

PEER GROUP 01

12/31/2004

12/31/2003

12/31/2002

12/31/2001

12/31/2000

Number of BHCs in Peer Group

66

69

67

65

62

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.16	3.18	3.48	3.34	3.38
+ Non-interest Income	2.15	2.31	2.31	2.39	2.56
- Overhead Expense	3.24	3.29	3.48	3.64	3.62
- Provision for Losses	0.18	0.30	0.42	0.42	0.32
+ Securities Gains (Losses)	0.03	0.06	0.06	0.06	-0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.94	1.98	2.04	1.70	1.96
Net Operating Income	1.26	1.26	1.30	1.05	1.22
Net Income	1.28	1.26	1.30	1.01	1.22
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.00	5.17	6.01	7.19	8.28
Interest Expense	1.48	1.58	2.11	3.43	4.50
Net Interest Income (TE)	3.54	3.55	3.90	3.72	3.77

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.36	0.54	0.68	0.58	0.43
Earnings Coverage of Net Losses (X)	18.86	10.06	10.14	9.73	10.85
Ln&Ls Allowance/Total Loans & Leases	1.29	1.45	1.57	1.51	1.44
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.58	0.77	0.94	0.94	0.76
30-89 Days Past Due Loans and Leases	0.64	0.79	0.93	1.11	1.10

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	34.15	35.40	32.89	34.71	37.61
Net ST Noncore Funding Dependence	18.53	19.82	18.72	20.90	24.74
Net Loans and Leases/Total Assets	59.73	58.56	59.34	58.93	63.19

CAPITALIZATION:

Tier 1 Leverage Ratio	7.58	7.55	7.43	7.34	7.35
Equity Capital/Total Assets	9.19	8.59	8.58	8.31	8.07
Net Loans&Ls/Equity Capital (X)	6.71	6.99	7.07	7.23	7.76
Cash Dividends/Net Income	32.98	32.23	29.58	37.89	41.21
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.28	9.62	10.01	7.00	9.00

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.47	4.01	4.41	5.07	7.09
Long-Term Debt/Equity Capital	11.53	15.42	13.73	14.08	13.78
Equity Investment in Subs/Equity Cap	109.00	110.55	110.46	109.14	109.77
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	136.35	149.30	180.56	166.06	150.79

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Income (TE)	4.46	4.62	5.36	6.43	7.40
Less: Interest Expense	1.32	1.42	1.88	3.09	4.03
Equals: Net Interest Income (TE)	3.16	3.18	3.48	3.34	3.38
Plus: Non-Interest Income	2.15	2.31	2.31	2.39	2.56
Equals: Adj Operating Income (TE)	5.33	5.49	5.81	5.74	5.92
Less: Overhead Expense	3.24	3.29	3.48	3.64	3.62
Less: Provision for Loan and Lease Losses	0.18	0.30	0.42	0.42	0.32
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.06	0.06	0.06	-0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.94	1.98	2.04	1.70	1.96
Less: Applicable Income Taxes (TE)	0.67	0.69	0.71	0.62	0.71
Less: Minority Interest	0.01	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.26	1.26	1.30	1.05	1.22
Plus: Net Extraordinary Items	0.00	0.00	0.00	-0.01	0.00
Equals: Net Income	1.28	1.26	1.30	1.01	1.22
Memo: Net Income (Last Four Qtrs)	1.31	1.28	1.30	1.02	1.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.69	89.81	89.35	89.82	89.73
Avg Int-Bearing Funds / Avg Assets	73.81	74.82	75.57	75.19	75.67
Int Income (TE) / Avg Earning Assets	5.00	5.17	6.01	7.19	8.28
Int Expense / Avg Earning Assets	1.48	1.58	2.11	3.43	4.50
Net Int Inc (TE) / Avg Earn Assets	3.54	3.55	3.90	3.72	3.77
YIELD OR COST:					
Total Loans and Leases (TE)	5.49	5.78	6.51	7.76	8.71
Interest-Bearing Bank Balances	1.96	2.04	2.31	4.65	7.59
Fed Funds Sold & Reverse Repos	1.50	1.37	1.91	4.11	6.41
Trading Assets	2.65	2.42	2.35	3.96	4.73
Total Earning Assets	4.94	5.10	5.94	7.12	8.23
Investment Securities (TE)	4.19	4.33	5.45	6.26	6.76
U.S. Treasury & Agency Sec (excl MBS)	3.24	3.42	4.48	6.21	N/A
Mortgage-Backed Securities	4.17	4.20	5.25	5.92	N/A
All Other Securities	7.00	7.77	8.76	8.90	N/A
Interest-Bearing Deposits	1.33	1.49	2.14	3.65	4.62
Time Deposits of \$100K or More	2.17	2.26	2.99	4.77	5.93
Time Deposits < \$100K	2.39	2.67	3.55	5.29	5.71
Other Domestic Deposits	0.79	0.87	1.29	2.30	3.16
Foreign Deposits	1.41	1.30	1.82	3.89	6.07
Fed Funds Purchased and Repos	1.47	1.39	1.98	4.12	6.25
Other Borrowed Funds & Trading Liab	2.91	3.11	3.62	4.78	6.05
All Interest-Bearing Funds	1.83	1.90	2.49	4.15	5.38

PEER GROUP 01

	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
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Avg Personnel Exp Per Employee (\$000)	68	66	62	59	58
Avg Assets per Employee (\$000)	4,584	4,348	3,771	3,523	3,437
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.37	4.15	5.23	5.03	5.39
Overhead Exp / NII + Non-Int Income	61.72	60.26	59.98	64.29	61.87
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.24	3.29	3.48	3.64	3.62
Personnel Expense	1.65	1.68	1.75	1.78	1.76
Net Occupancy Expense	0.43	0.45	0.48	0.48	0.49
Other Operating Expenses	1.10	1.13	1.22	1.34	1.33
Overhead Less Non-Interest Income	1.00	0.94	1.12	1.24	1.03
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.15	59.66	59.34	63.62	61.20
Personnel Expense	31.39	30.62	30.38	30.79	29.90
Net Occupancy Expense	8.09	8.17	8.25	8.60	8.36
Other Operating Expenses	20.55	20.25	20.37	23.54	22.29
Total Non-Interest Income	39.55	40.66	39.25	40.59	41.86
Fiduciary Activities Income	3.60	3.50	4.08	4.64	5.86
Serv Charges on Deposit Accts - Domestic	7.61	7.97	8.19	7.85	7.40
Trading Revenue	1.04	1.41	1.16	2.15	N/A
Investment Banking Fees & Commissions	4.07	4.61	4.68	5.02	N/A
Venture Capital Revenue	0.18	0.02	-0.22	-0.41	N/A
Net Servicing Fees	1.00	0.58	0.92	1.09	N/A
Net Securitization Income	0.36	0.49	0.47	0.54	N/A
Insurance Activities Revenue	1.83	1.17	1.15	1.02	N/A
Net Gain (Loss) - Sales Loans, OREO, Oth	1.52	2.89	1.73	1.22	N/A
Other Non-Interest Income	10.98	10.85	10.49	10.74	23.95
Overhead Less Non-Interest Income	20.93	18.42	20.95	23.34	19.06
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	31.21	31.45	31.58	33.17	33.07
Appl Inc Tax+TE/Pretax NOI+TE	34.68	34.73	34.83	37.17	36.38

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate Loans	36.77	34.79	34.29	32.43	32.11
Commercial and Industrial Loans	10.81	11.27	12.34	12.89	16.03
Loans to Individuals	5.97	6.16	6.42	6.22	7.24
Loans to Depository Institutions	0.16	0.10	0.14	0.18	0.24
Agricultural Loans	0.20	0.21	0.22	0.21	0.23
Other Loans and Leases	3.27	4.31	4.25	4.92	5.33
Net Loans and Leases	59.73	58.56	59.34	58.93	63.19
Debt Securities Over 1 Year	18.70	19.67	18.00	16.22	14.28
Mutual Funds and Equity Securities	0.31	0.36	0.40	0.49	1.08
Subtotal	80.32	79.75	78.91	76.68	79.39
Interest-Bearing Bank Balances	0.79	0.70	0.63	1.07	0.75
Federal Funds Sold & Reverse Repos	2.12	1.88	2.31	2.86	2.39
Debt Securities 1 Year or Less	1.55	1.99	1.91	1.88	1.92
Trading Assets	1.46	1.64	1.69	1.86	1.83
Total Earning Assets	88.37	88.19	87.55	86.95	88.41
Non-Int Cash and Due From Dep Inst	2.25	2.85	3.38	3.52	3.58
Acceptances	0.02	0.03	0.03	0.03	0.06
Other Real Estate Owned	0.05	0.06	0.06	0.05	0.04
All Other Assets	9.23	8.81	8.91	9.33	7.74
MEMORANDA:					
Short-Term Investments	5.43	5.38	5.50	6.52	5.65
U. S. Treasury Securities	0.58	0.78	0.45	0.40	0.67
U. S. Agency Securities (excl MBS)	3.56	4.15	3.25	2.56	2.68
Municipal Securities	0.83	0.75	0.78	0.84	0.88
Mortgage-Backed Securities	12.02	12.92	12.07	11.44	9.80
Asset-Backed Securities	0.32	0.41	0.49	0.55	N/A
Other Debt Securities	0.83	0.85	0.74	0.69	3.25
RE Loans Secured by 1-4 Family	18.10	17.22	17.21	17.20	17.07
Revolving	4.65	4.16	3.58	2.80	2.69
Closed-End, Sec by First Liens	11.74	11.43	11.65	12.20	11.87
Closed-End, Sec by Junior Liens	1.16	1.16	1.50	1.75	2.04
Commercial Real Estate Loans	15.68	14.48	14.61	12.94	13.07
Construction and Land Dev	4.30	3.82	3.67	3.48	2.99
Multifamily	1.33	1.26	1.27	1.08	1.14
Nonfarm Nonresidential	9.45	8.84	8.96	8.00	8.46
RE Loans Secured by Farmland	0.21	0.19	0.22	0.16	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	60.39	57.27	55.08	52.56	49.02
RE Loans Secured by 1-4 Family	28.87	28.40	27.93	28.02	26.45
Revolving	7.36	6.71	5.75	4.47	4.06
Closed-End	20.82	21.13	21.66	23.14	22.09
Commercial Real Estate Loans	26.04	23.43	23.13	20.47	19.59
Construction and Land Dev	7.01	6.13	5.78	5.51	4.42
Multifamily	2.28	2.03	1.99	1.73	1.74
Nonfarm Nonresidential	15.84	14.45	14.23	12.66	12.71
RE Loans Secured by Farmland	0.30	0.29	0.32	0.24	0.28
Loans to Depository Institutions	0.39	0.25	0.34	0.36	0.44
Commercial and Industrial Loans	17.78	19.18	21.41	22.66	26.43
Loans to Individuals	10.29	10.34	10.73	10.42	11.35
Credit Card Loans	1.51	1.12	1.17	1.00	1.84
Agricultural Loans	0.32	0.33	0.35	0.32	0.36
Loans to Foreign Govts and Inst	0.01	0.02	0.03	0.04	0.03
Other Loans and Leases	6.21	8.80	8.30	9.61	9.33

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Short-Term Investments	5.43	5.38	5.50	6.52	5.65
Liquid Assets	24.14	26.54	25.43	25.12	22.40
Investment Securities	21.18	22.80	20.88	19.21	17.96
Net Loans and Leases	59.73	58.56	59.34	58.93	63.19
Net Lns, Ls & Stdby Ltrs of Credit	62.96	61.74	62.70	62.24	66.67
Core Deposits	48.80	50.32	52.60	50.01	49.19
Noncore Funding	32.72	33.17	30.89	32.17	34.71
Time Deposits of \$100K or More	7.71	7.17	7.39	7.34	8.61
Foreign Deposits	2.72	3.01	2.98	2.80	3.94
Fed Funds Purchased and Repos	8.39	8.63	7.58	8.08	7.77
Net Fed Funds Purchased (Sold)	5.28	6.14	4.92	5.17	5.37
Commercial Paper	0.38	0.44	0.36	0.42	0.53
Oth Borrowings W/Rem Mat 1 Yr or Less	3.64	3.53	3.52	4.02	5.24
Earning Assets Repr in 1 Year	41.80	40.95	42.29	41.01	42.52
Int-Bearing Liab Repr in 1 Year	14.07	14.99	15.89	18.85	22.97
Long-Term Debt Repr in 1 Year	2.30	2.02	1.90	2.03	1.84
Net Assets Repriceable in 1 Year	23.99	22.46	22.76	18.71	16.83
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	34.15	35.40	32.89	34.71	37.61
Net ST Noncore Funding Dependence	18.53	19.82	18.72	20.90	24.74
Short-Term Inv/ST Noncore Funding	28.79	25.54	27.11	25.78	21.18
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.69	7.32	8.49	4.46	-2.96
Net Loans and Leases/Total Deposits	103.30	94.40	92.92	97.44	99.55
Net Loans and Leases/Core Deposits	154.04	130.26	118.07	126.99	135.77
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.01	0.18	0.95	0.51	0.13
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.54	1.62	5.97	2.25	0.50
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.04	0.11	0.00	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.38	6.48	5.98	6.54	9.84
Available-For-Sale Securities	92.62	93.52	94.02	93.46	90.16
U. S. Treasury Securities	3.33	3.56	2.65	2.49	4.38
U. S. Agency Securities (excl MBS)	16.78	16.79	15.93	12.49	14.48
Municipal Securities	3.91	3.50	3.99	4.57	5.20
Mortgage-Backed Securities	59.37	58.53	59.83	62.17	54.93
Asset-Backed Securities	1.71	2.21	2.62	2.94	N/A
Other Debt Securities	5.05	5.21	4.54	5.08	18.29
Mutual Funds and Equity Securities	1.81	1.75	2.31	3.15	6.39
Debt Securities 1 Year or Less	7.69	9.02	9.49	10.10	10.92
Debt Securities 1 To 5 Years	23.38	21.79	25.14	19.37	18.33
Debt Securities Over 5 Years	64.40	64.88	60.37	62.73	59.32
Pledged Securities	57.41	53.79	54.48	49.52	55.45
Structured Notes, Fair Value	0.38	0.23	0.03	0.02	0.09

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Provision for Ln&Ls Losses/Avg Assets	0.18	0.30	0.42	0.42	0.32
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	0.51	0.73	0.72	0.51
Provision for Ln&Ls Losses/Net Losses	97.55	100.79	115.52	125.41	120.84
Ln&Ls Allowance/Total Loans & Leases	1.29	1.45	1.57	1.51	1.44
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.86	3.95	3.49	3.88	4.59
ALL/Nonaccrual Assets	284.63	271.61	250.00	229.74	254.65
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	228.49	197.94	172.35	166.32	174.74
Gross Ln&Ls Losses/Avg Loans & Leases	0.49	0.66	0.80	0.70	0.54
Recoveries/Avg Loans and Leases	0.12	0.12	0.11	0.10	0.11
Net Losses/Avg Loans and Leases	0.36	0.54	0.68	0.58	0.43
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.02	0.01	N/A	N/A
Recoveries/Prior Year-End Losses	24.95	17.72	18.80	24.91	26.09
Earnings Coverage of Net Losses (X)	18.86	10.06	10.14	9.73	10.85
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.07	0.11	0.11	0.13	0.08
RE Loans Secured By 1-4 Family	0.08	0.12	0.11	0.12	0.09
Revolving	0.08	0.11	0.10	0.11	0.11
Closed-End	0.08	0.13	0.12	0.11	0.09
Commercial Real Estate Loans	0.05	0.08	0.09	0.10	0.02
Construction and Land Dev	0.04	0.06	0.09	0.06	0.02
Multifamily	0.02	0.01	0.03	0.01	0.01
Nonfarm Nonresidential	0.06	0.09	0.09	0.11	0.02
RE Loans Secured by Farmland	0.06	0.09	0.12	0.29	0.03
Commercial and Industrial Loans	0.39	0.95	1.22	1.12	0.56
Loans to Depository Institutions	-0.02	0.04	0.14	-0.01	0.16
Loans to Individuals	1.46	1.67	1.67	1.41	1.32
Credit Card Loans	23.02	3.61	2.40	3.96	3.84
Agricultural Loans	0.25	0.23	0.53	0.42	0.18
Loans to Foreign Governments & Inst	0.00	0.20	0.02	0.02	-0.08
Other Loans and Leases	0.26	0.47	0.62	0.45	0.25

PEER GROUP 01

PERCENT OF LOANS AND LEASES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000

30-89 Days PD Loans and Leases	0.64	0.79	0.93	1.11	1.10
90+ Days PD Loans and Leases	0.15	0.17	0.20	0.22	0.20
Nonaccrual Loans and Leases	0.50	0.68	0.85	0.87	0.70
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.87	1.08	1.10	0.92
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	0.00	0.01	0.00	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.65	0.80	0.94	1.12	1.11
90+ Days Past Due Assets	0.15	0.18	0.21	0.22	0.20
Nonaccrual Assets	0.52	0.69	0.87	0.88	0.70
30+ Days PD & Nonaccrual Assets	1.34	1.70	2.08	2.28	2.07
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.40	0.52	0.65	0.67	0.58
90+ PD & Nonaccrual Assets + OREO	0.46	0.60	0.72	0.73	0.63
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.34	0.46	0.57	0.57	0.49
Allowance for Loan & Lease Losses	47.93	52.56	59.52	61.22	52.69
Equity Cap + ALLL	3.71	5.07	6.33	6.64	5.62
Tier 1 Cap + ALLL	4.17	5.62	7.19	7.37	6.15
Loans & Leases + RE Acquired	0.59	0.79	0.96	0.97	0.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Real Estate - 30-89 Days PD	0.57	0.71	0.83	1.04	1.05
- 90+ Days Past Due	0.11	0.14	0.17	0.20	0.17
- Nonaccrual	0.44	0.52	0.53	0.61	0.51
Coml & Indl - 30-89 Days PD	0.55	0.66	0.82	1.00	0.85
- 90+ Days Past Due	0.07	0.10	0.11	0.11	0.13
- Nonaccrual	0.85	1.39	1.85	1.55	1.29
Individuals - 30-89 Days PD	1.36	1.61	1.79	2.04	2.10
- 90+ Days Past Due	0.32	0.36	0.39	0.39	0.47
- Nonaccrual	0.20	0.23	0.26	0.25	0.19
Dep Inst Lns - 30-89 Days PD	0.02	0.05	0.05	0.04	0.08
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.22	0.26	0.18	0.17
Agricultural - 30-89 Days PD	0.27	0.50	0.62	0.81	0.85
- 90+ Days Past Due	0.03	0.05	0.05	0.04	0.12
- Nonaccrual	0.60	1.07	1.20	1.35	1.25
Foreign Govts- 30-89 Days PD	0.03	0.30	0.26	1.00	0.35
- 90+ Days Past Due	0.00	0.00	1.11	0.00	0.00
- Nonaccrual	0.50	0.67	0.80	0.06	0.10
Other Lns&Ls - 30-89 Days PD	0.56	0.70	0.76	0.89	0.83
- 90+ Days Past Due	0.03	0.04	0.08	0.07	0.08
- Nonaccrual	0.32	0.40	0.49	0.49	0.33
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.71	0.89	1.06	1.23	1.29
- 90+ Days Past Due	0.15	0.21	0.26	0.29	0.22
- Nonaccrual	0.39	0.41	0.44	0.42	0.45
Revolving - 30-89 Days PD	0.31	0.41	0.44	0.63	0.79
- 90+ Days Past Due	0.04	0.06	0.07	0.10	0.11
- Nonaccrual	0.13	0.13	0.11	0.13	0.17
Closed-End - 30-89 Days PD	0.91	1.13	1.28	1.39	1.40
- 90+ Days Past Due	0.19	0.29	0.33	0.34	0.25
- Nonaccrual	0.50	0.54	0.55	0.48	0.50
- Jr Lien 30-89 Days PD	0.08	0.10	0.13	N/A	N/A
- Jr Lien 90+ Days PD	0.01	0.03	0.03	N/A	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.06	N/A	N/A
Commercial RE - 30-89 Days PD	0.43	0.52	0.56	0.85	0.75
- 90+ Days Past Due	0.04	0.04	0.06	0.09	0.07
- Nonaccrual	0.45	0.57	0.58	0.69	0.53
Const & Dev - 30-89 Days PD	0.63	0.76	0.82	1.11	1.01
- 90+ Days Past Due	0.03	0.04	0.06	0.08	0.08
- Nonaccrual	0.27	0.39	0.54	0.59	0.48
Multi family - 30-89 Days PD	0.26	0.32	0.44	0.59	0.49
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.07
- Nonaccrual	0.27	0.31	0.21	0.38	0.23
Nonfarm Nres- 30-89 Days PD	0.37	0.45	0.50	0.70	0.66
- 90+ Days Past Due	0.03	0.04	0.06	0.09	0.05
- Nonaccrual	0.55	0.70	0.63	0.69	0.55
Farmland - 30-89 Days PD	0.37	0.66	0.78	0.85	0.69
- 90+ Days Past Due	0.06	0.08	0.06	0.07	0.09
- Nonaccrual	1.14	1.31	1.30	1.33	1.26
Credit Card - 30-89 Days PD	1.55	1.99	1.85	2.05	1.69
- 90+ Days Past Due	0.82	1.06	1.31	0.86	0.71
- Nonaccrual	0.05	0.12	0.09	0.18	0.08

CAPITAL RATIOS	PEER GROUP 01 12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Tier 1 Leverage Ratio	7.58	7.55	7.43	7.34	7.35
Tier 1 RBC Ratio	10.04	10.05	9.64	9.43	9.00
Total Risk-Based Capital Ratio	12.84	13.11	12.69	12.41	11.78
Tangible Tier 1 Leverage Ratio	7.28	7.25	7.19	6.95	7.04
Tangible Common Eq Cap/Tan Assets	5.90	5.92	6.34	5.99	6.05
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.68	28.38	29.63	29.27	32.30
Standby Letters of Credit	3.19	3.21	3.24	3.21	3.47
Commercial & Similar Letters of Credit	0.13	0.14	0.14	0.17	0.23
Securities Lent	4.99	3.92	2.92	3.07	2.45
Credit Derivatives (BHC as Guarantor)	0.56	0.29	0.20	0.13	0.09
Credit Derivatives (BHC as Beneficiary)	0.80	0.64	0.45	0.26	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	73.33	82.38	69.29	83.60	56.04
Interest Rate Contracts	54.87	64.76	55.59	61.42	42.70
Interest Rate Futures & Forward Contr	8.57	10.53	11.68	13.74	6.45
Written Options Contr (Int Rate)	7.01	8.86	8.60	8.95	5.77
Purchased Options Contr (Int Rate)	6.07	7.46	7.41	9.55	7.10
Interest Rate Swaps	30.23	32.54	25.18	21.17	18.59
Foreign Exchange Contracts	10.76	12.41	10.61	10.57	9.79
Futures & Forward Foreign Exch Contr	7.03	7.58	6.67	7.46	7.67
Written Options Contr (Foreign Exch)	0.73	0.82	0.53	0.62	0.44
Purchased Options Contr (Foreign Exch)	0.78	0.86	0.59	0.55	0.45
Foreign Exchange Rate Swaps	1.21	2.14	1.03	0.93	0.37
Equity, Commodity, & Other Deriv Contr	1.76	1.50	1.29	1.42	1.69
Commodity & Other Fut & Forward Contr	0.20	0.08	0.16	0.25	0.25
Written Options Contr (Comm & Other)	0.47	0.42	0.29	0.26	0.28
Purchased Options Contr (Comm & Oth)	0.45	0.43	0.33	0.28	0.30
Commodity & Other Swaps	0.36	0.37	0.28	0.25	0.29
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	67.27	55.70	57.47	53.51	57.93

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Interest Rate Contracts	92.89	91.02	90.14	86.73	83.22
Foreign Exchange Contracts	4.46	5.81	6.77	10.10	11.79
Equity, Comm, & Other Contracts	0.94	0.77	0.59	0.88	1.12
Futures and Forwards	19.53	18.00	27.06	33.52	30.50
Written Options	6.29	7.85	6.95	5.99	5.18
Exchange-Traded	0.48	0.40	0.57	0.49	0.29
Over-The-Counter	4.84	6.95	5.82	4.61	4.36
Purchased Options	5.01	5.22	6.56	6.91	10.06
Exchange-Traded	0.72	0.80	0.90	1.00	0.70
Over-The-Counter	3.93	3.66	4.77	4.71	8.63
Swaps	64.59	65.21	55.39	48.49	50.31
Held for Trading	37.57	39.67	40.66	41.31	37.90
Interest Rate Contracts	27.33	28.80	28.92	26.85	22.04
Foreign Exchange Contracts	3.57	4.24	4.86	7.28	9.17
Equity, Comm, & Other Contracts	0.58	0.61	0.38	0.65	0.43
Non-Traded	62.43	60.33	59.34	58.69	62.10
Interest Rate Contracts	61.16	58.08	56.61	56.30	56.67
Foreign Exchange Contracts	0.41	0.23	0.47	0.83	1.39
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.01	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	85.70	83.99	84.25	83.66	85.74
One Year or Less	24.18	23.90	33.14	33.94	38.73
Over 1 Year to 5 Years	30.15	30.94	26.58	30.97	28.97
Over 5 Years	25.19	24.26	12.92	11.72	10.06
Gross Negative Fair Value (Abs Val)	0.99	1.40	1.63	1.03	0.95
Gross Positive Fair Value	1.06	1.48	2.17	1.21	1.22
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.13	0.19	0.18	0.12	0.13
Gross Positive Fair Value (X)	0.14	0.19	0.20	0.12	0.15
Held for Trading (X)	0.11	0.16	0.15	0.08	0.12
Non-Traded (X)	0.02	0.03	0.04	0.03	0.02
Current Credit Exposure (X)	0.08	0.11	0.12	0.08	0.09
Credit Losses on Derivative Contracts	0.00	0.00	0.01	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.71	1.11	1.12	0.73	0.64
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	2.34	3.36	2.61	2.07	0.09
Decr (Incr) in Int Expense/Net Income	3.46	2.53	0.97	0.44	0.61
Net Incr (Decr) Nonint Alloc/Net Income	0.39	0.12	1.84	1.90	0.08
Incr (Decr) in Net Income/Net Income	7.67	6.34	8.28	5.84	0.71

INSURANCE ACTIVITIES	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.08	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	34.12	31.84	31.18	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	65.88	68.16	68.82	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	1.83	0.94	0.00	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.83	1.17	1.15	N/A	N/A
Premium Inc/Ins Activities Revenue	13.71	15.69	24.44	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	70.68	75.78	61.77	N/A	N/A
Other Prem Inc/Total Prem Inc	29.32	24.22	38.23	N/A	N/A
Ins Under Net Income/Consol Net Income	0.66	0.44	0.40	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	13.36	16.19	16.05	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	6.40	8.26	7.89	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	111.73	113.20	80.44	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.26	2.26	2.11	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.73	0.66	0.44	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.02	0.01	0.01	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	9.24	8.16	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.97	1.39	1.28	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.52	2.41	1.85	2.71	3.94
Cost: Interest-Bearing Deposits	1.41	1.30	1.82	3.89	6.07
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	8.46	25.34	0.76	8.35	0.27
Commercial and Industrial Loans	1.85	6.61	11.75	12.94	2.40
Foreign Governments and Inst	0.00	0.20	0.02	0.02	-0.08
Leases	0.21	0.40	0.79	0.44	0.17
GROWTH RATES:					
Net Loans and Leases	19.98	21.53	11.78	39.14	23.99
Total Selected Assets	16.85	28.95	-0.27	17.02	19.75
Deposits	62.87	15.80	19.25	-7.32	38.29

PROFITABILITY:	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Net Income/Avg Equity Capital	14.69	15.29	15.28	12.26	15.21
Bank Net Inc/Avg Eq Inv in Banks	14.88	14.70	15.66	12.27	14.00
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.78	6.17	0.89	3.04	8.53
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.17	12.69	11.85	12.05	14.00
Bank Net Income/Parent Net Income	71.42	74.51	77.11	71.98	76.49
Nonbank Net Income/Parent Net Income	6.02	5.19	3.69	11.79	10.44
Sub BHCs Net Inc/Parent Net Income	58.59	56.31	65.99	68.11	55.74
LEVERAGE:					
Total Liabilities/Equity	33.64	41.05	41.70	39.47	37.80
Total Debt/Equity Capital	15.36	20.89	18.99	20.28	21.30
Tot Debt+NP to Subs Iss Tr Pref/Equity	23.50	29.65	28.50	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	19.19	26.66	24.50	25.69	27.62
Total Debt/Eq Cap - Exc Over Fair Value	16.36	23.64	20.72	22.43	22.31
Long-Term Debt/Equity Capital	11.53	15.42	13.73	14.08	13.78
Short-Term Debt/Equity Capital	3.47	4.01	4.41	5.07	7.09
Current Portion of LT Debt/Equity	0.24	0.33	0.68	0.52	0.32
Exc Cost Over Fair Value/Equity Cap	1.23	2.48	1.95	2.59	2.38
Long-Term Debt/Consolidated LT Debt	15.90	19.00	18.56	22.25	20.54
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.00	110.55	110.46	109.14	109.77
Total Investment in Subs/Equity	119.94	123.78	123.49	122.37	123.16
Equity Inv in Subs/Cons Eq Cap+Min Int	99.83	99.49	99.07	100.15	100.74
Total Inv in Subs/Cons Eq Cap+Min Int	109.30	111.00	110.30	111.46	113.21
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.77	0.77	0.75	0.91	0.74
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.79	1.75	1.53	2.35	1.80
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	134.07	145.52	183.87	165.07	152.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	136.35	149.30	180.56	166.06	150.79
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	117.90	116.50	119.39	125.90	110.71
Pretax Oper Inc + Int Exp/Int Expense	3481.57	3082.11	6175.51	2536.30	1534.78
Div + Int From Subs/Int Exp + Div	157.41	169.47	200.00	181.04	163.04
Fees+Other Inc From Subs/Sal + Oth Exp	20.49	18.47	21.27	25.26	27.59
Net Inc/Curr Port of LT Debt+Pfd Div(X)	209.99	306.45	2452.50	323.90	279.83
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.61	0.76	1.37	-0.09	-1.62
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.62	0.21	2.65	2.75	0.04
Total	0.62	0.34	2.66	2.78	0.04
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.01	0.02	0.00	0.12
To Nonbank Subsidiaries	0.65	1.22	0.91	0.74	0.36
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.22	1.90	1.62	1.05	0.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	9.38	7.10	6.52	10.95	7.92
Combined Thrift Assets	0.42	0.06	0.10	0.21	0.20
Combined Foreign Nonbank Sub Assets	0.15	0.18	0.17	0.28	0.14

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	12/31/2004	12/31/2003	12/31/2002	12/31/2001	12/31/2000
Div Paid/Inc Before Undist Inc	77.46	64.56	45.81	53.12	59.66
Dividends Paid/Net Income	32.98	32.23	29.58	37.89	41.21
Net Income - Dividends/Avg Equity	9.29	9.62	10.01	7.00	9.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	112.86	127.99	146.90	131.61	132.16
Dividends From Nonbank Subs	6.27	5.61	7.70	12.70	7.09
Dividends From Subsidiary BHCs	19.68	19.80	38.96	31.41	21.26
Dividends From All Subsidiaries	159.76	181.64	222.83	213.57	192.91
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	56.20	53.65	61.05	72.77	82.21
Interest Income From Bank Subs	1.54	1.75	2.81	8.80	14.38
Mgt & Service Fees From Bank Subs	4.49	3.07	3.22	11.21	7.01
Other Income From Bank Subs	0.13	0.02	0.06	0.01	0.05
Operating Income From Bank Subs	62.58	66.46	72.58	249.15	132.22
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.77	63.69	89.32	49.14	62.86
Interest Income From Nonbank Subs	19.71	16.13	21.77	21.56	34.96
Mgt & Serv Fees From Nonbank Subs	3.41	3.41	4.53	1.94	4.73
Other Income From Nonbank Subs	0.08	0.03	0.03	0.06	0.04
Operating Inc From Nonbank Subs	103.56	102.94	133.51	99.04	108.86
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	40.17	52.10	76.43	67.26	50.08
Interest Inc From Subsidiary BHCs	4.22	1.27	1.39	1.90	1.93
Mgt & Serv Fees From Sub BHCs	1.23	1.10	0.73	1.04	1.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.03	0.00
Operating Income From Sub BHCs	60.91	57.22	85.82	73.71	54.88
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	57.07	56.83	54.98	49.12	54.08
Interest Income From Bank Subs	2.58	2.48	3.83	3.77	3.87
Mgt & Serv Fees From Bank Subs	3.07	2.78	2.80	2.86	2.60
Other Income From Bank Subs	0.02	0.01	0.02	0.00	0.02
Operating Income From Bank Subs	72.20	65.81	72.36	61.82	63.63
Dividends From Nonbank Subs	3.30	2.56	2.24	2.95	3.00
Interest Income From Nonbank Subs	0.96	1.00	1.02	1.70	1.64
Mgt & Serv Fees From Nonbank Subs	0.11	0.11	0.13	0.14	0.15
Other Income From Nonbank Subs	0.01	0.01	0.00	0.00	0.01
Operating Inc From Nonbank Subs	5.30	4.59	4.45	5.76	5.64
Dividends From Subsidiary BHCs	10.75	12.24	15.26	14.77	10.18
Interest Inc From Subsidiary BHCs	0.07	0.17	0.16	0.13	0.20
Mgt & Serv Fees From Sub BHCs	0.00	0.04	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.37	13.55	16.16	15.74	11.37
Loans and Adv From Subs/ST Debt	260.66	299.85	237.07	101.79	169.53
Loans and Adv From Subs/Total Debt	170.10	77.24	73.90	298.87	52.75

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									66
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.16	1.11	1.63	2.83	3.28	3.61	3.91	4.13	66
+ Non-interest Income	2.15	0.36	0.76	1.23	1.94	2.63	4.41	5.88	66
- Overhead Expense	3.24	0.97	1.68	2.62	3.02	3.68	4.97	6.64	66
- Provision for Losses	0.18	-0.03	0.00	0.06	0.14	0.27	0.40	0.63	66
+ Securities Gains (Losses)	0.02	-0.05	-0.04	-0.00	0.01	0.06	0.10	0.19	66
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.04	66
= Pretax Net Oper Income (TE)	1.94	0.14	0.74	1.48	2.00	2.37	2.85	3.28	66
Net Operating Income	1.26	-0.03	0.45	0.97	1.29	1.57	1.77	2.21	66
Net Income	1.28	0.16	0.53	0.98	1.29	1.57	1.77	2.21	66
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	5.00	3.15	3.80	4.60	5.06	5.44	5.82	6.22	66
Interest Expense	1.48	0.56	0.89	1.19	1.43	1.70	2.20	2.64	66
Net Interest Income (TE)	3.54	1.22	2.05	3.17	3.62	4.02	4.29	4.60	66
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.35	0.00	0.04	0.15	0.24	0.46	0.81	1.60	66
Earnings Coverage of Net Losses (X)	18.85	-2.17	2.50	6.65	10.24	21.90	41.50	209.83	65
Ln&Ls Allowance/Total Loans & Leases	1.28	0.47	0.58	1.10	1.33	1.50	1.70	1.74	66
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.57	0.05	0.22	0.35	0.46	0.68	1.23	1.69	66
30-89 Days Past Due Loans and Leases	0.64	0.06	0.17	0.40	0.56	0.85	1.18	1.53	66
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	34.15	1.85	6.34	23.24	32.74	41.32	68.04	80.31	66
Net ST Noncore Funding Dependence	18.52	-8.64	0.81	12.00	18.90	25.10	32.79	37.73	66
Net Loans and Leases/Total Assets	59.73	11.70	34.41	54.79	63.15	69.68	72.53	75.94	66
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.58	3.56	5.70	6.63	7.62	8.36	9.55	10.26	66
Equity Capital/Total Assets	9.18	4.31	6.57	7.45	9.12	10.11	12.35	14.23	66
Net Loans&Ls/Equity Capital (X)	6.71	1.92	3.96	5.33	6.50	8.36	9.44	9.84	66
Cash Dividends/Net Income	32.97	0.00	0.00	27.74	38.35	47.05	54.42	58.94	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	9.28	0.88	3.99	6.78	9.04	11.21	13.56	17.21	66
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.47	0.00	0.00	0.00	0.00	7.58	14.96	21.07	66
Long-Term Debt/Equity Capital	11.53	0.00	0.00	0.00	6.26	19.73	40.97	61.88	66
Equity Investment in Subs/Equity Cap	109.00	83.53	93.75	102.16	106.64	115.10	119.12	152.09	66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	136.34	27.98	65.41	89.79	120.70	172.62	236.06	327.42	65

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.46	2.53	3.07	4.06	4.54	4.88	5.22	5.65	66
Less: Interest Expense	1.32	0.49	0.81	1.07	1.28	1.54	2.02	2.24	66
Equals: Net Interest Income (TE)	3.16	1.11	1.63	2.83	3.28	3.61	3.91	4.13	66
Plus: Non-Interest Income	2.15	0.36	0.76	1.23	1.94	2.63	4.41	5.88	66
Equals: Adj Operating Income (TE)	5.32	2.43	3.67	4.46	5.20	5.86	7.33	9.60	66
Less: Overhead Expense	3.24	0.97	1.68	2.62	3.02	3.68	4.97	6.64	66
Less: Provision for Loan and Lease Losses	0.18	-0.03	0.00	0.06	0.14	0.27	0.40	0.63	66
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Plus: Realized G/L on AFS Sec	0.02	-0.05	-0.04	-0.00	0.00	0.05	0.10	0.19	66
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.04	66
Equals: Pretax Net Oper Inc (TE)	1.94	0.14	0.74	1.48	2.00	2.37	2.85	3.28	66
Less: Applicable Income Taxes (TE)	0.66	0.12	0.26	0.49	0.68	0.81	1.00	1.07	66
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.03	0.04	66
Equals: Net Operating Income	1.26	-0.03	0.45	0.97	1.29	1.57	1.77	2.21	66
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	66
Equals: Net Income	1.28	0.16	0.53	0.98	1.29	1.57	1.77	2.21	66
Memo: Net Income (Last Four Qtrs)	1.30	0.30	0.59	1.03	1.31	1.57	1.71	2.16	61
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.69	72.93	84.18	87.67	90.20	92.05	93.32	95.55	66
Avg Int-Bearing Funds / Avg Assets	73.80	50.89	60.61	67.62	74.56	79.25	84.28	85.45	66
Int Income (TE) / Avg Earning Assets	5.00	3.15	3.80	4.60	5.06	5.44	5.82	6.22	66
Int Expense / Avg Earning Assets	1.48	0.56	0.89	1.19	1.43	1.70	2.20	2.64	66
Net Int Inc (TE) / Avg Earn Assets	3.54	1.22	2.05	3.17	3.62	4.02	4.29	4.60	66
YIELD OR COST:									
Total Loans and Leases (TE)	5.48	3.31	4.25	5.07	5.47	5.93	6.15	7.33	66
Interest-Bearing Bank Balances	1.95	0.00	0.16	0.98	1.84	2.66	4.11	4.88	66
Fed Funds Sold & Reverse Repos	1.49	0.99	1.04	1.21	1.37	1.70	2.09	2.54	66
Trading Assets	2.64	0.00	0.04	0.43	1.60	3.41	5.71	13.85	53
Total Earning Assets	4.94	3.05	3.75	4.56	5.00	5.34	5.81	6.12	66
Investment Securities (TE)	4.18	2.50	2.94	3.76	4.17	4.76	5.14	5.39	66
U.S. Treasury & Agency Sec (excl MBS)	3.23	1.19	1.61	2.56	3.35	3.81	4.55	4.69	65
Mortgage-Backed Securities	4.16	2.85	3.28	3.71	4.15	4.56	5.10	5.58	66
All Other Securities	6.99	3.59	3.88	5.00	6.40	8.05	11.57	16.51	66
Interest-Bearing Deposits	1.33	0.79	0.90	1.06	1.36	1.55	1.78	1.89	66
Time Deposits of \$100K or More	2.16	0.88	1.40	1.69	2.19	2.56	2.85	3.10	65
Time Deposits < \$100K	2.38	1.17	1.72	1.92	2.24	2.70	3.28	3.72	66
Other Domestic Deposits	0.78	0.32	0.41	0.59	0.78	0.96	1.13	1.19	66
Foreign Deposits	1.41	1.00	1.04	1.17	1.37	1.57	2.01	2.16	40
Fed Funds Purchased and Repos	1.46	0.81	0.98	1.14	1.32	1.72	2.36	2.71	66
Other Borrowed Funds & Trading Liab	2.90	1.08	1.41	1.93	2.84	3.64	4.55	5.84	66
All Interest-Bearing Funds	1.82	0.99	1.22	1.53	1.73	1.99	2.53	3.66	66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	68.09	38.57	44.63	51.38	62.74	85.67	99.19	105.98	66
Avg Assets per Employee (\$000)	4583.50	1890.86	2670.76	3267.67	4021.82	5173.66	7190.75	13804.2	66

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.36	0.00	0.00	1.61	4.49	6.94	8.97	14.77	66
Overhead Exp / NII + Non-Int Income	61.72	39.75	47.49	54.74	59.79	66.78	79.13	88.74	66

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.24	0.97	1.68	2.62	3.02	3.68	4.97	6.64	66
Personnel Expense	1.64	0.32	0.80	1.29	1.65	1.91	2.51	3.12	66
Net Occupancy Expense	0.43	0.09	0.21	0.33	0.40	0.51	0.71	0.82	66
Other Operating Expenses	1.10	0.37	0.52	0.77	1.02	1.30	1.85	2.77	66
Overhead Less Non-Interest Income	0.99	-0.47	0.06	0.60	1.08	1.40	1.63	2.07	66

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.14	36.25	46.93	54.18	59.58	66.14	78.40	88.74	66
Personnel Expense	31.38	12.40	21.08	27.75	30.62	35.11	41.11	42.81	66
Net Occupancy Expense	8.09	4.26	4.88	6.78	7.72	9.10	13.00	14.19	66
Other Operating Expenses	20.55	9.61	12.80	16.52	19.84	22.16	31.68	37.58	66
Total Non-Interest Income	39.54	11.90	21.47	26.75	38.19	47.18	64.71	73.48	66
Fiduciary Activities Income	3.60	0.00	0.00	0.67	2.45	5.73	9.77	20.00	66
Serv Charges on Deposit Accts - Domestic	7.61	0.03	1.15	4.23	7.57	10.68	13.71	15.22	66
Trading Revenue	1.03	-0.00	0.00	0.00	0.46	1.67	4.14	7.27	66
Investment Banking Fees & Commissions	4.06	0.00	0.34	1.04	2.02	5.47	14.13	17.69	66
Venture Capital Revenue	0.18	-0.07	-0.01	0.00	0.00	0.08	1.32	1.44	66
Net Servicing Fees	0.99	-0.04	0.00	0.02	0.33	1.56	4.07	5.33	66
Net Securitization Income	0.35	0.00	0.00	0.00	0.00	0.09	2.86	5.05	66
Insurance Activities Revenue	1.83	0.00	0.01	0.35	1.03	2.92	5.39	7.23	66
Net Gain (Loss) - Sales Loans, OREO, Oth	1.52	-0.24	0.00	0.32	1.20	2.07	4.39	7.09	66
Other Non-Interest Income	10.98	2.93	4.03	6.41	9.81	13.79	21.20	28.27	66
Overhead Less Non-Interest Income	20.93	-7.25	0.95	13.20	21.13	30.44	37.15	49.45	66

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	31.21	14.81	25.80	28.85	31.71	33.82	35.59	37.91	64
Appl Inc Tax+TE/Pretax NOI+TE	34.67	28.09	29.37	32.84	34.59	36.25	39.01	40.79	64

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.77	1.37	7.54	27.05	38.32	48.85	55.37	57.79	66
Commercial and Industrial Loans	10.81	0.19	1.65	6.44	11.41	14.64	18.15	21.16	66
Loans to Individuals	5.96	0.05	0.16	1.55	4.81	9.77	14.20	16.79	66
Loans to Depository Institutions	0.16	0.00	0.00	0.00	0.01	0.16	0.61	2.35	66
Agricultural Loans	0.20	0.00	0.00	0.00	0.09	0.37	0.67	1.13	66
Other Loans and Leases	3.27	0.00	0.12	1.36	2.39	4.58	7.21	9.40	66
Net Loans and Leases	59.73	11.70	34.41	54.79	63.15	69.68	72.53	75.94	66
Debt Securities Over 1 Year	18.69	5.35	6.76	11.65	19.21	24.67	29.17	33.99	66
Mutual Funds and Equity Securities	0.30	0.00	0.01	0.04	0.19	0.33	1.01	1.25	66
Subtotal	80.32	35.65	51.54	79.14	84.60	88.61	89.84	90.09	66
Interest-Bearing Bank Balances	0.78	0.00	0.00	0.01	0.08	0.97	2.39	8.05	66
Federal Funds Sold & Reverse Repos	2.12	0.00	0.00	0.07	0.70	2.31	8.45	15.35	66
Debt Securities 1 Year or Less	1.54	0.01	0.04	0.23	0.74	2.02	5.10	9.30	66
Trading Assets	1.45	0.00	0.00	0.00	0.21	1.73	6.96	16.49	66
Total Earning Assets	88.37	79.46	83.16	86.03	89.00	90.56	92.15	92.60	66
Non-Int Cash and Due From Dep Inst	2.24	0.38	0.62	1.55	2.28	2.85	4.08	4.33	66
Acceptances	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.16	66
Other Real Estate Owned	0.05	0.00	0.00	0.00	0.03	0.07	0.13	0.17	66
All Other Assets	9.22	4.01	5.09	6.74	8.80	11.40	13.94	15.01	66
MEMORANDA:									
Short-Term Investments	5.42	0.16	0.22	0.99	2.67	7.98	16.07	35.76	66
U.S. Treasury Securities	0.57	0.00	0.00	0.06	0.16	0.62	2.52	4.05	66
U.S. Agency Securities (excl MBS)	3.56	0.00	0.00	0.21	1.45	5.28	12.58	14.70	66
Municipal Securities	0.83	0.00	0.01	0.13	0.49	1.44	2.51	3.06	66
Mortgage-Backed Securities	12.01	0.09	1.48	5.11	11.61	18.18	20.95	25.28	66
Asset-Backed Securities	0.32	0.00	0.00	0.00	0.00	0.30	1.79	3.29	66
Other Debt Securities	0.83	0.00	0.00	0.04	0.27	1.04	3.19	7.96	66
RE Loans Secured by 1-4 Family	18.10	0.00	0.62	10.70	17.82	23.39	36.59	42.21	66
Revolving	4.65	0.00	0.03	1.32	3.93	7.19	10.78	12.76	66
Closed-End, Sec by First Liens	11.73	0.00	0.56	6.04	10.70	16.67	26.34	28.83	66
Closed-End, Sec by Junior Liens	1.15	0.00	0.00	0.26	1.10	1.64	2.87	3.25	66
Commercial Real Estate Loans	15.67	0.30	1.62	7.69	15.05	23.14	29.99	40.30	66
Construction and Land Dev	4.29	0.00	0.08	1.35	3.61	6.23	9.86	11.41	66
Multifamily	1.33	0.00	0.06	0.47	0.92	1.51	4.12	6.36	66
Nonfarm Nonresidential	9.45	0.12	1.24	4.17	8.90	12.80	19.75	21.82	66
RE Loans Secured by Farmland	0.20	0.00	0.00	0.00	0.08	0.32	0.93	1.20	66
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	60.39	10.88	36.78	47.02	59.99	71.98	80.55	92.51	66
RE Loans Secured by 1-4 Family	28.87	0.03	2.71	16.39	29.86	38.00	51.77	57.36	66
Revolving	7.36	0.00	0.06	2.82	6.46	11.29	14.74	17.83	66
Closed-End	20.81	0.00	2.61	10.39	20.74	29.04	37.96	47.75	66
Commercial Real Estate Loans	26.03	0.79	5.36	14.34	24.36	36.15	45.96	58.80	66
Construction and Land Dev	7.01	0.00	0.17	2.31	6.28	9.95	15.49	19.51	66
Multifamily	2.28	0.00	0.15	0.86	1.45	2.49	6.42	12.16	66
Nonfarm Nonresidential	15.84	0.31	3.20	8.28	14.36	22.08	30.67	34.30	66
RE Loans Secured by Farmland	0.30	0.00	0.00	0.00	0.15	0.46	1.40	1.71	66
Loans to Depository Institutions	0.38	0.00	0.00	0.00	0.02	0.28	1.35	7.00	66
Commercial and Industrial Loans	17.77	1.18	5.04	11.69	18.15	22.07	29.59	36.69	66
Loans to Individuals	10.29	0.12	0.71	2.66	7.93	15.87	25.37	28.30	66
Credit Card Loans	1.50	0.00	0.00	0.00	0.03	1.34	8.28	14.34	66
Agricultural Loans	0.31	0.00	0.00	0.01	0.14	0.59	1.01	1.94	66
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.21	66
Other Loans and Leases	6.20	0.00	0.17	2.23	3.76	9.05	15.78	29.58	66

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.42	0.16	0.22	0.99	2.67	7.98	16.07	35.76	66
Liquid Assets	24.13	8.49	11.07	16.05	22.15	28.36	44.93	54.20	66
Investment Securities	21.17	6.46	7.87	15.01	20.86	26.45	34.11	39.28	66
Net Loans and Leases	59.73	11.70	34.41	54.79	63.15	69.68	72.53	75.94	66
Net Lns, Ls & Stdbly Ltrs of Credit	62.95	13.19	38.18	55.70	65.45	72.49	76.04	81.48	66
Core Deposits	48.79	2.33	10.24	39.42	52.63	61.18	70.32	75.79	66
Noncore Funding	32.72	8.76	11.44	22.97	29.87	40.08	60.24	70.65	66
Time Deposits of \$100K or More	7.70	0.55	2.14	4.38	6.56	9.79	16.20	21.69	66
Foreign Deposits	2.72	0.00	0.00	0.00	1.11	3.83	10.55	22.00	66
Fed Funds Purchased and Repos	8.39	0.16	1.27	3.07	5.88	11.60	23.37	26.20	66
Net Fed Funds Purchased (Sold)	5.27	-3.49	-1.64	0.39	4.11	8.94	14.34	22.87	66
Commercial Paper	0.38	0.00	0.00	0.00	0.00	0.41	1.94	2.82	66
Oth Borrowings W/Rem Mat 1 Yr or Less	3.63	0.00	0.08	0.72	3.17	6.04	8.24	10.99	66
Earning Assets Repr in 1 Year	41.79	11.58	19.09	35.07	41.99	49.89	58.49	65.01	66
Int-Bearing Liab Repr in 1 Year	14.06	0.01	7.10	8.78	13.38	17.56	23.68	34.22	66
Long-Term Debt Repr in 1 Year	2.30	0.00	0.00	0.00	1.40	4.67	7.52	9.35	66
Net Assets Repriceable in 1 Year	23.98	-2.39	3.25	14.18	24.76	33.22	41.33	46.05	66
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	34.15	1.85	6.34	23.24	32.74	41.32	68.04	80.31	66
Net ST Noncore Funding Dependence	18.52	-8.64	0.81	12.00	18.90	25.10	32.79	37.73	66
Short-Term Inv/ST Noncore Funding	28.79	0.69	1.18	5.70	14.53	47.95	87.27	118.85	66
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.69	-17.18	-13.46	-5.74	1.76	10.87	34.17	71.66	66
Net Loans and Leases/Total Deposits	103.30	40.48	66.66	83.86	99.49	110.63	133.14	276.70	66
Net Loans and Leases/Core Deposits	154.03	69.87	88.79	103.83	121.75	142.00	411.16	530.50	66
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.00	-2.89	-1.26	0.00	0.02	0.13	0.66	1.37	45
Avail-For-Sale Sec Appr(Depr)/Eq Cap	0.54	-2.59	-1.87	-1.10	-0.01	1.76	5.05	7.37	65
Struct Notes Appr(Depr)/Eq Cap	-0.04	-0.30	-0.28	-0.06	-0.03	0.00	0.00	0.00	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.37	0.00	0.00	0.00	0.30	6.39	42.50	56.24	66
Available-For-Sale Securities	92.62	32.69	53.71	90.33	99.68	100.00	100.00	100.00	66
U.S. Treasury Securities	3.33	0.00	0.01	0.33	0.75	2.92	16.24	25.71	66
U.S. Agency Securities (excl MBS)	16.78	0.00	0.07	1.85	8.15	28.70	55.51	66.24	66
Municipal Securities	3.91	0.03	0.14	0.68	2.51	6.84	10.67	14.98	66
Mortgage-Backed Securities	59.36	2.63	11.26	29.73	62.82	84.64	92.59	94.18	66
Asset-Backed Securities	1.71	0.00	0.00	0.00	0.02	2.35	9.26	11.02	66
Other Debt Securities	5.05	0.01	0.02	0.18	1.20	5.50	20.79	49.67	66
Mutual Funds and Equity Securities	1.81	0.00	0.06	0.28	1.06	2.45	5.13	7.69	66
Debt Securities 1 Year or Less	7.68	0.07	0.25	1.57	3.56	9.70	29.56	35.87	66
Debt Securities 1 To 5 Years	23.38	0.41	0.73	4.76	20.45	39.79	55.09	60.36	66
Debt Securities Over 5 Years	64.39	7.97	21.75	35.36	66.40	90.08	97.51	98.05	66
Pledged Securities	57.40	6.71	14.96	34.39	60.81	76.13	87.65	92.52	66
Structured Notes, Fair Value	0.38	0.00	0.00	0.00	0.00	0.04	2.79	5.10	66

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.18	-0.03	0.00	0.06	0.14	0.27	0.40	0.63	66
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	-0.11	0.00	0.12	0.24	0.45	0.78	1.53	66
Provision for Ln&Ls Losses/Net Losses	97.54	-97.60	16.59	70.43	99.25	115.00	179.01	238.05	65
Ln&Ls Allowance/Total Loans & Leases	1.28	0.47	0.58	1.10	1.33	1.50	1.70	1.74	66
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.85	1.14	1.35	2.81	4.94	7.75	14.93	44.03	64
ALLL/Nonaccrual Assets	284.62	71.27	102.34	181.04	274.79	377.79	428.87	544.61	64
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	228.48	68.92	95.27	152.47	215.92	299.97	398.04	426.42	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.01	0.09	0.22	0.37	0.58	1.03	2.02	66
Recoveries/Avg Loans and Leases	0.12	0.00	0.02	0.05	0.09	0.18	0.24	0.33	66
Net Losses/Avg Loans and Leases	0.35	0.00	0.04	0.15	0.24	0.46	0.81	1.60	66
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	66
Recoveries/Prior Year-End Losses	24.94	6.29	15.10	18.47	22.39	28.57	40.90	57.18	58
Earnings Coverage of Net Losses (X)	18.85	-2.17	2.50	6.65	10.24	21.90	41.50	209.83	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.00	0.00	0.00	0.05	0.10	0.22	0.29	65
RE Loans Secured By 1-4 Family	0.08	-0.00	-0.00	0.00	0.07	0.12	0.20	0.32	63
Revolving	0.07	-0.01	-0.00	0.00	0.06	0.13	0.23	0.28	62
Closed-End	0.08	-0.01	-0.00	0.00	0.05	0.12	0.22	0.38	63
Commercial Real Estate Loans	0.05	-0.00	-0.00	0.00	0.02	0.09	0.18	0.27	63
Construction and Land Dev	0.03	-0.01	-0.00	0.00	0.00	0.05	0.16	0.29	62
Multifamily	0.02	-0.01	-0.00	0.00	0.00	0.01	0.12	0.29	63
Nonfarm Nonresidential	0.05	-0.03	-0.01	0.00	0.02	0.10	0.20	0.32	63
RE Loans Secured by Farmland	0.06	-0.13	-0.01	0.00	0.00	0.04	0.34	0.41	50
Commercial and Industrial Loans	0.38	-0.00	0.01	0.18	0.36	0.56	0.79	1.09	65
Loans to Depository Institutions	-0.01	-3.16	-0.13	0.00	0.00	0.00	0.00	0.06	46
Loans to Individuals	1.46	0.20	0.27	0.68	1.25	2.03	3.44	4.68	61
Credit Card Loans	23.02	-45.34	-2.19	1.26	3.01	4.47	8.16	541.09	48
Agricultural Loans	0.25	-0.56	-0.10	0.00	0.00	0.32	0.59	2.90	54
Loans to Foreign Governments & Inst	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.02	19
Other Loans and Leases	0.26	-0.13	-0.03	0.00	0.16	0.46	0.89	1.36	62

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.64	0.06	0.17	0.40	0.56	0.85	1.18	1.53	66
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.03	0.10	0.22	0.42	0.59	66
Nonaccrual Loans and Leases	0.50	0.04	0.19	0.29	0.42	0.61	1.00	1.33	66
90+ Days PD and Nonaccrual Loans and Leases	0.67	0.24	0.30	0.41	0.54	0.87	1.35	1.81	66
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	66
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.64	0.06	0.17	0.40	0.56	0.85	1.18	1.54	66
90+ Days Past Due Assets	0.15	0.00	0.00	0.04	0.10	0.22	0.42	0.59	66
Nonaccrual Assets	0.51	0.14	0.19	0.29	0.42	0.61	1.15	1.40	66
30+ Days PD & Nonaccrual Assets	1.34	0.50	0.68	0.84	1.11	1.75	2.47	3.09	66
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.40	0.07	0.11	0.24	0.34	0.58	0.76	0.90	66
90+ PD & Nonaccrual Assets + OREO	0.46	0.09	0.17	0.26	0.40	0.63	0.80	1.13	66
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.33	0.03	0.12	0.21	0.30	0.40	0.62	0.94	66
Allowance for Loan & Lease Losses	47.93	4.62	22.34	27.74	39.65	57.85	105.13	138.60	66
Equity Cap + ALLL	3.70	0.26	1.07	2.13	3.03	4.12	8.13	14.16	66
Tier 1 Cap + ALLL	4.17	0.02	1.19	2.54	3.68	4.94	7.85	12.21	66
Loans & Leases + RE Acquired	0.59	0.06	0.22	0.36	0.47	0.72	1.23	1.70	66

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	0.57	0.02	0.12	0.29	0.54	0.76	1.12	1.83	65
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.07	0.14	0.34	0.56	65
- Nonaccrual	0.44	0.03	0.09	0.20	0.34	0.63	1.01	1.32	65
Coml & Indl - 30-89 Days PD	0.55	0.00	0.07	0.24	0.43	0.79	1.08	1.97	65
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.05	0.11	0.24	0.28	65
- Nonaccrual	0.85	0.00	0.15	0.51	0.77	0.97	1.70	2.83	65
Individuals - 30-89 Days PD	1.35	0.24	0.48	0.78	1.34	1.76	2.40	2.87	66
- 90+ Days Past Due	0.32	0.00	0.00	0.04	0.18	0.46	1.12	1.36	66
- Nonaccrual	0.19	0.00	0.00	0.02	0.07	0.30	0.73	1.19	66
Dep Inst Lns - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.40	46
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.62	46
Agricultural - 30-89 Days PD	0.27	0.00	0.00	0.00	0.10	0.44	0.85	1.36	54
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.38	54
- Nonaccrual	0.59	0.00	0.00	0.00	0.14	0.95	2.00	3.90	54
Foreign Govts- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.46	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	19
- Nonaccrual	0.50	0.00	0.00	0.00	0.00	0.00	1.87	8.90	19
Other Lns&Ls - 30-89 Days PD	0.55	0.00	0.01	0.09	0.29	0.72	1.66	2.70	62
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.13	0.31	62
- Nonaccrual	0.31	0.00	0.00	0.02	0.21	0.54	0.98	1.81	62
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.71	0.01	0.15	0.35	0.58	0.91	1.56	2.03	63
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.09	0.22	0.49	0.82	63
- Nonaccrual	0.39	0.00	0.02	0.12	0.28	0.52	0.94	1.55	63
Revolving - 30-89 Days PD	0.31	0.00	0.01	0.08	0.29	0.43	0.65	1.13	62
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.02	0.07	0.13	0.15	62
- Nonaccrual	0.12	0.00	0.00	0.00	0.09	0.14	0.35	1.24	62
Closed-End - 30-89 Days PD	0.91	0.01	0.19	0.36	0.74	1.29	2.24	2.67	63
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.10	0.32	0.65	1.14	63
- Nonaccrual	0.50	0.00	0.02	0.16	0.37	0.69	1.52	1.59	63
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.01	0.06	0.11	0.26	0.28	63
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	63
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.08	0.16	0.20	63
Commercial RE - 30-89 Days PD	0.43	0.00	0.04	0.18	0.34	0.61	0.97	1.42	63
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.04	0.16	0.23	63
- Nonaccrual	0.45	0.02	0.09	0.22	0.40	0.66	0.95	0.96	63
Const & Dev - 30-89 Days PD	0.63	0.00	0.00	0.09	0.50	1.06	2.02	2.56	62
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.19	0.25	62
- Nonaccrual	0.26	0.00	0.00	0.02	0.17	0.41	0.91	1.19	62
Multifamily - 30-89 Days PD	0.25	0.00	0.00	0.00	0.08	0.31	1.05	2.26	63
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.16	63
- Nonaccrual	0.26	0.00	0.00	0.00	0.11	0.31	1.05	2.24	63
Nonfarm Nres- 30-89 Days PD	0.36	0.00	0.05	0.10	0.31	0.51	0.83	1.12	63
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.21	63
- Nonaccrual	0.55	0.00	0.06	0.29	0.47	0.77	1.02	1.65	63
Farmland - 30-89 Days PD	0.36	0.00	0.00	0.00	0.21	0.68	1.12	1.74	50
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.22	0.56	50
- Nonaccrual	1.14	0.00	0.00	0.01	0.81	2.03	3.46	4.52	50
Credit Card - 30-89 Days PD	1.55	0.00	0.00	0.47	1.43	2.17	3.51	5.29	48
- 90+ Days Past Due	0.82	0.00	0.00	0.00	0.41	1.65	2.17	3.63	48
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.31	0.60	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.58	3.56	5.70	6.63	7.62	8.36	9.55	10.26	66
Tier 1 RBC Ratio	10.03	5.82	7.27	8.38	9.48	11.66	13.52	14.64	66
Total Risk-Based Capital Ratio	12.84	9.49	10.77	11.41	12.33	13.86	16.30	16.69	66
Tangible Tier 1 Leverage Ratio	7.27	2.35	5.05	6.25	7.46	8.24	9.39	10.19	66
Tangible Common Eq Cap/Tan Assets	5.90	0.91	3.44	4.61	5.98	7.07	8.08	9.15	66
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	29.68	4.95	9.23	20.04	26.79	38.56	48.21	67.98	66
Standby Letters of Credit	3.18	0.01	0.22	1.12	2.48	5.50	7.28	9.03	66
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.02	0.08	0.19	0.44	0.52	66
Securities Lent	4.99	0.00	0.00	0.00	0.00	0.00	11.71	163.46	66
Credit Derivatives (BHC as Guarantor)	0.55	0.00	0.00	0.00	0.00	0.00	0.82	16.37	66
Credit Derivatives (BHC as Beneficiary)	0.79	0.00	0.00	0.00	0.00	0.21	2.90	15.51	66
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	73.32	0.21	0.60	5.93	17.46	74.10	320.51	670.91	66
Interest Rate Contracts	54.87	0.21	0.55	5.39	14.63	45.87	128.83	592.89	66
Interest Rate Futures & Forward Contr	8.57	0.00	0.00	0.00	0.64	6.68	46.64	79.78	66
Written Options Contr (Int Rate)	7.01	0.00	0.00	0.00	0.30	3.41	30.96	110.86	66
Purchased Options Contr (Int Rate)	6.07	0.00	0.00	0.00	0.32	2.44	18.82	111.16	66
Interest Rate Swaps	30.23	0.00	0.23	2.95	10.50	28.39	60.55	319.65	66
Foreign Exchange Contracts	10.75	0.00	0.00	0.00	0.07	4.03	85.26	164.29	66
Futures & Forward Foreign Exch Contr	7.03	0.00	0.00	0.00	0.05	3.02	54.30	100.20	66
Written Options Contr (Foreign Exch)	0.73	0.00	0.00	0.00	0.00	0.13	2.67	14.88	66
Purchased Options Contr (Foreign Exch)	0.78	0.00	0.00	0.00	0.00	0.08	2.72	15.52	66
Foreign Exchange Rate Swaps	1.20	0.00	0.00	0.00	0.00	0.06	5.60	25.35	66
Equity, Commodity, & Other Deriv Contr	1.76	0.00	0.00	0.00	0.00	0.29	11.82	22.91	66
Commodity & Other Fut & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.00	0.85	5.06	66
Written Options Contr (Comm & Other)	0.46	0.00	0.00	0.00	0.00	0.01	2.06	8.70	66
Purchased Options Contr (Comm & Oth)	0.45	0.00	0.00	0.00	0.00	0.00	2.19	8.19	66
Commodity & Other Swaps	0.35	0.00	0.00	0.00	0.00	0.03	2.22	5.37	66
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	67.27	10.72	22.76	34.89	48.20	75.87	188.30	335.44	66

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.88	14.75	78.42	87.04	95.27	99.91	100.00	100.00	64
Foreign Exchange Contracts	4.46	0.00	0.00	0.00	0.70	8.05	16.91	27.10	64
Equity, Comm, & Other Contracts	0.93	0.00	0.00	0.00	0.00	0.98	4.31	11.91	64
Futures and Forwards	19.53	0.00	0.07	3.85	13.34	29.29	57.22	65.57	64
Written Options	6.29	0.00	0.00	0.18	4.29	10.47	24.30	27.18	64
Exchange-Traded	0.48	0.00	0.00	0.00	0.00	0.00	2.01	10.12	64
Over-The-Counter	4.84	0.00	0.00	0.18	3.05	8.42	13.84	24.66	64
Purchased Options	5.01	0.00	0.00	0.00	2.38	10.21	14.97	20.96	64
Exchange-Traded	0.71	0.00	0.00	0.00	0.00	0.00	3.84	8.02	64
Over-The-Counter	3.92	0.00	0.00	0.00	2.13	7.30	11.85	16.54	64
Swaps	64.59	3.63	16.15	42.08	68.43	88.19	95.80	99.58	64
Held for Trading	37.56	0.00	0.00	0.00	25.47	74.37	97.42	99.47	64
Interest Rate Contracts	27.33	0.00	0.00	0.00	16.94	58.50	82.98	86.55	64
Foreign Exchange Contracts	3.56	0.00	0.00	0.00	0.10	7.47	14.76	26.79	64
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.14	3.61	4.88	64
Non-Traded	62.43	0.29	1.69	18.59	70.18	100.00	100.00	100.00	64
Interest Rate Contracts	61.15	0.26	1.20	18.59	67.51	93.50	100.00	100.00	64
Foreign Exchange Contracts	0.40	0.00	0.00	0.00	0.00	0.12	2.47	5.80	64
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.26	64
Deriv Contr (Excl Fut & FX LE 14 Days)	85.70	45.80	56.05	69.42	90.34	98.19	100.00	100.00	64
One Year or Less	24.17	1.22	5.47	12.11	19.85	36.62	55.36	57.76	64
Over 1 Year to 5 Years	30.14	0.00	1.74	11.15	29.51	44.24	55.56	66.01	64
Over 5 Years	25.18	0.00	1.19	11.33	19.57	34.01	61.54	73.73	64
Gross Negative Fair Value (Abs Val)	0.99	0.14	0.19	0.45	0.94	1.40	1.99	2.80	64
Gross Positive Fair Value	1.05	0.10	0.26	0.57	0.96	1.51	2.08	2.24	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.12	0.00	0.00	0.00	0.02	0.08	0.79	1.11	66
Gross Positive Fair Value (X)	0.13	0.00	0.00	0.00	0.02	0.08	0.95	1.21	66
Held for Trading (X)	0.10	0.00	0.00	0.00	0.00	0.03	0.88	1.08	66
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.03	0.07	0.10	66
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.02	0.06	0.39	0.59	66
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	66
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	66
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.71	0.00	0.00	0.04	0.20	0.69	3.63	4.57	66
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	2.34	-2.03	-0.67	0.00	0.00	3.95	10.48	20.80	64
Decr (Incr) in Int Expense/Net Income	3.46	-8.46	-5.63	-0.64	0.80	7.20	15.22	22.57	64
Net Incr (Decr) Nonint Alloc/Net Income	0.39	-0.65	-0.55	-0.01	0.00	0.14	2.38	7.44	64
Incr (Decr) in Net Income/Net Income	7.66	-6.13	-1.67	-0.34	4.41	14.19	23.24	36.81	64

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.07	0.00	0.00	0.00	0.00	0.08	0.21	1.23	66
Ins Under Assets(P/C)/Tot Ins Und Ast	34.11	0.00	0.00	0.00	14.53	63.81	100.00	100.00	34
Ins Under Assets(L/H)/Tot Ins Und Ast	65.88	0.00	0.00	33.78	84.52	100.00	100.00	100.00	34
Sep Acct Assets(L/H)/Total Life Ast	1.82	0.00	0.00	0.00	0.00	0.00	2.63	25.72	29
Ins Activities Revenue/Adj Oper Inc	1.83	0.00	0.01	0.35	1.03	2.92	5.39	7.23	66
Premium Inc/Ins Activities Revenue	13.70	0.00	0.00	0.00	1.33	25.21	60.58	70.59	61
Credit Rel Prem Inc/Tot Prem Inc	70.67	0.00	0.00	39.37	100.00	100.00	100.00	100.00	33
Other Prem Inc/Total Prem Inc	29.32	0.00	0.00	0.00	0.00	49.79	100.00	100.00	33
Ins Under Net Income/Consol Net Income	0.65	-0.00	0.00	0.00	0.00	0.37	2.51	10.16	66
Ins Net Inc (P/C)/Equity (P/C)	13.36	-0.14	0.73	5.59	15.24	17.02	23.35	25.23	20
Ins Net Inc (L/H)/Equity (L/H)	6.39	-3.45	-0.67	0.91	5.24	8.23	17.48	18.91	29
Insur Ben, Losses, Exp/Insur Premiums	111.72	8.83	13.14	61.27	81.95	182.81	251.81	286.20	33
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.25	0.00	0.00	0.00	0.00	0.10	7.01	10.03	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.72	0.00	0.00	0.00	0.00	0.65	2.37	6.72	29
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.53	66
CSV Life Insurance/Tier 1 Cap + ALLL	9.23	0.00	0.00	0.00	0.43	20.32	27.71	31.59	65
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.97	0.00	0.00	0.00	0.00	0.28	9.59	11.27	66
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.52	0.00	0.00	0.00	0.00	3.61	9.33	19.03	49
Cost: Interest-Bearing Deposits	1.41	1.00	1.04	1.17	1.37	1.57	2.01	2.16	40
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	8.46	0.10	0.10	0.14	0.56	2.30	17.62	35.39	7
Commercial and Industrial Loans	1.85	0.02	0.02	0.05	0.36	0.86	1.95	7.56	13
Foreign Governments and Inst Leases	-0.00	-0.07	-0.00	0.00	0.00	0.00	0.00	0.02	19
GROWTH RATES:									
Net Loans and Leases	19.97	-100.00	-76.63	-23.28	14.12	28.92	66.35	303.32	44
Total Selected Assets	16.85	-70.64	-25.90	-4.52	7.31	27.99	47.42	108.49	58
Deposits	62.87	-44.29	-21.09	0.55	18.25	88.44	197.90	317.22	35

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	14.68	5.22	7.13	10.65	15.41	17.79	20.31	23.51	66
Bank Net Inc/Avg Eq Inv in Banks	14.87	2.94	7.20	10.72	15.04	17.55	21.78	27.89	56
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.78	-7.66	-0.82	2.49	6.89	13.09	18.27	24.52	61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.16	-0.38	0.00	5.88	10.89	17.03	19.46	20.22	27
Bank Net Income/Parent Net Income	71.42	0.00	0.00	48.32	95.79	101.25	106.86	107.83	64
Nonbank Net Income/Parent Net Income	6.02	0.00	0.00	0.27	1.93	8.37	25.91	37.00	59
Sub BHCs Net Inc/Parent Net Income	58.59	0.07	0.55	11.95	75.57	99.18	102.85	106.41	24
LEVERAGE:									
Total Liabilities/Equity	33.63	0.17	2.41	16.28	26.37	43.81	88.82	112.08	66
Total Debt/Equity Capital	15.35	0.00	0.00	0.08	7.39	24.06	52.11	75.96	66
Tot Debt+NP to Subs Iss Tr Pref/Equity	23.50	0.00	0.00	9.14	19.25	35.09	61.81	97.56	66
Tot Debt+Lns Guaranteed for Affl/Equity	19.19	0.00	0.00	1.21	11.87	34.42	61.18	91.03	66
Total Debt/Equ Cap - Exc Over Fair Value	16.35	0.00	0.00	0.08	7.39	24.39	53.06	92.98	66
Long-Term Debt/Equity Capital	11.53	0.00	0.00	0.00	6.26	19.73	40.97	61.88	66
Short-Term Debt/Equity Capital	3.47	0.00	0.00	0.00	0.00	7.58	14.96	21.07	66
Current Portion of LT Debt/Equity	0.24	0.00	0.00	0.00	0.00	0.00	1.59	2.34	66
Exc Cost Over Fair Value/Equity Cap	1.23	0.00	0.00	0.00	0.00	0.43	6.46	14.85	66
Long-Term Debt/Consolidated LT Debt	15.90	0.00	0.00	0.00	7.83	29.76	61.21	75.44	66
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	109.00	83.53	93.75	102.16	106.64	115.10	119.12	152.09	66
Total Investment in Subs/Equity	119.94	96.86	99.97	104.97	114.51	128.82	164.56	177.94	66
Equity Inv in Subs/Cons Eq Cap+Min Int	99.83	74.65	82.68	92.72	99.19	105.69	114.20	134.47	66
Total Inv in Subs/Cons Eq Cap+Min Int	109.30	82.27	88.50	96.67	104.78	115.98	145.05	161.26	66
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.76	-1.02	-0.50	0.09	0.61	1.25	2.02	4.65	64
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.79	0.08	0.31	0.58	1.18	2.19	4.62	7.16	52
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	134.06	34.85	54.42	94.43	122.16	172.40	220.10	318.92	65
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	136.34	27.98	65.41	89.79	120.70	172.62	236.06	327.42	65
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	117.90	63.03	77.91	94.65	102.99	140.03	194.67	197.80	65
Pretax Oper Inc + Int Exp/Int Expense	3481.57	-188.11	105.30	543.53	1109.32	5910.90	10276.6	17929.0	53
Div + Int From Subs/Int Exp + Div	157.41	13.00	57.72	94.81	120.29	193.65	357.10	602.06	63
Fees+Other Inc From Subs/Sal + Oth Exp	20.48	0.00	0.00	0.00	0.00	50.95	84.06	92.83	64
Net Inc/Curr Port of LT Debt+Pfd Div(X)	209.98	2.61	3.37	4.44	9.54	40.89	1273.63	2008.73	23
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.60	-13.27	-10.79	-2.29	0.33	4.45	8.67	14.74	66
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Nonaccrual	0.61	0.00	0.00	0.00	0.00	0.00	1.16	15.48	19
Total	0.61	0.00	0.00	0.00	0.00	0.00	1.16	15.48	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	66
To Nonbank Subsidiaries	0.64	0.00	0.00	0.00	0.00	0.00	4.27	10.17	66
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Total	1.21	0.00	0.00	0.00	0.00	0.00	6.89	27.59	66
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	9.37	0.00	0.01	0.20	1.63	13.54	38.22	79.46	66
Combined Thrift Assets	0.42	0.00	0.00	0.00	0.00	0.00	0.52	11.19	66
Combined Foreign Nonbank Sub Assets	0.15	0.00	0.00	0.00	0.00	0.04	0.84	2.44	66

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.45	0.00	2.64	41.70	70.08	102.50	135.57	217.95	60
Dividends Paid/Net Income	32.97	0.00	0.00	27.74	38.35	47.05	54.42	58.94	64
Net Income - Dividends/Avg Equity	9.28	1.00	3.99	6.78	9.04	11.21	13.56	17.21	66
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	112.86	0.00	0.00	22.93	100.67	184.59	252.32	441.29	57
Dividends From Nonbank Subs	6.27	0.00	0.00	0.00	0.70	10.79	29.02	34.87	57
Dividends From Subsidiary BHCs	19.67	0.00	0.00	0.00	0.00	5.73	102.16	166.83	57
Dividends From All Subsidiaries	159.76	22.23	54.96	98.17	129.84	201.65	278.58	441.40	57
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	56.20	0.00	3.75	30.06	54.21	74.10	94.77	103.00	54
Interest Income From Bank Subs	1.53	0.00	0.00	0.11	0.59	1.89	5.46	13.12	54
Mgt & Service Fees From Bank Subs	4.49	0.00	0.00	0.00	0.00	4.32	19.76	31.90	54
Other Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.17	2.13	54
Operating Income From Bank Subs	62.57	0.48	8.14	30.23	68.35	82.62	113.65	123.89	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.76	0.00	0.00	0.00	37.17	81.38	99.67	563.85	52
Interest Income From Nonbank Subs	19.70	0.00	0.00	0.00	3.80	25.41	56.60	186.12	52
Mgt & Serv Fees From Nonbank Subs	3.41	0.00	0.00	0.00	0.00	0.83	16.71	31.92	52
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.16	1.66	52
Operating Inc From Nonbank Subs	103.56	0.00	0.52	23.37	65.18	96.40	134.96	961.11	52
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	40.16	0.00	0.00	0.00	33.09	85.40	93.28	107.88	24
Interest Inc From Subsidiary BHCs	4.22	0.00	0.00	0.00	0.00	1.24	13.22	49.93	24
Mgt & Serv Fees From Sub BHCs	1.22	0.00	0.00	0.00	0.00	0.00	0.33	22.21	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	60.90	0.00	0.00	27.70	53.65	92.55	116.59	204.22	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	57.06	0.00	0.00	4.24	76.84	90.67	95.88	98.36	65
Interest Income From Bank Subs	2.58	0.00	0.00	0.05	1.04	3.45	9.59	23.62	65
Mgt & Serv Fees From Bank Subs	3.07	0.00	0.00	0.00	0.00	4.87	17.39	23.32	65
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.43	65
Operating Income From Bank Subs	72.20	0.00	0.31	44.38	87.38	95.49	98.53	99.45	65
Dividends From Nonbank Subs	3.29	0.00	0.00	0.00	0.46	6.57	13.47	17.07	65
Interest Income From Nonbank Subs	0.95	0.00	0.00	0.00	0.12	1.23	4.09	9.18	65
Mgt & Serv Fees From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.85	1.21	65
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	65
Operating Inc From Nonbank Subs	5.29	0.00	0.00	0.25	1.71	9.76	18.81	33.95	65
Dividends From Subsidiary BHCs	10.74	0.00	0.00	0.00	0.00	3.06	64.46	92.22	65
Interest Inc From Subsidiary BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.23	1.77	65
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	12.37	0.00	0.00	0.00	0.00	3.57	85.31	92.99	65
Loans and Adv From Subs/ST Debt	260.65	0.00	0.00	17.68	106.14	365.57	942.01	1422.12	32
Loans and Adv From Subs/Total Debt	170.10	0.00	0.00	7.60	49.75	190.83	379.05	1970.10	51

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1379552	134,479,442	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	49,757,521	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	20,546,358	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,853,336	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	50,054,026	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,112,035,486	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	94,572,074	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1249196	28,702,887	BANKNORTH GROUP, INC.	PORTLAND, ME	
2914521	180,720,200	BARCLAYS GROUP US INC.	WILMINGTON, DE	New Y-9C/BHCPR reporter
1074156	100,508,641	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	14,408,708	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	53,747,255	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	New Y-9C/BHCPR reporter
1951350	1,484,101,000	CITIGROUP INC.	NEW YORK, NY	
1132449	136,778,262	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	14,234,056	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	18,922,008	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	52,375,773	COMERICA INCORPORATED	DETROIT, MI	
1117679	30,509,365	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,285,407	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	28,287,984	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	10,016,228	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	Moved from Peer 2
1130780	12,995,645	FBOP CORPORATION	OAK PARK, IL	
1070345	94,455,731	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	15,619,817	FIRST BANCORP	SAN JUAN, PR	
1075612	13,258,740	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	29,773,975	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12,032,424	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,125,241	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	11,158,351	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	41,814,385	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
1078921	22,308,088	HERNIA CORPORATION	NEW ORLEANS, LA	
3232316	339,631,534	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	32,566,899	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
3305461	101,648,600	JOHN HANCOCK HOLDINGS (DELAWAR	WILMINGTON, DE	New Y-9C/BHCPR reporter
1039502	1,157,248,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	90,653,059	KEYCORP	CLEVELAND, OH	
1037003	52,938,721	M&T BANK CORPORATION	BUFFALO, NY	
1199497	40,479,185	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	37,315,548	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	14,425,690	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	139,280,377	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	24,051,636	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	10,335,719	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	Moved from Peer 2; Name change from ESB ACQUISITION CORP.
1048429	60,667,055	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	45,276,690	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	10,744,491	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	79,742,776	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	44,402,000	POPULAR, INC.	SAN JUAN, PR	
1826056	18,448,125	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
3242838	84,366,269	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	14,948,763	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	

BHCPR Reporters for Quarter Ending 12/31/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2004 and Other Notes
1141599	13,789,114	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	94,047,042	STATE STREET CORPORATION	BOSTON, MA	
1131787	158,869,784	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	25,061,114	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	336,675,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,459,260	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1119794	195,104,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	48,101,752	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	29,048,357	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	10,775,571	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	14,336,662	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	493,324,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,028,429	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	427,849,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	31,472,754	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 66 bank holding companies.