00	0.00	0.90	5.70	11.61	25.75	40.53	64
Exchange-Traded	0.56	0.00	0.00	0.00	0.00	0.00	2.67	9.26	64
Over-The-Counter	7.01	0.00	0.00	0.90	5.00	10.13	22.82	40.53	64
Purchased Options	5.32	0.00	0.00	0.00	2.01	10.37	18.18	28.28	64
Exchange-Traded	1.10	0.00	0.00	0.00	0.00	0.89	6.01	11.41	64
Over-The-Counter	3.59	0.00	0.00	0.00	1.82	6.60	13.13	16.10	64
Swaps	61.31	3.90	12.18	37.05	67.46	82.21	94.64	98.59	64
Held for Trading	38.50	0.00	0.00	0.00	32.42	74.69	97.81	98.98	64
Interest Rate Contracts	27.99	0.00	0.00	0.00	14.94	60.20	82.86	86.83	64
Foreign Exchange Contracts	3.87	0.00	0.00	0.00	0.13	7.69	16.48	21.90	64
Equity, Comm, & Other Contracts	0.53	0.00	0.00	0.00	0.00	0.00	2.94	8.69	64
Non-Traded	61.49	0.44	1.68	23.66	63.71	100.00	100.00	100.00	64
Interest Rate Contracts	60.57	0.35	1.19	23.64	63.07	96.06	100.00	100.00	64
Foreign Exchange Contracts	0.22	0.00	0.00	0.00	0.00	0.10	1.49	2.70	64
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.31	64
Deriv Contr (Excl Fut & FX LE 14 Days)	83.09	44.01	53.98	68.17	87.23	97.36	99.93	100.00	64
One Year or Less	25.15	0.14	3.84	13.56	21.19	36.53	52.57	67.79	64
Over 1 Year to 5 Years	26.74	0.00	0.50	11.99	28.43	43.37	53.01	60.08	64
Over 5 Years	24.86	0.00	0.39	7.35	19.51	35.49	58.13	79.44	64
Gross Negative Fair Value (Abs Val)	0.93	0.08	0.18	0.49	0.81	1.31	1.76	3.07	64
Gross Positive Fair Value	1.14	0.07	0.19	0.55	1.01	1.56	2.45	2.91	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.10	0.00	0.00	0.00	0.01	0.08	0.48	1.17	65
Gross Positive Fair Value (X)	0.12	0.00	0.00	0.00	0.02	0.11	0.57	1.25	65
Held for Trading (X)	0.09	0.00	0.00	0.00	0.01	0.03	0.52	1.12	65
Non-Traded (X)	0.02	0.00	0.00	0.00	0.01	0.03	0.07	0.11	65
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.02	0.07	0.39	0.46	65
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	65
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	65
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.78	0.00	0.00	0.06	0.23	1.02	3.47	4.20	65
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	2.38	-1.49	-0.24	0.00	0.00	4.15	10.86	17.67	64
Decr (Incr) in Int Expense/Net Income	3.08	-9.14	-6.00	0.00	0.69	6.13	13.45	18.34	64
Net Incr (Decr) Nonint Alloc/Net Income	0.46	-1.41	-0.63	-0.02	0.00	0.13	3.15	7.42	64
Incr (Decr) in Net Income/Net Income	6.85	-7.38	-2.70	-0.20	4.35	14.20	19.97	23.26	64

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.06	0.00	0.00	0.00	0.01	0.08	0.16	0.73	65
Ins Under Assets(P/C)/Tot Ins Und Ast	35.11	0.00	0.00	0.00	15.00	64.13	100.00	100.00	36
Ins Under Assets(L/H)/Tot Ins Und Ast	64.88	0.00	0.00	34.51	81.02	100.00	100.00	100.00	36
Sep Acct Assets(L/H)/Total Life Ast	1.01	0.00	0.00	0.00	0.00	0.00	0.00	14.65	30
Ins Activities Revenue/Adj Oper Inc	1.76	0.00	0.05	0.26	1.05	2.81	5.38	7.68	65
Premium Inc/Ins Activities Revenue	14.64	0.00	0.00	0.00	3.30	22.96	61.07	79.55	62
Credit Rel Prem Inc/Tot Prem Inc	74.73	0.00	0.00	52.66	100.00	100.00	100.00	100.00	35
Other Prem Inc/Total Prem Inc	25.26	0.00	0.00	0.00	0.00	44.59	100.00	100.00	35
Ins Under Net Income/Consol Net Income	0.64	-0.01	0.00	0.00	0.00	0.34	2.81	10.53	65
Ins Net Inc (P/C)/Equity (P/C)	14.35	-3.06	1.30	5.60	14.17	21.75	26.40	27.69	22
Ins Net Inc (L/H)/Equity (L/H)	7.06	-4.64	-2.89	1.46	4.13	7.07	17.89	38.02	30
Insur Ben, Losses, Exp/Insur Premiums	96.50	1.32	4.21	29.13	74.15	155.79	219.15	255.40	35
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.80	0.00	0.00	0.00	0.00	0.18	6.93	17.66	23
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.00	0.00	0.00	0.00	0.14	2.13	6.84	30
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.10	65
CSV Life Insurance/Tier 1 Cap + ALLL	7.66	0.00	0.00	0.00	0.00	18.47	26.85	30.31	64
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.33	0.00	0.00	0.00	0.00	0.42	11.56	12.31	65
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.30	0.00	0.00	0.00	0.00	3.42	9.41	17.78	47
Cost: Interest-Bearing Deposits	1.20	0.76	0.91	1.02	1.14	1.26	1.56	2.15	40
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	6.01	0.14	0.14	0.15	0.16	1.99	14.47	23.06	6
Commercial and Industrial Loans	2.16	0.01	0.03	0.10	0.48	1.18	2.23	8.27	13
Foreign Governments and Inst	0.00	-0.07	0.00	0.00	0.00	0.00	0.00	0.00	20
Leases	0.36	0.03	0.03	0.03	0.03	0.36	0.55	0.62	2
GROWTH RATES:									
Net Loans and Leases	-2.56	-100.00	-78.40	-32.60	4.05	18.78	45.51	101.50	43
Total Selected Assets	5.24	-76.36	-49.35	-8.91	7.53	22.11	33.02	64.84	57
Deposits	98.43	-37.83	-23.62	-9.25	20.31	62.44	198.38	944.73	36

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	15.05	5.76	7.43	11.64	15.33	17.86	20.87	22.50	65
Bank Net Inc/Avg Eq Inv in Banks	14.98	3.46	7.74	11.51	15.21	17.89	21.62	26.39	56
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.65	-14.61	-3.02	1.62	6.23	13.09	22.26	27.56	61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.78	-18.25	0.00	6.55	11.41	17.41	19.92	20.63	26
Bank Net Income/Parent Net Income	73.02	0.00	0.00	61.32	96.87	102.43	107.25	108.76	64
Nonbank Net Income/Parent Net Income	5.67	0.00	0.00	0.37	2.37	7.80	21.63	31.46	54
Sub BHCs Net Inc/Parent Net Income	60.79	0.07	0.48	14.94	73.70	100.03	103.26	105.93	23
LEVERAGE:									
Total Liabilities/Equity	37.21	0.65	5.06	16.33	27.23	51.84	101.52	124.23	65
Total Debt/Equity Capital	18.10	0.00	0.00	0.77	11.75	28.98	59.49	89.06	65
Tot Debt+NP to Subs Iss Tr Pref/Equity	26.81	0.00	0.00	12.15	20.19	38.09	72.63	107.70	65
Tot Debt+Lns Guaranteed for Affl/Equity	22.87	0.00	0.00	4.14	17.30	34.54	77.91	120.72	65
Total Debt/Eq Cap - Exc Over Fair Value	21.03	0.00	0.00	0.77	12.00	29.14	73.16	143.66	65
Long-Term Debt/Equity Capital	13.58	0.00	0.00	0.00	7.18	23.66	49.09	63.48	65
Short-Term Debt/Equity Capital	3.62	0.00	0.00	0.00	0.00	6.84	18.05	22.81	65
Current Portion of LT Debt/Equity	0.16	0.00	0.00	0.00	0.00	0.00	1.16	2.94	65
Exc Cost Over Fair Value/Equity Cap	1.55	0.00	0.00	0.00	0.00	0.72	9.54	23.26	65
Long-Term Debt/Consolidated LT Debt	17.41	0.00	0.00	0.00	9.10	31.72	67.69	80.96	65
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	110.48	93.91	96.87	103.52	110.16	115.18	120.49	151.01	65
Total Investment in Subs/Equity	121.55	98.77	100.16	107.30	115.05	133.45	162.06	186.92	65
Equity Inv in Subs/Cons Eq Cap+Min Int	100.96	80.79	87.14	95.53	99.40	106.64	115.53	121.19	65
Total Inv in Subs/Cons Eq Cap+Min Int	110.19	82.62	93.09	98.76	104.79	115.87	144.48	164.48	65
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.87	-0.58	-0.16	0.22	0.67	1.17	2.25	4.73	64
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.10	0.20	0.45	0.93	1.37	2.30	4.79	10.74	52
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	130.18	19.19	50.38	93.30	121.42	160.79	212.94	331.06	65
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.84	7.66	37.99	94.65	129.67	169.39	219.10	352.36	65
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	128.43	25.04	57.01	85.76	105.24	153.44	250.20	339.35	65
Pretax Oper Inc + Int Exp/Int Expense	3633.47	-331.18	3.89	601.21	1516.67	5229.25	10271.7	17623.8	55
Div + Int From Subs/Int Exp + Div	143.81	4.83	47.26	94.79	126.22	181.94	278.19	450.52	62
Fees+Other Inc From Subs/Sal + Oth Exp	20.79	0.00	0.00	0.00	0.00	49.96	87.34	94.99	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	140.31	1.92	2.29	3.19	8.67	134.39	226.85	1606.12	21
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.48	-26.15	-10.56	-2.18	0.90	4.51	8.80	12.22	65
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Nonaccrual	0.67	0.00	0.00	0.00	0.00	0.00	0.09	12.63	20
Total	0.67	0.00	0.00	0.00	0.00	0.00	0.09	12.63	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	65
To Nonbank Subsidiaries	0.75	0.00	0.00	0.00	0.00	0.00	5.97	10.63	65
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Total	1.33	0.00	0.00	0.00	0.00	0.00	7.89	28.69	65
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.69	0.00	0.03	0.27	1.26	9.70	22.78	53.79	65
Combined Thrift Assets	0.07	0.00	0.00	0.00	0.00	0.00	0.00	2.57	65
Combined Foreign Nonbank Sub Assets	0.10	0.00	0.00	0.00	0.00	0.02	0.81	1.35	65

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	78.35	0.00	18.11	49.50	70.15	100.85	131.86	166.19	57
Dividends Paid/Net Income	33.34	0.00	0.00	26.65	39.93	47.69	56.08	59.09	64
Net Income - Dividends/Avg Equity	9.52	1.58	4.75	7.33	9.69	11.54	14.03	15.19	65
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	106.55	0.00	0.00	29.60	102.53	153.63	225.45	310.05	56
Dividends From Nonbank Subs	4.85	0.00	0.00	0.00	0.61	4.94	22.10	34.11	56
Dividends From Subsidiary BHCs	18.28	0.00	0.00	0.00	0.00	0.00	108.48	167.21	56
Dividends From All Subsidiaries	150.58	0.65	59.50	99.55	134.36	193.76	272.56	345.76	56
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	49.22	0.00	0.53	32.09	50.68	71.23	85.83	93.02	54
Interest Income From Bank Subs	1.38	0.00	0.00	0.07	0.50	1.34	5.84	11.39	54
Mgt & Service Fees From Bank Subs	4.30	0.00	0.00	0.00	0.00	4.15	19.80	31.65	54
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.13	2.17	54
Operating Income From Bank Subs	62.69	0.38	5.57	36.73	61.06	83.09	112.98	137.30	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	37.33	0.00	0.00	0.00	28.33	67.62	106.75	134.59	48
Interest Income From Nonbank Subs	14.61	0.00	0.00	0.00	3.59	13.00	54.02	162.54	48
Mgt & Serv Fees From Nonbank Subs	3.86	0.00	0.00	0.00	0.00	1.05	28.51	30.53	48
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.21	48
Operating Inc From Nonbank Subs	60.47	0.00	0.21	12.61	53.43	97.87	144.29	233.58	48
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	39.40	0.00	0.00	0.00	34.46	69.19	95.07	97.10	23
Interest Inc From Subsidiary BHCs	3.23	0.00	0.00	0.00	0.00	1.03	12.84	32.56	23
Mgt & Serv Fees From Sub BHCs	1.49	0.00	0.00	0.00	0.00	0.00	2.28	25.37	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	63.11	0.00	0.00	20.89	51.83	86.02	118.53	287.15	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.32	0.00	0.00	0.39	75.63	90.71	97.04	98.75	65
Interest Income From Bank Subs	2.00	0.00	0.00	0.00	0.63	2.62	9.75	13.96	65
Mgt & Serv Fees From Bank Subs	3.14	0.00	0.00	0.00	0.00	5.54	16.03	24.09	65
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.40	65
Operating Income From Bank Subs	67.18	0.00	0.00	34.65	87.41	95.84	99.13	99.52	65
Dividends From Nonbank Subs	2.85	0.00	0.00	0.00	0.15	4.41	13.81	17.81	65
Interest Income From Nonbank Subs	0.81	0.00	0.00	0.00	0.07	0.96	3.81	7.32	65
Mgt & Serv Fees From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.02	0.93	1.30	65
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	65
Operating Inc From Nonbank Subs	4.41	0.00	0.00	0.09	1.37	6.45	18.51	27.28	65
Dividends From Subsidiary BHCs	10.58	0.00	0.00	0.00	0.00	3.03	65.35	93.48	65
Interest Inc From Subsidiary BHCs	0.10	0.00	0.00	0.00	0.00	0.00	0.41	2.42	65
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	65
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Sub BHCs	11.91	0.00	0.00	0.00	0.00	3.74	76.15	95.45	65
Loans and Adv From Subs/ST Debt	378.25	0.00	0.00	18.74	129.50	446.39	1268.59	2356.76	31
Loans and Adv From Subs/Total Debt	160.07	0.00	0.00	7.83	52.33	158.58	310.75	1712.67	53

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1379552	134,073,161	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	49,892,466	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	16,175,652	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,613,126	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	41,413,142	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,089,312,372	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	93,692,293	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1249196	29,003,190	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	97,880,397	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	14,435,560	BOK FINANCIAL CORPORATION	TULSA, OK	
2797498	37,427,646	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,436,554,000	CITIGROUP INC.	NEW YORK, NY	
1132449	134,436,100	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	13,982,607	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	18,227,235	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	53,273,022	COMERICA INCORPORATED	DETROIT, MI	
1117679	28,443,362	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,153,299	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	27,850,306	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	12,912,587	FBOP CORPORATION	OAK PARK, IL	
1070345	98,293,074	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	15,177,661	FIRST BANCORP	SAN JUAN, PR	
1075612	13,019,099	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	28,296,534	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12,074,861	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,164,483	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	10,568,816	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2081124	26,961,949	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1245415	39,939,159	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
1078921	21,353,370	HIBERNIA CORPORATION	NEW ORLEANS, LA	
3232316	316,123,091	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	31,807,491	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	1,138,469,000	J. P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	88,086,347	KEYCORP	CLEVELAND, OH	
1037003	52,886,900	M&T BANK CORPORATION	BUFFALO, NY	
1199497	39,006,407	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	35,238,854	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	14,303,019	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	136,372,583	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	24,211,357	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	23,671,324	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	27,502,807	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	41,110,020	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	10,564,705	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	77,310,144	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	42,856,000	POPULAR, INC.	SAN JUAN, PR	
1826056	19,975,468	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
3242838	83,630,855	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	New Y-9C/BHCPR reporter
1071203	14,665,158	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	13,649,519	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1079441	53,888,169	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	

BHCPR Reporters for Quarter Ending 09/30/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2004 and Other Notes
1111435	100,526,517	STATE STREET CORPORATION	BOSTON, MA	
1131787	127,785,985	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	24,395,882	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	321,376,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,114,084	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1119794	192,844,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	47,041,204	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	25,903,721	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	10,630,850	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	13,478,858	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	436,698,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,810,522	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	421,549,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	30,731,041	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 65 bank holding companies.