

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
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Number of BHCs in Peer Group	69	72	70	73	69
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EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.04	3.05	3.04	2.85	2.91
+ Non-interest Income	1.67	1.83	1.89	1.92	1.58
- Overhead Expense	3.16	3.12	3.19	3.28	3.29
- Provision for Losses	0.50	1.23	1.10	1.96	1.20
+ Securities Gains (Losses)	0.06	0.06	0.06	0.02	-0.12
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.18	0.68	0.77	-0.39	-0.16
Net Operating Income	0.76	0.43	0.51	-0.40	-0.26
Net Income	0.77	0.44	0.51	-0.38	-0.27
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.35	4.58	4.54	4.70	5.70
Interest Expense	0.92	1.11	1.07	1.52	2.41
Net Interest Income (TE)	3.38	3.39	3.39	3.16	3.25

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	1.22	2.10	2.04	2.33	1.10
Earnings Coverage of Net Losses (X)	3.76	2.50	2.54	1.67	2.24
Ln&Ls Allowance/Total Loans & Leases	2.23	2.81	2.63	2.80	1.84
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.93	4.10	3.75	4.24	2.45
30-89 Days Past Due Loans and Leases	0.97	1.24	1.20	1.51	1.58

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	19.87	25.40	25.40	30.25	37.21
Net ST Noncore Funding Dependence	2.06	5.69	5.84	9.84	22.32
Net Loans and Leases/Total Assets	56.77	58.28	57.51	59.71	63.39

CAPITALIZATION:

Tier 1 Leverage Ratio	9.20	9.23	9.03	8.69	8.43
Equity Capital/Total Assets	10.80	10.86	10.66	10.01	9.42
Equity Capital+Minority Int/Total Assets	11.02	11.00	10.80	10.22	9.70
Tier 1 Common Eq Cap / T RWA	11.12	10.18	10.47	8.37	N/A
Net Loans&Ls/Equity Capital (X)	5.19	5.38	5.41	6.29	7.08
Cash Dividends/Net Income	24.36	32.80	35.73	59.69	74.27
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.26	2.32	3.13	-7.11	-8.15

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.27	3.29	2.77	3.30	3.22
Long-Term Debt/Equity Capital	14.33	16.29	16.08	15.74	11.65
Equity Investment in Subs/Equity Cap	108.23	107.84	108.43	108.82	105.00
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.69	93.75	115.72	99.52	96.96

PERCENT OF AVERAGE ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	3.91	4.12	4.07	4.26	5.11
Less: Interest Expense	0.83	1.00	0.96	1.38	2.16
Equals: Net Interest Income (TE)	3.04	3.05	3.04	2.85	2.91
Plus: Non-Interest Income	1.67	1.83	1.89	1.92	1.58
Equals: Adj Operating Income (TE)	4.74	4.88	4.93	4.75	4.55
Less: Overhead Expense	3.16	3.12	3.19	3.28	3.29
Less: Provision for Loan and Lease Losses	0.50	1.23	1.10	1.96	1.20
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.06	0.06	0.03	-0.10
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.18	0.68	0.77	-0.39	-0.16
Less: Applicable Income Taxes (TE)	0.41	0.26	0.29	0.03	0.09
Less: Minority Interest	0.01	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.76	0.43	0.51	-0.40	-0.26
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.77	0.44	0.51	-0.38	-0.27
Memo: Net Income (Last Four Qtrs)	0.70	0.27	0.53	-0.38	-0.27
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.20	90.20	89.92	90.59	89.81
Avg Int-Bearing Funds / Avg Assets	71.11	73.44	72.84	75.26	77.63
Int Income (TE) / Avg Earning Assets	4.35	4.58	4.54	4.70	5.70
Int Expense / Avg Earning Assets	0.92	1.11	1.07	1.52	2.41
Net Int Inc (TE) / Avg Earn Assets	3.38	3.39	3.39	3.16	3.25
YIELD OR COST:					
Total Loans and Leases (TE)	5.36	5.44	5.44	5.29	6.10
Interest-Bearing Bank Balances	0.35	0.33	0.35	0.46	2.18
Fed Funds Sold & Reverse Repos	0.39	0.50	0.45	0.50	2.41
Trading Assets	1.47	1.17	1.37	1.42	2.55
Total Earning Assets	4.28	4.52	4.46	4.64	5.65
Investment Securities (TE)	3.02	3.56	3.49	4.18	4.98
U. S. Treasury & Agency Sec (excl MBS)	1.71	2.28	2.23	2.52	4.27
Mortgage-Backed Securities	3.31	3.93	3.82	4.53	4.84
All Other Securities	4.57	4.84	4.79	5.72	6.71
Interest-Bearing Deposits	0.70	0.93	0.88	1.48	2.43
Time Deposits of \$100K or More	1.32	1.59	1.55	2.36	3.56
Time Deposits < \$100K	1.52	1.80	1.76	2.58	3.53
Other Domestic Deposits	0.40	0.55	0.53	0.75	1.46
Foreign Deposits	0.50	0.49	0.48	0.72	2.20
Fed Funds Purchased and Repos	0.82	0.91	0.82	1.09	2.37
Other Borrowed Funds & Trading Liab	2.53	2.48	2.48	2.45	3.32
All Interest-Bearing Funds	1.15	1.36	1.31	1.82	2.81

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	68	64	89	82	76
Avg Assets per Employee (\$000)	6,391	6,230	6,313	6,201	5,749
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.11	2.81	2.86	2.66	3.67
Overhead Exp / NII + Non-Int Income	67.69	65.42	65.78	73.71	74.49
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.16	3.12	3.19	3.28	3.29
Personnel Expense	1.54	1.51	1.53	1.45	1.46
Net Occupancy Expense	0.37	0.38	0.38	0.38	0.39
Other Operating Expenses	1.20	1.20	1.24	1.39	1.36
Overhead Less Non-Interest Income	1.45	1.27	1.28	1.30	1.59
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.92	64.65	64.89	72.69	73.74
Personnel Expense	32.89	31.27	31.04	31.45	32.35
Net Occupancy Expense	7.96	7.94	7.84	8.41	8.80
Other Operating Expenses	25.31	24.91	25.24	32.61	32.19
Total Non-Interest Income	34.25	34.96	36.36	36.93	31.80
Fiduciary Activities Income	2.84	3.20	3.28	3.21	4.61
Serv Charges on Deposit Accts - Domestic	5.69	6.60	6.22	7.38	7.75
Trading Revenue	1.66	1.59	1.80	1.69	0.31
Investment Banking Fees & Commissions	3.16	2.65	3.07	3.00	3.10
Venture Capital Revenue	0.13	0.11	0.12	-0.06	-0.02
Net Servicing Fees	0.68	0.90	0.96	1.75	0.71
Net Securitization Income	0.01	0.00	0.00	0.13	0.17
Insurance Activities Revenue	0.96	0.93	1.00	1.08	0.98
Net Gain (Loss) - Sales Loans, OREO, Oth	0.52	0.32	0.49	-0.18	0.25
Other Non-Interest Income	12.29	12.95	12.95	14.89	11.68
Overhead Less Non-Interest Income	32.21	29.28	28.57	34.67	41.37
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.41	21.05	21.66	23.39	24.01
Appl Inc Tax+TE/Pretax NOI+TE	33.95	29.18	29.75	30.98	31.44

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	32.20	35.59	34.18	37.26	40.98
Commercial and Industrial Loans	11.53	11.57	11.82	12.18	13.26
Loans to Individuals	6.04	5.77	5.73	5.35	4.89
Loans to Depository Institutions	0.11	0.06	0.07	0.05	0.08
Agricultural Loans	0.15	0.17	0.17	0.17	0.19
Other Loans and Leases	3.41	3.16	3.30	3.20	3.01
Net Loans and Leases	56.77	58.28	57.51	59.71	63.39
Debt Securities Over 1 Year	15.99	15.65	16.23	15.06	13.34
Mutual Funds and Equity Securities	0.14	0.15	0.18	0.19	0.17
Subtotal	74.36	74.97	75.08	75.77	77.57
Interest-Bearing Bank Balances	4.54	4.57	3.99	4.51	2.92
Federal Funds Sold & Reverse Repos	1.44	1.07	1.27	0.78	0.80
Debt Securities 1 Year or Less	3.25	3.06	3.03	3.02	3.10
Trading Assets	1.56	1.25	1.42	0.95	1.33
Total Earning Assets	87.77	87.36	87.60	87.54	87.74
Non-Int Cash and Due From Dep Inst	1.57	1.47	1.33	1.72	1.92
Other Real Estate Owned	0.33	0.37	0.37	0.32	0.22
All Other Assets	10.52	11.06	10.97	10.69	10.18

MEMORANDA:

Short-Term Investments	10.97	10.17	10.19	9.62	7.95
U. S. Treasury Securities	0.73	0.76	0.85	0.63	0.13
U. S. Agency Securities (excl MBS)	1.82	1.97	1.99	1.70	1.85
Municipal Securities	1.35	1.36	1.36	1.26	1.18
Mortgage-Backed Securities	12.41	11.51	11.86	11.59	10.52
Asset-Backed Securities	0.51	0.54	0.51	0.62	0.39
Other Debt Securities	1.11	1.09	1.13	0.84	0.56
RE Loans Secured by 1-4 Family	14.49	14.97	14.73	15.14	15.77
Revolving	3.82	4.23	4.05	4.21	4.04
Closed-End, Sec by First Liens	9.62	9.35	9.35	9.38	9.83
Closed-End, Sec by Junior Liens	0.87	1.17	1.02	1.30	1.48
Commercial Real Estate Loans	16.15	18.64	17.75	19.88	22.89
Construction and Land Dev	2.48	3.91	3.37	5.28	7.50
Multifamily	1.57	1.65	1.59	1.62	1.57
Nonfarm Nonresidential	11.31	12.28	11.99	12.28	13.00
RE Loans Secured by Farmland	0.29	0.34	0.32	0.34	0.31
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	55.34	58.55	57.40	59.49	62.22
RE Loans Secured by 1-4 Family	25.65	25.51	25.52	25.20	24.64
Revolving	6.66	7.02	6.92	6.85	6.18
Closed-End	18.25	17.95	17.92	17.81	17.87
Commercial Real Estate Loans	26.78	29.73	28.90	30.65	34.15
Construction and Land Dev	4.18	6.19	5.52	8.02	11.06
Multifamily	2.69	2.70	2.63	2.58	2.40
Nonfarm Nonresidential	18.62	19.53	19.38	18.99	19.31
RE Loans Secured by Farmland	0.52	0.57	0.55	0.54	0.46
Loans to Depository Institutions	0.25	0.13	0.17	0.10	0.15
Commercial and Industrial Loans	19.89	19.36	19.95	19.90	20.85
Loans to Individuals	10.52	9.99	9.96	9.03	7.80
Credit Card Loans	3.10	2.40	2.54	1.52	1.21
Agricultural Loans	0.26	0.28	0.28	0.27	0.29
Loans to Foreign Govts and Inst	0.01	0.00	0.01	0.01	0.00
Other Loans and Leases	7.13	6.12	6.53	6.22	5.08

PERCENT OF TOTAL ASSETS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	10.97	10.17	10.19	9.62	7.95
Liquid Assets	27.23	25.20	25.95	24.18	21.51
Investment Securities	20.45	19.73	20.42	19.11	17.16
Net Loans and Leases	56.77	58.28	57.51	59.71	63.39
Net Lns, Ls & Stdby Ltrs of Credit	59.22	60.73	60.00	62.43	66.40
Core Deposits	55.35	53.51	53.81	51.08	46.50
Noncore Funding	26.68	28.84	28.80	32.59	37.61
Time Deposits of \$100K or More	6.21	7.19	6.69	7.50	9.21
Foreign Deposits	1.73	1.82	1.96	2.14	2.28
Fed Funds Purchased and Repos	3.85	4.01	4.09	4.43	5.81
Net Fed Funds Purchased (Sold)	2.21	2.64	2.58	3.36	4.62
Commercial Paper	0.11	0.15	0.12	0.12	0.28
Oth Borrowings W/Rem Mat 1 Yr or Less	2.39	2.76	2.53	3.36	5.61
Earning Assets Repr in 1 Year	42.44	42.95	42.48	42.90	44.44
Int-Bearing Liab Repr in 1 Year	13.87	15.97	14.96	19.48	23.53
Long-Term Debt Repr in 1 Year	1.66	2.11	2.03	1.96	2.02
Net Assets Repriceable in 1 Year	25.06	23.38	23.91	20.25	17.90
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.87	25.40	25.40	30.25	37.21
Net ST Noncore Funding Dependence	2.06	5.69	5.84	9.84	22.32
Short-Term Inv/ST Noncore Funding	86.06	68.89	67.65	55.57	31.65
Liq Asts-ST Noncore Fndg/Nonliq Asts	21.04	14.47	15.73	8.41	-3.84
Net Loans and Leases/Total Deposits	86.82	88.37	88.15	89.66	99.38
Net Loans and Leases/Core Deposits	113.32	121.80	120.03	140.58	150.98
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.91	0.71	0.28	0.11	-0.66
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.38	4.49	2.05	0.97	-4.29
Struct Notes Appr(Depr)/T1 Cap	-0.04	0.04	-0.03	-0.02	0.01
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.19	4.88	5.22	5.35	5.54
Available-For-Sale Securities	93.81	95.12	94.78	94.65	94.46
U. S. Treasury Securities	4.11	4.70	4.71	3.48	1.09
U. S. Agency Securities (excl MBS)	9.67	11.39	11.25	10.28	11.58
Municipal Securities	6.74	7.27	6.92	6.77	7.25
Mortgage-Backed Securities	59.28	57.18	57.24	59.41	63.84
Asset-Backed Securities	3.46	3.54	3.48	3.88	2.89
Other Debt Securities	7.04	6.50	6.78	5.16	3.86
Mutual Funds and Equity Securities	0.95	1.02	1.15	1.42	1.39
Debt Securities 1 Year or Less	18.37	17.34	17.10	16.99	18.06
Debt Securities 1 To 5 Years	23.76	26.22	27.34	23.78	18.00
Debt Securities Over 5 Years	52.01	51.28	50.65	52.85	59.42
Pledged Securities	47.85	52.17	50.95	54.10	66.91
Structured Notes, Fair Value	0.35	0.45	0.47	0.31	0.27

ANALYSIS RATIOS

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.50	1.23	1.10	1.96	1.20
Provision for Ln&Ls Losses/Avg Lns&Ls	0.83	1.97	1.80	3.07	1.79
Provision for Ln&Ls Losses/Net Losses	72.85	105.28	100.32	139.96	170.76
Ln&Ls Allowance/Total Loans & Leases	2.23	2.81	2.63	2.80	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.27	1.70	1.70	1.52	2.52
ALL/Nonaccrual Assets	107.85	95.35	99.32	92.12	115.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.55	75.49	78.32	72.80	87.10
Gross Ln&Ls Losses/Avg Loans & Leases	1.45	2.31	2.26	2.47	1.18
Recoveries/Avg Loans and Leases	0.23	0.20	0.20	0.13	0.08
Net Losses/Avg Loans and Leases	1.22	2.10	2.04	2.33	1.10
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.02	0.03	0.05	0.02	0.03
Recoveries/Prior Year-End Losses	9.22	6.82	9.74	13.00	21.90
Earnings Coverage of Net Losses (X)	3.76	2.50	2.54	1.67	2.24

NET LOAN AND LEASE LOSSES BY TYPE

Real Estate Loans	1.25	2.13	2.17	2.21	0.97
RE Loans Secured By 1-4 Family	1.04	1.44	1.43	1.41	0.61
Revolving	1.15	1.43	1.31	1.65	0.72
Closed-End	1.01	1.46	1.45	1.42	0.54
Commercial Real Estate Loans	1.24	2.61	2.64	2.81	1.13
Construction and Land Dev	3.24	6.47	6.60	6.64	2.87
Multifamily	0.77	1.17	1.21	1.09	0.36
Nonfarm Nonresidential	0.76	1.36	1.38	1.00	0.23
RE Loans Secured by Farmland	1.00	0.61	0.60	0.41	0.09
Commercial and Industrial Loans	0.78	1.62	1.57	2.44	0.82
Loans to Depository Institutions	0.01	0.09	0.05	0.04	0.00
Loans to Individuals	2.13	2.86	2.87	3.39	2.01
Credit Card Loans	3.88	6.10	5.94	5.75	8.43
Agricultural Loans	0.31	0.41	0.61	0.33	0.09
Loans to Foreign Governments & Inst	-0.09	-0.02	-0.13	0.00	0.05
Other Loans and Leases	0.39	0.70	0.72	1.44	0.54

PERCENT OF LOANS AND LEASES

09/30/2011

09/30/2010

12/31/2010

12/31/2009

12/31/2008

30-89 Days PD Loans and Leases

0.97

1.24

1.20

1.51

1.58

90+ Days PD Loans and Leases

0.68

0.79

0.78

0.66

0.35

Nonaccrual Loans and Leases

2.34

3.49

3.12

3.77

2.16

90+ Days PD and Nonaccrual Loans and Leases

3.13

4.43

4.07

4.51

2.58

30-89 Days PD Restructured

0.07

0.04

0.05

0.04

0.02

90+ Days PD Restructured

0.03

0.01

0.02

0.01

0.00

Nonaccrual Restructured

0.56

0.44

0.46

0.31

0.09

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.97

1.25

1.21

1.52

1.58

90+ Days Past Due Assets

0.68

0.80

0.79

0.67

0.35

Nonaccrual Assets

2.37

3.51

3.14

3.80

2.18

30+ Days PD & Nonaccrual Assets

4.21

5.78

5.38

6.16

4.24

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.81

2.69

2.40

2.83

1.71

90+ PD & Nonaccrual Assets + OREO

2.15

3.09

2.79

3.16

1.97

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets

2.46

3.06

2.79

3.04

1.72

Allowance for Loan & Lease Losses

209.59

194.12

201.05

180.34

141.96

Equity Cap + ALLL

21.09

24.73

23.64

27.89

17.33

Tier 1 Cap + ALLL

24.58

28.40

26.84

30.58

18.49

Loans & Leases + RE Acquired

4.22

4.92

4.70

4.78

2.61

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	1.14	1.41	1.38	1.74	1.78
- 90+ Days Past Due	0.82	1.01	0.95	0.74	0.36
- Nonaccrual	4.08	5.37	5.21	5.49	2.85
Coml & Indl - 30-89 Days PD	0.47	0.77	0.65	0.89	0.87
- 90+ Days Past Due	0.15	0.20	0.24	0.16	0.11
- Nonaccrual	1.24	2.33	1.91	2.48	1.15
Individuals - 30-89 Days PD	1.57	1.79	1.90	2.20	2.04
- 90+ Days Past Due	0.52	0.63	0.62	0.62	0.41
- Nonaccrual	0.31	0.46	0.44	0.63	0.37
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.09	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.17	0.02
Agricultural - 30-89 Days PD	0.21	0.45	0.37	0.77	0.47
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.02
- Nonaccrual	1.28	1.91	2.34	1.61	0.78
Foreign Govts- 30-89 Days PD	0.00	0.03	0.00	7.14	0.18
- 90+ Days Past Due	0.00	0.00	0.00	0.39	0.00
- Nonaccrual	0.29	0.82	0.62	0.00	0.07
Other Lns&Ls - 30-89 Days PD	0.27	0.40	0.49	0.66	0.69
- 90+ Days Past Due	0.05	0.11	0.08	0.07	0.07
- Nonaccrual	0.54	0.84	0.72	1.11	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.33	1.49	1.57	1.82	1.86
- 90+ Days Past Due	1.07	1.00	1.08	0.90	0.45
- Nonaccrual	2.88	3.21	3.31	3.32	1.80
Revolving - 30-89 Days PD	0.82	0.93	0.75	0.98	1.02
- 90+ Days Past Due	0.17	0.17	0.18	0.20	0.15
- Nonaccrual	0.98	1.31	1.33	1.19	0.78
Closed-End - 30-89 Days PD	1.58	1.77	1.98	2.20	2.23
- 90+ Days Past Due	1.41	1.35	1.45	1.18	0.56
- Nonaccrual	3.54	4.01	4.13	4.19	2.20
- Jr Lien 30-89 Days PD	0.15	0.18	0.19	0.22	0.21
- Jr Lien 90+ Days PD	0.03	0.05	0.05	0.05	0.03
- Jr Lien Nonaccrual	0.21	0.28	0.29	0.28	0.19
Commercial RE - 30-89 Days PD	0.78	1.27	1.10	1.53	1.63
- 90+ Days Past Due	0.42	0.66	0.57	0.43	0.20
- Nonaccrual	4.73	7.36	6.68	7.32	3.43
Const & Dev - 30-89 Days PD	1.30	2.09	1.67	2.80	2.97
- 90+ Days Past Due	1.46	1.63	1.57	0.81	0.39
- Nonaccrual	12.18	17.53	15.31	16.60	7.98
Multi family - 30-89 Days PD	0.58	1.01	0.83	1.14	1.10
- 90+ Days Past Due	0.20	0.55	0.41	0.32	0.07
- Nonaccrual	2.73	4.46	3.47	3.87	1.94
Nonfarm Nres- 30-89 Days PD	0.63	0.91	0.81	1.06	0.98
- 90+ Days Past Due	0.23	0.36	0.34	0.22	0.09
- Nonaccrual	3.31	4.53	4.23	4.02	1.27
Farmland - 30-89 Days PD	0.45	0.44	0.44	0.81	0.60
- 90+ Days Past Due	0.49	0.18	0.23	0.12	0.07
- Nonaccrual	4.34	4.37	5.18	3.11	1.02
Credit Card - 30-89 Days PD	1.15	1.39	1.30	1.82	1.95
- 90+ Days Past Due	0.69	1.00	0.97	1.28	1.19
- Nonaccrual	0.31	0.39	0.39	0.50	0.31

CAPITAL RATIOS	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	9.20	9.23	9.03	8.69	8.43
Tier 1 RBC Ratio	13.14	13.04	12.98	11.57	10.38
Total Risk-Based Capital Ratio	15.57	15.63	15.63	14.23	13.13
Tangible Tier 1 Leverage Ratio	8.89	8.94	8.70	8.34	8.12
Tangible Common Eq Cap/Tan Assets	7.57	7.04	7.05	5.83	4.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	26.94	24.47	24.60	25.34	25.49
Standby Letters of Credit	2.07	2.33	2.31	2.49	2.91
Commercial & Similar Letters of Credit	0.08	0.07	0.08	0.07	0.08
Securities Lent	0.66	0.81	0.84	0.85	0.90
Credit Derivatives (BHC as Guarantor)	2.67	2.54	2.54	2.55	1.39
Credit Derivatives (BHC as Beneficiary)	2.94	2.75	2.75	2.68	1.57
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	120.91	104.65	106.55	85.57	59.30
Interest Rate Contracts	90.98	80.88	81.56	65.75	44.46
Interest Rate Futures & Forward Contr	16.05	15.83	14.22	9.80	8.67
Written Options Contr (Int Rate)	5.04	5.66	5.08	4.88	2.99
Purchased Options Contr (Int Rate)	4.75	5.16	5.03	4.66	2.78
Interest Rate Swaps	62.19	48.97	51.76	41.23	26.10
Foreign Exchange Contracts	20.81	16.83	17.41	13.12	9.07
Futures & Forward Foreign Exch Contr	12.38	10.13	10.68	8.44	6.52
Written Options Contr (Foreign Exch)	0.74	0.73	0.62	0.55	0.31
Purchased Options Contr (Foreign Exch)	0.73	0.73	0.62	0.53	0.31
Foreign Exchange Rate Swaps	3.78	1.62	1.80	1.44	0.78
Equity, Commodity, & Other Deriv Contr	3.37	2.70	2.77	2.60	1.78
Commodity & Other Fut & Forward Contr	0.29	0.29	0.32	0.24	0.14
Written Options Contr (Comm & Other)	1.25	1.13	1.16	0.94	0.55
Purchased Options Contr (Comm & Oth)	0.91	0.65	0.68	0.67	0.56
Commodity & Other Swaps	0.48	0.32	0.35	0.35	0.33
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.65	49.52	50.50	50.09	47.91

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	84.82	88.11	87.69	89.28	86.19
Foreign Exchange Contracts	9.22	8.09	8.20	6.97	9.88
Equity, Comm, & Other Contracts	3.50	1.95	2.32	2.05	1.88
Futures and Forwards	25.44	25.65	25.42	19.21	18.51
Written Options	9.74	10.03	7.75	7.85	7.02
Exchange-Traded	0.39	0.27	0.33	0.26	0.35
Over-The-Counter	9.02	9.47	7.05	7.41	5.84
Purchased Options	4.65	3.95	4.43	5.07	4.69
Exchange-Traded	0.32	0.21	0.30	0.30	0.29
Over-The-Counter	3.93	3.50	3.72	4.52	4.12
Swaps	57.02	53.79	55.17	58.12	58.16
Held for Trading	51.36	47.25	51.39	47.50	48.51
Interest Rate Contracts	40.81	38.62	42.13	38.99	37.65
Foreign Exchange Contracts	4.89	4.02	4.23	3.58	4.45
Equity, Comm, & Other Contracts	1.38	0.95	1.09	1.05	1.04
Non-Traded	48.64	52.75	48.61	52.50	51.49
Interest Rate Contracts	37.28	46.82	42.57	47.64	45.50
Foreign Exchange Contracts	2.00	1.68	1.37	1.09	1.84
Equity, Comm, & Other Contracts	1.20	0.42	0.50	0.25	0.12
Deriv Contr (Excl Fut & FX LE 14 Days)	79.26	79.68	82.06	83.30	82.24
One Year or Less	32.59	30.53	31.48	29.75	27.58
Over 1 Year to 5 Years	26.99	29.21	29.26	32.85	30.35
Over 5 Years	12.81	12.88	14.32	12.21	13.63
Gross Negative Fair Value (Abs Val)	2.28	2.21	1.87	1.59	2.75
Gross Positive Fair Value	2.31	2.30	1.94	1.84	2.97
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.34	0.29	0.23	0.21	0.22
Gross Positive Fair Value (X)	0.35	0.30	0.23	0.21	0.24
Held for Trading (X)	0.29	0.24	0.19	0.16	0.20
Non-Traded (X)	0.04	0.03	0.03	0.02	0.03
Current Credit Exposure (X)	0.13	0.12	0.10	0.09	0.14
Credit Losses on Derivative Contracts	0.01	0.02	0.03	0.02	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.54	1.40	1.20	1.01	2.06

INSURANCE ACTIVITIES	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.09	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	46.09	47.20	45.80	48.36	45.50
Ins Under Assets(L/H)/Tot Ins Und Ast	53.91	52.80	54.20	51.64	54.50
Sep Acct Assets(L/H)/Total Life Ast	1.55	1.93	1.95	2.42	1.00
Ins Activities Revenue/Adj Oper Inc	0.96	0.93	1.00	1.08	0.98
Premium Inc/Ins Activities Revenue	12.02	12.56	14.18	14.67	10.11
Credit Rel Prem Inc/Tot Prem Inc	60.20	67.72	61.98	63.75	79.23
Other Prem Inc/Total Prem Inc	39.80	32.28	38.02	36.25	20.77
Ins Under Net Income/Consol Net Income	0.46	0.48	0.53	0.34	-0.09
Ins Net Inc (P/C)/Equity (P/C)	5.55	7.05	8.71	-4.71	-7.24
Ins Net Inc (L/H)/Equity (L/H)	3.76	4.93	5.19	4.19	5.14
Insur Ben, Losses, Exp/Insur Premiums	374.24	170.12	185.18	145.18	201.66
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.60	1.75	1.34	0.92	4.01
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.61	0.09	0.36	0.31	0.21
Net Assets Ins Under Subs/Cons Assets	0.02	0.02	0.02	0.02	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.36	9.26	9.27	9.42	10.81
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.38	1.05	1.39	0.83	0.43
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.54	3.55	3.65	3.35	2.72
Cost: Interest-Bearing Deposits	0.50	0.49	0.48	0.72	2.20
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	3.89	202.47	194.12	173.52	95.75
Commercial and Industrial Loans	0.88	2.29	1.06	1.51	0.49
Foreign Governments and Inst	-0.09	-0.02	-0.13	0.00	0.05
GROWTH RATES:					
Net Loans and Leases	29.79	16.22	22.97	-6.04	21.44
Total Selected Assets	55.39	9.33	16.43	4.40	3.43
Deposits	-1.76	-0.10	0.97	-12.79	-10.81

PROFITABILITY:	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	7.30	4.29	5.10	-4.66	-3.86
Bank Net Inc/Avg Eq Inv in Banks	8.03	4.26	5.21	-0.48	0.36
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.11	4.41	4.07	-1.56	-2.26
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.19	5.14	5.34	-7.22	-3.66
Bank Net Income/Parent Net Income	75.99	74.78	80.04	85.29	97.63
Nonbank Net Income/Parent Net Income	12.25	13.53	15.07	7.24	4.90
Sub BHCs Net Inc/Parent Net Income	83.10	82.56	83.04	88.86	80.03
LEVERAGE:					
Total Liabilities/Equity	33.81	36.00	36.76	37.77	31.65
Total Debt/Equity Capital	18.42	20.24	19.48	19.62	16.06
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.30	28.41	27.18	29.93	25.78
Tot Debt+Lns Guaranteed for Affl/Equity	21.03	23.67	23.07	23.12	17.80
Total Debt/Eq Cap - Exc Over Fair Value	18.64	20.34	19.58	19.95	16.24
Long-Term Debt/Equity Capital	14.33	16.29	16.08	15.74	11.65
Short-Term Debt/Equity Capital	3.27	3.29	2.77	3.30	3.22
Current Portion of LT Debt/Equity	0.17	0.41	0.34	0.14	0.18
Exc Cost Over Fair Value/Equity Cap	0.23	0.23	0.18	0.30	0.27
Long-Term Debt/Consolidated LT Debt	19.13	15.73	17.29	14.79	13.53
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.23	107.84	108.43	108.82	105.00
Total Investment in Subs/Equity	118.28	119.43	120.23	121.37	115.05
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.20	98.87	99.62	98.86	93.97
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.58	109.62	110.53	110.20	102.97
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.84	2.70	2.98	2.10	1.98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.49	9.80	7.87	9.08	6.67
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	108.88	81.07	112.73	84.29	93.34
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.69	93.75	115.72	99.52	96.96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.12	84.64	87.43	71.15	170.72
Pretax Oper Inc + Int Exp/Int Expense	540.05	-32.38	923.25	174.07	955.41
Div + Int From Subs/Int Exp + Div	128.86	78.97	128.12	78.11	108.98
Fees+Other Inc From Subs/Sal + Oth Exp	14.57	21.75	20.37	13.88	13.99
Net Inc/Curr Port of LT Debt+Pfd Div(X)	213.09	11.94	63.84	58.66	38.34
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	3.60	5.02	4.58	5.34	4.97
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.80	0.15	0.14	0.00	0.00
Nonaccrual	14.78	0.12	2.10	0.07	8.55
Total	15.58	1.07	4.03	0.21	8.55
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.01
To Nonbank Subsidiaries	1.49	1.19	1.21	1.17	0.60
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.63	1.30	1.28	1.31	0.86
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.15	7.17	7.97	6.27	4.34
Combined Thrift Assets	0.01	0.29	0.30	0.10	0.38
Combined Foreign Nonbank Sub Assets	0.72	0.76	0.77	0.59	0.09

PAYOUT RATIOS - PARENT

	09/30/2011	09/30/2010	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	85.14	205.15	73.55	106.22	121.59
Dividends Paid/Net Income	24.35	32.80	35.73	59.69	74.27
Net Income - Dividends/Avg Equity	5.26	2.32	3.13	-7.11	-8.15

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	72.05	34.52	83.88	59.06	76.03
Dividends From Nonbank Subs	6.51	9.64	12.50	7.65	4.14
Dividends From Subsidiary BHCs	44.32	13.84	32.86	7.04	12.71
Dividends From All Subsidiaries	156.02	84.90	187.24	85.50	111.97

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	31.82	19.40	27.49	60.02	92.30
Interest Income From Bank Subs	1.06	2.35	2.76	2.70	5.61
Mgt & Service Fees From Bank Subs	5.34	4.47	6.42	17.80	9.08
Other Income From Bank Subs	0.09	0.40	0.36	0.55	0.19
Operating Income From Bank Subs	45.99	45.43	57.64	86.13	134.96

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	33.65	57.94	53.42	66.78	62.85
Interest Income From Nonbank Subs	11.24	28.73	14.96	61.03	14.32
Mgt & Serv Fees From Nonbank Subs	1.96	3.90	5.73	4.56	4.47
Other Income From Nonbank Subs	0.05	0.09	0.09	0.99	0.01
Operating Inc From Nonbank Subs	59.43	124.70	96.30	145.41	89.90

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	34.98	30.49	50.38	42.02	134.04
Interest Inc From Subsidiary BHCs	1.22	10.38	1.39	1.41	20.51
Mgt & Serv Fees From Sub BHCs	1.04	2.04	2.41	2.35	3.96
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	39.03	42.91	54.18	45.78	158.51

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	32.67	16.56	24.89	32.65	48.64
Interest Income From Bank Subs	3.55	7.56	3.50	6.16	5.08
Mgt & Serv Fees From Bank Subs	5.27	11.82	10.18	7.20	4.24
Other Income From Bank Subs	0.00	0.09	0.01	0.03	0.09
Operating Income From Bank Subs	51.83	46.61	46.82	54.97	68.46

Dividends From Nonbank Subs	4.47	10.77	8.28	5.57	3.96
Interest Income From Nonbank Subs	4.34	4.54	4.14	4.19	2.40
Mgt & Serv Fees From Nonbank Subs	0.36	0.33	0.33	0.13	0.09
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	13.21	19.52	16.65	12.90	8.49

Dividends From Subsidiary BHCs	10.08	5.23	8.88	3.66	9.98
Interest Inc From Subsidiary BHCs	0.25	0.47	0.26	0.71	0.91
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.01	0.03
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.61	8.53	10.64	6.85	14.04

Loans and Adv From Subs/ST Debt	386.05	359.30	718.14	585.90	307.18
Loans and Adv From Subs/Total Debt	61.36	99.48	73.30	130.59	86.37

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.03	0.85	1.18	2.63	3.11	3.50	4.01	4.94	69
+ Non-interest Income	1.67	0.22	0.42	0.91	1.54	2.24	3.12	3.84	69
- Overhead Expense	3.15	1.56	1.93	2.69	3.05	3.67	4.44	4.65	69
- Provision for Losses	0.50	-0.02	0.03	0.19	0.39	0.77	1.12	1.38	69
+ Securities Gains (Losses)	0.05	-0.03	-0.01	0.00	0.03	0.09	0.18	0.27	69
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	69
= Pretax Net Oper Income (TE)	1.18	-0.44	0.11	0.63	1.17	1.71	2.17	2.63	69
Net Operating Income	0.76	-0.32	0.04	0.45	0.71	1.13	1.38	1.72	69
Net Income	0.76	-0.23	0.05	0.45	0.71	1.10	1.38	1.68	69
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.34	1.89	2.87	3.76	4.35	4.93	5.46	6.86	69
Interest Expense	0.91	0.28	0.37	0.63	0.76	1.17	1.90	2.10	69
Net Interest Income (TE)	3.37	0.91	1.30	2.97	3.42	3.90	4.64	5.50	69
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	1.22	0.02	0.25	0.46	1.15	1.60	2.76	3.26	69
Earnings Coverage of Net Losses (X)	3.75	0.32	0.58	1.30	2.07	4.38	11.69	19.84	68
Ln&Ls Allowance/Total Loans & Leases	2.22	0.57	1.02	1.50	2.17	2.82	3.60	4.43	69
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.93	0.49	0.70	1.71	2.57	3.63	5.25	8.73	69
30-89 Days Past Due Loans and Leases	0.97	0.19	0.35	0.57	0.91	1.24	1.76	2.24	69
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.86	-19.41	-8.37	9.64	16.17	30.03	53.56	62.64	69
Net ST Noncore Funding Dependence	2.06	-82.53	-20.88	-2.01	6.18	11.46	17.74	21.59	69
Net Loans and Leases/Total Assets	56.77	16.41	32.30	43.29	60.83	66.34	71.23	73.76	69
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.20	4.74	6.75	7.60	9.33	10.51	11.61	12.39	69
Equity Capital/Total Assets	10.80	7.35	7.60	9.49	10.47	12.42	14.15	14.71	69
Equity Capital+Minority Int/Total Assets	11.02	7.46	7.93	9.54	10.68	12.42	14.17	16.44	69
Tier 1 Common Eq Cap / T RWA	11.11	5.51	8.01	9.35	11.22	13.02	14.11	15.85	69
Net Loans&Ls/Equity Capital (X)	5.18	1.65	3.25	4.05	5.20	6.16	7.10	7.52	69
Cash Dividends/Net Income	24.35	0.00	0.00	3.31	18.54	39.00	76.78	89.46	65
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	5.25	-5.29	-0.49	2.06	5.23	8.29	11.38	13.95	69
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.27	0.00	0.00	0.00	0.00	4.96	18.76	24.04	69
Long-Term Debt/Equity Capital	14.32	0.00	0.00	0.00	6.11	25.50	53.88	78.69	69
Equity Investment in Subs/Equity Cap	108.23	90.50	93.12	99.15	105.97	114.52	127.08	144.08	69
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	110.68	-51.20	-26.59	44.29	96.38	165.50	275.94	463.93	68

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.91	1.70	2.63	3.36	3.91	4.34	5.04	6.13	69
Less: Interest Expense	0.83	0.24	0.33	0.55	0.67	1.09	1.63	2.05	69
Equals: Net Interest Income (TE)	3.03	0.85	1.18	2.63	3.11	3.50	4.01	4.94	69
Plus: Non-Interest Income	1.67	0.22	0.42	0.91	1.54	2.24	3.12	3.84	69
Equals: Adj Operating Income (TE)	4.74	2.52	3.39	4.03	4.64	5.27	6.19	7.76	69
Less: Overhead Expense	3.15	1.56	1.93	2.69	3.05	3.67	4.44	4.65	69
Less: Provision for Loan and Lease Losses	0.50	-0.02	0.03	0.19	0.39	0.77	1.12	1.38	69
Plus: Realized G/L on HTM Sec	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	69
Plus: Realized G/L on AFS Sec	0.06	-0.03	-0.01	0.00	0.03	0.09	0.18	0.27	69
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Pretax Net Oper Inc (TE)	1.18	-0.44	0.11	0.63	1.17	1.71	2.17	2.63	69
Less: Applicable Income Taxes (TE)	0.40	-0.05	0.04	0.21	0.40	0.58	0.77	0.96	69
Less: Minority Interest	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.03	69
Equals: Net Operating Income	0.76	-0.32	0.04	0.45	0.71	1.13	1.38	1.72	69
Plus: Net Extraordinary Items	-0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Income	0.76	-0.23	0.05	0.45	0.71	1.10	1.38	1.68	69
Memo: Net Income (Last Four Qtrs)	0.70	-0.69	0.04	0.32	0.69	1.07	1.29	1.47	68
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.20	82.59	85.27	87.75	90.03	92.53	95.19	96.73	69
Avg Int-Bearing Funds / Avg Assets	71.11	55.39	60.18	65.58	70.98	75.28	82.54	85.96	69
Int Income (TE) / Avg Earning Assets	4.34	1.89	2.87	3.76	4.35	4.93	5.46	6.86	69
Int Expense / Avg Earning Assets	0.91	0.28	0.37	0.63	0.76	1.17	1.90	2.10	69
Net Int Inc (TE) / Avg Earn Assets	3.37	0.91	1.30	2.97	3.42	3.90	4.64	5.50	69
YIELD OR COST:									
Total Loans and Leases (TE)	5.36	2.82	4.00	4.57	5.19	5.89	6.91	9.14	69
Interest-Bearing Bank Balances	0.35	0.04	0.13	0.22	0.27	0.38	0.76	1.04	69
Fed Funds Sold & Reverse Repos	0.39	-0.00	0.00	0.09	0.25	0.60	1.32	1.87	59
Trading Assets	1.46	0.00	0.00	0.00	0.93	2.44	4.19	7.12	56
Total Earning Assets	4.28	1.82	2.84	3.72	4.28	4.78	5.45	6.79	69
Investment Securities (TE)	3.02	1.03	1.59	2.54	3.03	3.60	4.09	4.56	69
U.S. Treasury & Agency Sec (excl MBS)	1.71	0.29	0.48	1.03	1.37	2.28	3.66	4.21	68
Mortgage-Backed Securities	3.30	1.95	2.32	2.79	3.18	3.80	4.25	5.10	69
All Other Securities	4.57	0.95	2.09	2.75	4.33	6.04	8.05	9.55	69
Interest-Bearing Deposits	0.70	0.22	0.26	0.49	0.63	0.92	1.18	1.65	69
Time Deposits of \$100K or More	1.31	0.11	0.53	0.79	1.31	1.67	2.14	2.57	68
Time Deposits < \$100K	1.51	0.55	0.72	1.16	1.49	1.88	2.29	2.68	68
Other Domestic Deposits	0.39	0.15	0.20	0.24	0.32	0.46	0.77	0.93	69
Foreign Deposits	0.49	0.09	0.11	0.21	0.30	0.58	1.28	2.64	43
Fed Funds Purchased and Repos	0.81	0.00	0.09	0.13	0.24	1.17	3.25	4.17	64
Other Borrowed Funds & Trading Liab	2.52	0.23	0.58	1.35	2.27	3.48	4.66	7.25	69
All Interest-Bearing Funds	1.14	0.43	0.51	0.79	1.01	1.56	2.00	2.55	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	67.97	39.58	47.55	56.28	62.73	76.07	99.50	110.53	69
Avg Assets per Employee (\$000)	6390.95	2892.51	3356.38	4743.40	5519.13	6879.77	11928.3	13474.0	69
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.11	0.00	0.00	1.04	2.95	5.21	7.52	10.02	67
Overhead Exp / NII + Non-Int Income	67.69	45.29	51.90	59.93	66.35	74.17	80.49	92.55	69
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.15	1.56	1.93	2.69	3.05	3.67	4.44	4.65	69
Personnel Expense	1.53	0.73	0.82	1.26	1.53	1.73	2.23	2.41	69
Net Occupancy Expense	0.36	0.13	0.18	0.28	0.36	0.41	0.56	0.65	69
Other Operating Expenses	1.20	0.56	0.72	0.87	1.12	1.33	1.87	2.76	69
Overhead Less Non-Interest Income	1.45	-0.25	0.33	1.06	1.47	1.94	2.25	2.43	69
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	66.91	45.28	50.91	59.50	66.09	73.48	80.42	91.65	69
Personnel Expense	32.88	18.34	21.03	27.97	33.61	38.63	41.15	43.28	69
Net Occupancy Expense	7.95	2.28	4.59	6.28	7.63	9.27	11.18	13.34	69
Other Operating Expenses	25.31	15.39	17.91	20.48	23.70	28.99	34.76	40.94	69
Total Non-Interest Income	34.24	6.85	12.92	22.43	31.36	41.73	69.48	77.11	69
Fiduciary Activities Income	2.84	0.00	0.00	0.16	1.84	4.38	7.74	21.49	69
Serv Charges on Deposit Accts - Domestic	5.69	0.00	0.02	2.39	5.58	7.91	10.30	12.40	69
Trading Revenue	1.66	-0.23	-0.00	0.00	0.42	2.15	6.46	11.57	69
Investment Banking Fees & Commissions	3.16	0.00	0.04	0.93	1.98	3.66	10.25	13.23	69
Venture Capital Revenue	0.13	-0.07	0.00	0.00	0.00	0.09	0.84	1.45	69
Net Servicing Fees	0.68	-2.47	-1.61	0.00	0.21	0.98	2.67	7.11	69
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	69
Insurance Activities Revenue	0.95	0.00	0.00	0.05	0.42	1.63	3.24	5.57	69
Net Gain (Loss) - Sales Loans, OREO, Oth	0.51	-7.69	-2.63	-0.44	0.11	1.89	3.44	6.30	69
Other Non-Interest Income	12.29	0.91	4.03	7.73	11.62	16.40	22.36	27.56	69
Overhead Less Non-Interest Income	32.21	-3.42	5.73	21.97	31.51	43.97	52.14	57.37	69
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	28.41	8.96	16.73	24.27	29.36	33.10	37.01	39.04	64
Appl Inc Tax+TE/Pretax NOI+TE	33.94	19.29	25.96	29.30	33.56	37.00	41.47	49.58	64

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.20	0.09	2.52	20.05	35.36	44.31	50.40	54.85	69
Commercial and Industrial Loans	11.52	0.20	0.73	6.49	10.97	16.61	21.11	23.70	69
Loans to Individuals	6.04	0.05	0.11	0.90	3.25	9.42	15.35	34.80	69
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.08	0.65	1.06	69
Agricultural Loans	0.14	0.00	0.00	0.00	0.03	0.27	0.60	0.69	69
Other Loans and Leases	3.41	0.01	0.32	1.50	3.21	5.09	7.11	9.59	69
Net Loans and Leases	56.77	16.41	32.30	43.29	60.83	66.34	71.23	73.76	69
Debt Securities Over 1 Year	15.99	0.87	4.34	11.48	14.16	18.84	30.81	40.02	69
Mutual Funds and Equity Securities	0.13	0.00	0.00	0.01	0.08	0.20	0.46	0.82	69
Subtotal	74.36	27.41	43.29	69.64	78.53	82.95	87.35	88.62	69
Interest-Bearing Bank Balances	4.54	0.27	0.63	1.44	3.09	6.74	12.05	16.44	69
Federal Funds Sold & Reverse Repos	1.44	0.00	0.00	0.00	0.08	0.93	8.69	15.22	69
Debt Securities 1 Year or Less	3.24	0.02	0.16	0.69	2.11	5.40	7.69	14.85	69
Trading Assets	1.56	0.00	0.00	0.01	0.40	1.47	6.32	16.39	69
Total Earning Assets	87.76	80.19	82.87	85.08	87.58	90.18	92.73	93.34	69
Non-Int Cash and Due From Dep Inst	1.57	0.46	0.78	1.08	1.41	1.86	2.60	4.06	69
Other Real Estate Owned	0.33	0.00	0.01	0.08	0.22	0.49	0.85	1.01	69
All Other Assets	10.52	4.90	5.07	7.68	10.70	12.89	14.78	17.23	69
MEMORANDA:									
Short-Term Investments	10.97	1.59	2.20	4.09	8.12	16.31	26.62	45.41	69
U.S. Treasury Securities	0.73	0.00	0.00	0.00	0.09	1.23	3.51	5.04	69
U.S. Agency Securities (excl MBS)	1.82	0.00	0.00	0.07	0.98	2.52	6.83	11.75	69
Municipal Securities	1.34	0.00	0.02	0.09	0.89	1.96	3.63	6.53	69
Mortgage-Backed Securities	12.41	0.12	1.32	5.80	11.45	17.63	25.62	35.11	69
Asset-Backed Securities	0.50	0.00	0.00	0.00	0.04	0.63	1.95	4.37	69
Other Debt Securities	1.10	0.00	0.00	0.02	0.36	1.41	4.75	6.11	69
RE Loans Secured by 1-4 Family	14.49	0.00	1.58	7.54	13.96	20.26	26.78	28.57	69
Revolving	3.82	0.00	0.04	1.18	3.34	5.61	8.74	10.33	69
Closed-End, Sec by First Liens	9.61	0.00	1.13	4.12	9.00	14.23	19.02	22.84	69
Closed-End, Sec by Junior Liens	0.86	0.00	0.00	0.22	0.71	1.21	1.93	3.13	69
Commercial Real Estate Loans	16.15	0.03	0.31	8.17	14.42	25.33	34.90	37.27	69
Construction and Land Dev	2.47	0.00	0.06	0.89	2.05	3.64	5.92	6.94	69
Multifamily	1.56	0.00	0.01	0.51	1.20	2.53	4.08	4.50	69
Nonfarm Nonresidential	11.31	0.01	0.14	5.85	10.70	16.86	23.80	28.44	69
RE Loans Secured by Farmland	0.29	0.00	0.00	0.00	0.07	0.37	1.42	1.81	69
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	55.34	1.70	13.00	44.47	59.00	70.74	77.78	82.09	69
RE Loans Secured by 1-4 Family	25.64	0.00	3.27	15.61	25.73	34.36	44.92	52.32	69
Revolving	6.66	0.00	0.10	2.11	5.74	10.66	14.29	16.70	69
Closed-End	18.24	0.00	2.58	8.19	17.38	25.31	36.41	41.79	69
Commercial Real Estate Loans	26.77	0.44	1.77	14.30	27.45	38.84	51.70	55.80	69
Construction and Land Dev	4.17	0.01	0.40	1.71	3.67	6.07	9.85	11.05	69
Multifamily	2.68	0.00	0.13	0.96	2.17	3.99	6.02	9.54	69
Nonfarm Nonresidential	18.61	0.04	1.06	11.27	17.59	27.41	34.35	38.97	69
RE Loans Secured by Farmland	0.52	0.00	0.00	0.00	0.15	0.56	2.61	3.76	69
Loans to Depository Institutions	0.25	0.00	0.00	0.00	0.00	0.16	1.04	3.01	69
Commercial and Industrial Loans	19.88	0.60	1.94	13.40	18.19	25.63	37.10	42.71	69
Loans to Individuals	10.51	0.12	0.34	1.75	6.00	15.54	30.71	53.57	69
Credit Card Loans	3.10	0.00	0.00	0.00	0.19	1.64	16.67	38.48	69
Agricultural Loans	0.25	0.00	0.00	0.00	0.08	0.44	1.04	1.45	69
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	69
Other Loans and Leases	7.13	0.02	0.55	2.42	5.34	9.04	16.16	35.43	69

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.97	1.59	2.20	4.09	8.12	16.31	26.62	45.41	69
Liquid Assets	27.23	11.94	15.19	17.68	21.81	32.99	50.74	59.04	69
Investment Securities	20.44	7.01	8.71	13.65	17.66	24.57	41.38	48.54	69
Net Loans and Leases	56.77	16.41	32.30	43.29	60.83	66.34	71.23	73.76	69
Net Lns, Ls & Stdby Ltrs of Credit	59.21	18.10	36.91	45.20	63.70	68.73	73.88	77.40	69
Core Deposits	55.34	12.52	17.34	41.05	60.12	68.72	72.87	77.93	69
Noncore Funding	26.67	8.29	10.76	14.70	22.08	35.59	54.31	60.12	69
Time Deposits of \$100K or More	6.20	0.18	1.33	3.08	4.53	9.32	11.97	17.25	69
Foreign Deposits	1.73	0.00	0.00	0.00	0.39	1.99	5.54	20.64	69
Fed Funds Purchased and Repos	3.84	0.00	0.00	0.63	2.39	7.26	11.33	14.02	69
Net Fed Funds Purchased (Sold)	2.20	-7.34	-1.85	0.02	1.24	3.69	9.51	10.82	69
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.57	1.71	69
Oth Borrowings W/Rem Mat 1 Yr or Less	2.39	0.00	0.03	0.43	1.91	3.74	5.81	8.95	69
Earning Assets Repr in 1 Year	42.44	13.96	22.05	31.97	44.19	52.10	60.45	66.60	69
Int-Bearing Liab Repr in 1 Year	13.87	2.88	4.08	7.22	9.33	17.93	36.29	44.00	69
Long-Term Debt Repr in 1 Year	1.66	0.00	0.00	0.00	0.50	2.70	6.75	11.35	69
Net Assets Repriceable in 1 Year	25.06	-11.65	-0.66	14.06	26.35	35.25	45.60	50.49	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.86	-19.41	-8.37	9.64	16.17	30.03	53.56	62.64	69
Net ST Noncore Funding Dependence	2.06	-82.53	-20.88	-2.01	6.18	11.46	17.74	21.59	69
Short-Term Inv/ST Noncore Funding	86.05	10.34	15.52	27.10	61.49	104.19	223.23	340.85	69
Liq Asts-ST Noncore Fndg/Nonliq Asts	21.03	-13.21	-7.33	5.68	12.26	30.78	60.23	92.50	69
Net Loans and Leases/Total Deposits	86.81	37.29	49.22	69.87	85.85	95.34	122.10	200.84	69
Net Loans and Leases/Core Deposits	113.31	51.79	54.84	85.61	98.27	117.16	216.39	355.20	69
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.90	-1.08	-0.44	0.00	0.06	1.25	4.02	7.45	43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.38	-1.59	-0.28	1.27	3.45	6.47	11.31	14.94	69
Struct Notes Appr(Depr)/T1 Cap	-0.03	-1.81	-0.55	-0.04	-0.00	0.00	0.04	0.13	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.18	0.00	0.00	0.00	0.30	7.32	25.64	48.12	69
Available-For-Sale Securities	93.81	45.27	70.71	91.12	99.61	100.00	100.00	100.00	69
U.S. Treasury Securities	4.10	0.00	0.00	0.00	0.63	4.73	20.28	24.34	69
U.S. Agency Securities (excl MBS)	9.67	0.00	0.00	0.62	4.10	17.21	30.28	50.90	69
Municipal Securities	6.73	0.01	0.13	0.81	4.74	11.99	17.66	26.45	69
Mortgage-Backed Securities	59.28	4.82	13.91	33.07	65.04	80.36	94.50	96.81	69
Asset-Backed Securities	3.46	0.00	0.00	0.00	0.27	4.02	13.42	25.30	69
Other Debt Securities	7.03	0.00	0.01	0.10	1.89	13.56	24.67	36.16	69
Mutual Funds and Equity Securities	0.94	0.00	0.00	0.07	0.42	1.25	3.61	6.20	69
Debt Securities 1 Year or Less	18.37	0.35	1.64	3.85	11.04	32.13	41.35	56.99	69
Debt Securities 1 To 5 Years	23.75	0.33	1.72	6.34	16.96	38.54	58.03	71.00	69
Debt Securities Over 5 Years	52.00	1.44	11.21	24.07	52.74	78.31	90.61	93.28	69
Pledged Securities	47.85	9.51	13.97	28.44	42.39	68.87	76.72	87.99	69
Structured Notes, Fair Value	0.34	0.00	0.00	0.00	0.00	0.03	2.32	4.55	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.50	-0.02	0.03	0.19	0.39	0.77	1.12	1.38	69
Provision for Ln&Ls Losses/Avg Lns&Ls	0.83	-0.07	0.08	0.31	0.67	1.22	1.72	2.19	69
Provision for Ln&Ls Losses/Net Losses	72.85	-3.98	20.91	45.01	72.61	94.11	114.43	159.79	68
Ln&Ls Allowance/Total Loans & Leases	2.22	0.57	1.02	1.50	2.17	2.82	3.60	4.43	69
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.27	0.91	1.10	1.39	1.80	2.77	4.31	6.62	67
ALLL/Nonaccrual Assets	107.85	28.78	39.06	65.88	95.45	124.51	223.53	324.86	67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	85.54	21.41	36.34	49.57	71.89	104.55	160.09	265.66	68
Gross Ln&Ls Losses/Avg Loans & Leases	1.45	0.23	0.37	0.62	1.34	1.76	3.24	4.11	69
Recoveries/Avg Loans and Leases	0.23	0.01	0.04	0.10	0.18	0.30	0.46	0.88	69
Net Losses/Avg Loans and Leases	1.22	0.02	0.25	0.46	1.15	1.60	2.76	3.26	69
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00	0.02	0.07	0.16	69
Recoveries/Prior Year-End Losses	9.22	2.93	3.47	5.79	7.98	12.53	16.31	20.43	67
Earnings Coverage of Net Losses (X)	3.75	0.32	0.58	1.30	2.07	4.38	11.69	19.84	68
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	1.25	0.00	0.11	0.40	1.22	1.67	2.91	3.42	68
RE Loans Secured By 1-4 Family	1.03	0.00	0.06	0.32	0.91	1.60	2.17	3.13	66
Revolving	1.15	0.00	0.00	0.28	0.96	1.90	2.98	3.50	65
Closed-End	1.00	0.00	0.04	0.24	0.81	1.59	2.20	3.48	66
Commercial Real Estate Loans	1.23	-0.07	0.00	0.39	0.93	1.75	3.06	4.06	68
Construction and Land Dev	3.23	0.00	0.00	0.64	2.61	5.22	7.51	12.59	67
Multifamily	0.77	-0.01	0.00	0.00	0.39	1.21	2.40	4.85	66
Nonfarm Nonresidential	0.76	-0.05	0.00	0.21	0.74	1.12	1.89	2.18	68
RE Loans Secured by Farmland	1.00	-0.04	0.00	0.00	0.08	0.88	3.83	9.21	56
Commercial and Industrial Loans	0.78	0.00	0.04	0.31	0.72	1.08	1.85	2.49	69
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	40
Loans to Individuals	2.12	0.10	0.32	0.61	1.78	3.16	4.89	6.83	64
Credit Card Loans	3.88	-13.29	0.00	2.23	4.05	5.49	7.19	7.86	46
Agricultural Loans	0.30	-1.70	-0.24	-0.01	0.00	0.47	1.43	3.37	52
Loans to Foreign Governments & Inst	-0.09	-1.41	-0.70	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.39	-0.08	-0.00	0.00	0.24	0.59	1.21	1.63	67

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.97	0.19	0.35	0.57	0.91	1.24	1.76	2.24	69
90+ Days PD Loans and Leases	0.68	0.00	0.01	0.13	0.34	1.17	2.10	2.55	69
Nonaccrual Loans and Leases	2.33	0.35	0.62	1.24	2.04	2.95	4.03	7.45	69
90+ Days PD and Nonaccrual Loans and Leases	3.12	0.55	1.02	1.78	2.64	4.06	6.34	9.48	69
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.02	0.10	0.24	0.31	69
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.05	0.09	0.21	69
Nonaccrual Restructured	0.56	0.00	0.06	0.20	0.52	0.73	1.21	1.94	69
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.97	0.19	0.35	0.57	0.93	1.24	1.76	2.24	69
90+ Days Past Due Assets	0.68	0.00	0.01	0.13	0.34	1.22	2.13	2.55	69
Nonaccrual Assets	2.36	0.35	0.62	1.40	2.10	2.96	4.03	7.50	69
30+ Days PD & Nonaccrual Assets	4.21	0.91	1.54	2.41	3.54	5.21	8.45	12.35	69
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.80	0.19	0.33	1.06	1.67	2.50	3.15	4.48	69
90+ PD & Nonaccrual Assets + OREO	2.15	0.21	0.36	1.17	1.93	2.97	3.94	5.07	69
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.46	0.18	0.43	1.36	2.20	3.31	4.86	6.68	69
Allowance for Loan & Lease Losses	209.58	49.01	64.01	129.77	185.21	265.35	420.24	536.44	69
Equity Cap + ALLL	21.08	1.90	4.76	9.26	17.75	28.34	43.80	66.02	69
Tier 1 Cap + ALLL	24.57	2.79	5.92	12.26	23.16	33.27	45.27	65.62	69
Loans & Leases + RE Acquired	4.21	0.92	1.63	2.18	3.70	5.50	8.34	11.82	69

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.14	0.05	0.27	0.54	0.98	1.56	2.25	2.76	68
- 90+ Days Past Due	0.81	0.00	0.00	0.06	0.31	1.21	2.77	4.75	68
- Nonaccrual	4.07	0.37	1.22	1.88	3.17	4.95	10.18	14.55	68
Coml & Indl - 30-89 Days PD	0.46	0.00	0.04	0.19	0.40	0.62	0.91	1.73	69
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.06	0.17	0.61	1.25	69
- Nonaccrual	1.23	0.03	0.18	0.62	1.12	1.62	2.19	4.12	69
Individuals - 30-89 Days PD	1.56	0.03	0.44	0.84	1.34	1.98	3.17	4.69	69
- 90+ Days Past Due	0.52	0.00	0.00	0.03	0.23	0.97	1.78	2.76	69
- Nonaccrual	0.30	0.00	0.00	0.02	0.19	0.54	1.03	1.44	69
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	40
Agricultural - 30-89 Days PD	0.21	0.00	0.00	0.00	0.05	0.26	0.81	1.40	52
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.14	0.31	52
- Nonaccrual	1.28	0.00	0.00	0.00	0.52	1.88	3.60	7.88	52
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.00	0.00	1.09	15
Other Lns&LS - 30-89 Days PD	0.27	0.00	0.00	0.03	0.17	0.36	0.98	1.57	67
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.33	0.40	67
- Nonaccrual	0.54	0.00	0.00	0.03	0.30	0.84	1.90	2.46	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.32	0.11	0.36	0.74	1.09	1.77	2.71	3.54	66
- 90+ Days Past Due	1.06	0.00	0.00	0.03	0.29	1.33	5.46	6.29	66
- Nonaccrual	2.88	0.20	0.35	1.10	1.83	3.58	9.76	12.86	66
Revolving - 30-89 Days PD	0.81	0.00	0.10	0.36	0.72	1.10	1.68	2.42	65
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.06	0.31	0.59	0.72	65
- Nonaccrual	0.98	0.00	0.00	0.37	0.74	1.45	2.41	4.30	65
Closed-End - 30-89 Days PD	1.57	0.00	0.26	0.82	1.26	2.23	3.41	4.23	66
- 90+ Days Past Due	1.41	0.00	0.00	0.03	0.42	2.27	6.69	9.34	66
- Nonaccrual	3.53	0.22	0.43	1.42	2.37	4.41	11.56	13.61	66
- Jr Lien 30-89 Days PD	0.14	0.00	0.00	0.03	0.12	0.22	0.44	0.54	66
- Jr Lien 90+ Days PD	0.03	0.00	0.00	0.00	0.01	0.05	0.13	0.17	66
- Jr Lien Nonaccrual	0.20	0.00	0.00	0.03	0.14	0.43	0.58	0.72	66
Commercial RE - 30-89 Days PD	0.78	0.00	0.05	0.30	0.73	1.13	1.94	2.54	68
- 90+ Days Past Due	0.42	0.00	0.00	0.01	0.16	0.64	2.02	2.98	68
- Nonaccrual	4.72	0.32	1.47	2.41	3.94	6.31	9.88	11.78	68
Const & Dev - 30-89 Days PD	1.30	0.00	0.00	0.43	0.86	2.06	3.49	5.16	67
- 90+ Days Past Due	1.46	0.00	0.00	0.00	0.28	1.86	7.29	9.83	67
- Nonaccrual	12.17	0.28	1.71	6.38	10.77	15.73	24.91	35.23	67
Multifamily - 30-89 Days PD	0.57	0.00	0.00	0.07	0.34	0.86	1.81	3.39	66
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.22	0.95	1.75	66
- Nonaccrual	2.72	0.00	0.00	0.64	1.85	4.04	6.87	13.32	66
Nonfarm Nres- 30-89 Days PD	0.63	0.00	0.01	0.21	0.60	0.95	1.37	2.08	68
- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.07	0.35	1.08	1.16	68
- Nonaccrual	3.30	0.00	0.37	1.32	2.94	4.18	7.00	11.18	68
Farmland - 30-89 Days PD	0.44	0.00	0.00	0.00	0.17	0.59	2.02	2.20	56
- 90+ Days Past Due	0.49	0.00	0.00	0.00	0.00	0.13	2.77	5.55	56
- Nonaccrual	4.33	0.00	0.00	0.54	2.10	6.54	15.51	52.96	56
Credit Card - 30-89 Days PD	1.14	0.00	0.00	0.27	1.14	1.69	2.36	3.27	46
- 90+ Days Past Due	0.69	0.00	0.00	0.00	0.58	1.31	1.88	2.04	46
- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.44	1.54	1.60	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.20	4.74	6.75	7.60	9.33	10.51	11.61	12.39	69
Tier 1 RBC Ratio	13.13	7.76	10.61	11.52	12.98	14.34	16.11	17.73	69
Total Risk-Based Capital Ratio	15.56	9.78	12.54	13.98	15.38	16.83	18.53	19.70	69
Tangible Tier 1 Leverage Ratio	8.89	4.35	6.29	7.45	9.01	10.23	11.40	11.93	69
Tangible Common Eq Cap/Tan Assets	7.56	3.49	4.84	6.45	7.58	8.84	9.71	10.21	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	26.93	7.10	8.97	14.76	23.69	32.03	47.20	121.71	69
Standby Letters of Credit	2.06	0.04	0.15	0.52	1.63	3.44	5.25	5.81	69
Commercial & Similar Letters of Credit	0.08	0.00	0.00	0.00	0.03	0.13	0.28	0.38	69
Securities Lent	0.66	0.00	0.00	0.00	0.00	0.00	3.95	9.15	69
Credit Derivatives (BHC as Guarantor)	2.67	0.00	0.00	0.00	0.00	0.10	0.97	83.71	69
Credit Derivatives (BHC as Beneficiary)	2.94	0.00	0.00	0.00	0.00	0.23	2.33	88.38	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	120.90	0.69	2.02	6.47	19.03	63.65	395.06	1953.06	69
Interest Rate Contracts	90.98	0.30	1.12	4.57	16.83	49.41	269.38	1588.14	69
Interest Rate Futures & Forward Contr	16.05	0.00	0.00	0.01	1.21	9.25	88.87	163.99	69
Written Options Contr (Int Rate)	5.04	0.00	0.00	0.06	0.94	2.55	17.44	92.62	69
Purchased Options Contr (Int Rate)	4.74	0.00	0.00	0.00	0.31	3.12	14.69	89.42	69
Interest Rate Swaps	62.19	0.00	0.10	2.58	10.48	33.68	141.28	1132.44	69
Foreign Exchange Contracts	20.81	0.00	0.00	0.00	0.51	5.42	124.84	301.98	69
Futures & Forward Foreign Exch Contr	12.38	0.00	0.00	0.00	0.47	4.39	80.03	180.45	69
Written Options Contr (Foreign Exch)	0.73	0.00	0.00	0.00	0.00	0.06	0.93	17.85	69
Purchased Options Contr (Foreign Exch)	0.72	0.00	0.00	0.00	0.00	0.09	0.97	17.01	69
Foreign Exchange Rate Swaps	3.78	0.00	0.00	0.00	0.00	0.44	7.95	72.61	69
Equity, Commodity, & Other Deriv Contr	3.37	0.00	0.00	0.00	0.05	2.99	12.79	53.64	69
Commodity & Other Fut & Forward Contr	0.29	0.00	0.00	0.00	0.00	0.00	0.36	7.97	69
Written Options Contr (Comm & Other)	1.24	0.00	0.00	0.00	0.00	0.87	4.87	21.55	69
Purchased Options Contr (Comm & Oth)	0.90	0.00	0.00	0.00	0.00	0.37	4.01	15.19	69
Commodity & Other Swaps	0.48	0.00	0.00	0.00	0.00	0.19	2.82	6.04	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	57.65	10.95	15.52	26.87	42.21	72.69	140.56	221.73	69

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	84.82	20.06	41.00	74.14	89.68	99.14	100.00	100.00	69
Foreign Exchange Contracts	9.22	0.00	0.00	0.02	3.09	12.38	37.18	71.67	69
Equity, Comm, & Other Contracts	3.50	0.00	0.00	0.00	0.04	4.15	14.94	31.61	69
Futures and Forwards	25.43	0.01	0.24	8.27	17.03	38.87	60.78	79.26	69
Written Options	9.73	0.00	0.00	3.24	6.35	13.19	40.09	41.41	69
Exchange-Traded	0.38	0.00	0.00	0.00	0.00	0.13	2.54	3.55	69
Over-The-Counter	9.01	0.00	0.00	1.40	5.96	12.39	34.48	40.77	69
Purchased Options	4.65	0.00	0.00	0.00	3.32	8.24	15.82	17.97	69
Exchange-Traded	0.31	0.00	0.00	0.00	0.00	0.00	1.63	3.90	69
Over-The-Counter	3.92	0.00	0.00	0.00	2.55	6.71	13.79	17.62	69
Swaps	57.01	0.00	3.06	32.64	61.64	77.29	82.73	89.67	69
Held for Trading	51.36	0.00	0.00	0.22	68.09	89.92	98.41	99.68	69
Interest Rate Contracts	40.80	0.00	0.00	0.00	46.88	74.59	86.67	91.59	69
Foreign Exchange Contracts	4.89	0.00	0.00	0.00	0.29	6.72	23.63	39.03	69
Equity, Comm, & Other Contracts	1.37	0.00	0.00	0.00	0.00	1.58	6.25	14.17	69
Non-Traded	48.63	0.19	0.97	9.75	30.28	98.97	100.00	100.00	69
Interest Rate Contracts	37.27	0.00	0.17	7.53	24.45	67.54	99.43	99.93	69
Foreign Exchange Contracts	2.00	0.00	0.00	0.00	0.00	0.82	8.98	32.41	69
Equity, Comm, & Other Contracts	1.19	0.00	0.00	0.00	0.00	0.06	2.42	25.22	69
Deriv Contr (Excl Fut & FX LE 14 Days)	79.25	31.83	43.03	66.34	84.34	93.35	99.26	99.87	69
One Year or Less	32.58	0.93	4.33	15.85	27.34	49.17	71.87	87.95	69
Over 1 Year to 5 Years	26.98	0.00	0.00	9.03	29.20	46.13	59.75	67.96	69
Over 5 Years	12.80	0.00	0.00	4.79	12.43	21.27	30.21	32.76	69
Gross Negative Fair Value (Abs Val)	2.27	0.02	0.51	1.34	2.16	3.04	4.12	4.93	69
Gross Positive Fair Value	2.31	0.29	0.50	1.39	2.09	3.14	4.51	4.85	69
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.33	0.00	0.00	0.01	0.05	0.15	0.98	5.74	69
Gross Positive Fair Value (X)	0.35	0.00	0.00	0.01	0.06	0.19	1.03	5.73	69
Held for Trading (X)	0.29	0.00	0.00	0.00	0.03	0.12	0.92	5.58	69
Non-Traded (X)	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.28	69
Current Credit Exposure (X)	0.12	0.00	0.00	0.00	0.05	0.14	0.56	0.87	69
Credit Losses on Derivative Contracts	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.13	69
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	69
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	69
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.53	0.00	0.00	0.11	0.65	1.71	5.97	10.43	69

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.08	0.00	0.00	0.00	0.00	0.07	0.29	1.30	69
Ins Under Assets(P/C)/Tot Ins Und Ast	46.08	0.00	0.00	0.00	22.02	96.44	100.00	100.00	31
Ins Under Assets(L/H)/Tot Ins Und Ast	53.91	0.00	0.00	1.31	71.77	100.00	100.00	100.00	31
Sep Acct Assets(L/H)/Total Life Ast	1.55	0.00	0.00	0.00	0.00	0.00	10.46	18.09	24
Ins Activities Revenue/Adj Oper Inc	0.95	0.00	0.00	0.05	0.42	1.63	3.24	5.57	69
Premium Inc/Ins Activities Revenue	12.01	0.00	0.00	0.00	0.00	17.27	66.71	84.46	63
Credit Rel Prem Inc/Tot Prem Inc	60.20	0.00	0.00	2.96	84.71	100.00	100.00	100.00	27
Other Prem Inc/Total Prem Inc	39.79	0.00	0.00	0.00	11.75	87.53	100.00	100.00	27
Ins Under Net Income/Consol Net Income	0.45	-0.07	-0.00	0.00	0.00	0.09	2.07	8.12	69
Ins Net Inc (P/C)/Equity (P/C)	5.55	-9.75	-8.03	-1.33	2.69	10.98	22.34	28.82	20
Ins Net Inc (L/H)/Equity (L/H)	3.75	-9.70	-1.56	0.49	2.72	5.67	9.94	14.48	24
Insur Ben, Losses, Exp/Insur Premiums	374.24	4.58	24.84	62.49	86.27	180.38	282.14	4412.77	27
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.60	0.00	0.00	0.00	0.00	0.06	5.50	23.62	20
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.60	0.00	0.00	0.00	0.00	0.14	1.38	9.02	24
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.29	69
CSV Life Insurance/Tier 1 Cap + ALLL	9.35	0.00	0.00	0.82	7.48	18.20	23.14	27.46	69
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.37	0.00	0.00	0.00	0.00	0.19	5.60	20.50	69
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.53	0.00	0.00	0.00	0.35	3.58	9.74	14.62	56
Cost: Interest-Bearing Deposits	0.49	0.09	0.11	0.21	0.30	0.58	1.28	2.64	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	3.88	0.10	0.10	0.23	0.38	2.77	9.28	13.33	8
Commercial and Industrial Loans	0.87	0.06	0.07	0.16	0.49	0.94	1.28	2.24	17
Foreign Governments and Inst	-0.09	-1.41	-0.70	0.00	0.00	0.00	0.00	0.00	15
GROWTH RATES:									
Net Loans and Leases	29.78	-34.53	-17.47	-4.06	12.27	33.90	142.53	220.81	50
Total Selected Assets	55.38	-33.26	-15.95	-2.06	13.38	53.12	206.73	554.86	56
Deposits	-1.75	-92.04	-26.74	-16.12	-3.37	13.41	23.68	31.36	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.29	-2.34	0.88	3.56	7.36	10.72	13.14	16.01	69
Bank Net Inc/Avg Eq Inv in Banks	8.03	-0.91	0.00	4.91	7.99	10.68	14.71	17.01	58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.10	-13.00	-5.06	-0.13	4.14	9.34	15.99	23.08	62
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.18	-3.10	1.25	2.24	7.99	9.75	12.63	15.72	25
Bank Net Income/Parent Net Income	75.98	0.00	0.00	6.16	100.69	110.63	131.71	152.28	65
Nonbank Net Income/Parent Net Income	12.25	0.00	0.00	0.07	2.59	12.90	37.35	123.70	51
Sub BHCs Net Inc/Parent Net Income	83.09	2.07	6.33	53.74	96.79	104.98	109.62	136.00	23
LEVERAGE:									
Total Liabilities/Equity	33.81	0.08	1.06	10.09	21.96	42.90	83.49	205.88	69
Total Debt/Equity Capital	18.42	0.00	0.00	0.00	6.91	29.59	70.51	115.84	69
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.30	0.00	0.00	6.48	18.84	39.34	70.68	125.92	69
Tot Debt+Lns Guaranteed for Affl/Equity	21.03	0.00	0.00	0.00	7.78	33.20	71.24	147.61	69
Total Debt/Eq Cap - Exc Over Fair Value	18.63	0.00	0.00	0.00	6.92	29.80	70.51	116.25	69
Long-Term Debt/Equity Capital	14.32	0.00	0.00	0.00	6.11	25.50	53.88	78.69	69
Short-Term Debt/Equity Capital	3.27	0.00	0.00	0.00	0.00	4.96	18.76	24.04	69
Current Portion of LT Debt/Equity	0.17	0.00	0.00	0.00	0.00	0.00	0.98	2.91	69
Exc Cost Over Fair Value/Equity Cap	0.22	0.00	0.00	0.00	0.00	0.09	1.27	3.14	69
Long-Term Debt/Consolidated LT Debt	19.12	0.00	0.00	0.00	12.91	39.26	57.76	70.58	69
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	108.23	90.50	93.12	99.15	105.97	114.52	127.08	144.08	69
Total Investment in Subs/Equity	118.28	94.45	97.49	101.64	111.22	126.34	151.25	192.57	69
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.20	78.64	89.08	93.77	98.49	103.63	115.54	133.42	69
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.58	88.98	92.90	97.60	100.36	113.50	145.16	173.21	69
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.83	-1.03	-0.63	-0.09	0.89	2.01	7.66	17.71	65
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.49	0.06	0.34	1.01	1.67	4.86	10.84	17.50	46
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	108.88	12.98	35.07	54.71	95.46	132.45	239.33	378.57	68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	110.68	-51.20	-26.59	44.29	96.38	165.50	275.94	463.93	68
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.12	-130.64	-21.09	54.06	100.93	136.08	225.66	291.77	68
Pretax Oper Inc + Int Exp/Int Expense	540.04	N/A	-384.27	-49.09	179.57	1382.13	2996.81	10530.7	50
Div + Int From Subs/Int Exp + Div	128.86	0.62	1.43	13.30	105.56	201.26	340.41	611.70	64
Fees+Other Inc From Subs/Sal + 0th Exp	14.57	0.00	0.00	0.00	0.00	32.46	64.25	83.45	67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	213.08	0.07	0.41	3.55	10.58	45.73	1056.15	2087.73	35
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.59	-10.03	-4.04	0.00	2.39	7.15	11.90	15.36	69
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.79	0.00	0.00	0.00	0.00	0.00	1.85	6.35	17
Nonaccrual	14.78	0.00	0.00	0.00	0.00	0.23	62.79	100.00	17
Total	15.58	0.00	0.00	0.00	0.00	5.67	62.79	100.00	17
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	69
To Nonbank Subsidiaries	1.48	0.00	0.00	0.00	0.00	0.00	10.23	30.63	69
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Total	1.63	0.00	0.00	0.00	0.00	0.00	10.28	33.28	69
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.14	0.00	0.00	0.07	0.98	3.63	33.34	68.24	69
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.33	69
Combined Foreign Nonbank Sub Assets	0.72	0.00	0.00	0.00	0.00	0.03	1.77	15.59	69

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	85.13	0.00	0.25	31.75	69.70	110.32	240.52	302.23	43
Dividends Paid/Net Income	24.35	0.00	0.00	3.31	18.54	38.99	76.78	89.46	65
Net Income - Dividends/Avg Equity	5.25	-5.29	-0.49	2.06	5.23	8.29	11.38	13.95	69
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	72.04	0.00	0.00	0.00	18.85	121.84	276.58	374.67	54
Dividends From Nonbank Subs	6.51	0.00	0.00	0.00	0.41	6.45	36.00	50.15	54
Dividends From Subsidiary BHCs	44.32	0.00	0.00	0.00	0.00	2.64	205.16	483.97	54
Dividends From All Subsidiaries	156.01	0.00	0.00	22.62	104.89	231.96	445.19	690.26	54
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.82	0.00	0.00	0.00	26.13	57.07	94.69	100.00	52
Interest Income From Bank Subs	1.06	0.00	0.00	0.00	0.12	1.14	4.42	8.37	52
Mgt & Service Fees From Bank Subs	5.34	0.00	0.00	0.00	0.00	2.05	25.70	56.63	52
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.85	52
Operating Income From Bank Subs	45.99	0.00	0.03	7.36	37.57	76.93	99.54	144.49	52
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	33.64	0.00	0.00	0.00	9.16	50.87	115.16	212.87	43
Interest Income From Nonbank Subs	11.24	0.00	0.00	0.00	1.78	21.25	44.44	64.74	43
Mgt & Serv Fees From Nonbank Subs	1.95	0.00	0.00	0.00	0.00	0.00	7.37	35.57	43
Other Income From Nonbank Subs	0.05	-2.24	0.00	0.00	0.00	0.00	0.06	1.46	43
Operating Inc From Nonbank Subs	59.43	0.00	0.96	7.67	29.65	90.47	176.30	244.60	43
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.98	0.00	0.00	0.00	5.26	69.09	100.86	121.60	24
Interest Inc From Subsidiary BHCs	1.22	0.00	0.00	0.00	0.00	1.07	4.73	10.71	24
Mgt & Serv Fees From Sub BHCs	1.03	0.00	0.00	0.00	0.00	0.00	1.75	17.19	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	39.02	0.00	0.00	0.00	24.56	72.14	103.39	121.79	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	32.66	0.00	0.00	0.00	0.00	86.31	98.16	99.57	67
Interest Income From Bank Subs	3.55	-0.01	0.00	0.00	0.12	1.88	22.96	38.98	67
Mgt & Serv Fees From Bank Subs	5.27	0.00	0.00	0.00	0.00	0.03	30.57	73.57	67
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Bank Subs	51.83	-3.71	0.00	0.33	59.73	97.72	99.69	100.74	67
Dividends From Nonbank Subs	4.47	0.00	0.00	0.00	0.04	3.55	26.61	50.64	67
Interest Income From Nonbank Subs	4.33	0.00	0.00	0.00	0.20	3.80	22.59	42.64	67
Mgt & Serv Fees From Nonbank Subs	0.36	0.00	0.00	0.00	0.00	0.00	2.73	5.08	67
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	67
Operating Inc From Nonbank Subs	13.20	0.00	0.00	0.02	2.89	20.83	60.10	77.79	67
Dividends From Subsidiary BHCs	10.07	0.00	0.00	0.00	0.00	0.00	74.17	94.87	67
Interest Inc From Subsidiary BHCs	0.24	0.00	0.00	0.00	0.00	0.00	1.84	3.79	67
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Sub BHCs	12.61	0.00	0.00	0.00	0.00	2.92	84.82	95.73	67
Loans and Adv From Subs/ST Debt	386.05	0.00	3.49	35.87	122.20	315.20	1147.98	3159.98	26
Loans and Adv From Subs/Total Debt	61.35	0.00	0.00	6.53	29.42	55.39	264.05	365.96	47

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes
1562859	181,956,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	147,619,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1095674	12,547,553	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	21,902,649	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,209,781	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	77,129,133	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,221,386,576	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,348,714	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	322,980,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
2938451	14,362,884	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	167,676,889	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	64,484,460	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	117,917,556	BMD FINANCIAL CORP.	WILMINGTON, DE	Name change from HARRIS FINANCIAL CORP.
1883693	24,989,313	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	200,148,496	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,499,111	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	44,478,278	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,935,992,000	CITIGROUP INC.	NEW YORK, NY	
1132449	130,660,891	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	23,104,260	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	60,991,256	COMERICA INCORPORATED	DALLAS, TX	
1049341	20,651,278	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	19,550,495	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3846375	68,124,551	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
2734233	21,813,203	EAST WEST BANCORP, INC.	PASADENA, CA	
1070345	114,904,741	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,475,572	FIRST BANCORP	SAN JUAN, PR	
1075612	21,015,345	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,572,194	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	14,954,273	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	31,242,074	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	11,417,578	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,694,388	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,295,851	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	949,330,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	19,441,637	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3232316	345,971,649	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	54,978,707	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	11,531,208	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,593,856	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	10,501,480	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
1039502	2,289,240,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	89,405,605	KEYCORP	CLEVELAND, OH	
1037003	77,863,891	M&T BANK CORPORATION	BUFFALO, NY	
2132932	41,940,253	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	11,161,826	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	96,098,241	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	269,555,466	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	38,179,000	POPULAR, INC.	SAN JUAN, PR	
1839319	12,019,861	PRIVATEBANCORP, INC.	CHICAGO, IL	
3226762	95,839,717	RBC USA HOLDCO CORPORATION	NEW YORK, NY	

BHCPR Reporters for Quarter Ending 09/30/2011
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2011 and Other Notes

3242838	129,761,507	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1111435	207,175,585	STATE STREET CORPORATION	BOSTON, MA	
1131787	172,583,676	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	14,365,229	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	19,196,666	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	28,253,924	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	19,120,101	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	199,562,907	TD BANK US HOLDING COMPANY	PORTLAND, ME	
1119794	330,141,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	12,139,084	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,779,566	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	84,013,618	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	45,578,000	UTRECHT- AMERI CA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,231,155	VALLEY NATIONAL BANCORP	WAYNE, NJ	
1145476	18,233,098	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,304,945,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	15,914,804	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	51,531,600	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.