

## PEER GROUP 01

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

Number of BHCs in Peer Group

66

65

69

66

69

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

|                               |      |      |      |      |      |
|-------------------------------|------|------|------|------|------|
| Net Interest Income (TE)      | 3.09 | 3.04 | 3.08 | 3.16 | 3.18 |
| + Non-interest Income         | 2.00 | 2.06 | 2.04 | 2.14 | 2.30 |
| - Overhead Expense            | 3.04 | 3.03 | 3.06 | 3.24 | 3.29 |
| - Provision for Losses        | 0.13 | 0.15 | 0.15 | 0.18 | 0.30 |
| + Securities Gains (Losses)   | 0.00 | 0.02 | 0.01 | 0.03 | 0.06 |
| + Other Tax Equiv Adjustments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| = Pretax Net Oper Income (TE) | 1.87 | 1.96 | 1.93 | 1.94 | 1.97 |
| Net Operating Income          | 1.20 | 1.26 | 1.25 | 1.26 | 1.26 |
| Net Income                    | 1.23 | 1.26 | 1.26 | 1.28 | 1.26 |
| Net Income (Sub S Adjusted)   | N/A  | N/A  | N/A  | N/A  | N/A  |

## PERCENT OF AVG EARNING ASSETS:

|                          |      |      |      |      |      |
|--------------------------|------|------|------|------|------|
| Interest Income (TE)     | 6.20 | 5.27 | 5.64 | 5.01 | 5.17 |
| Interest Expense         | 2.76 | 1.85 | 2.20 | 1.48 | 1.58 |
| Net Interest Income (TE) | 3.45 | 3.39 | 3.43 | 3.54 | 3.55 |

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

|                                      |       |       |       |       |       |
|--------------------------------------|-------|-------|-------|-------|-------|
| Net Ln&Ls Losses/Avg Loans & Leases  | 0.21  | 0.26  | 0.28  | 0.35  | 0.53  |
| Earnings Coverage of Net Losses (X)  | 21.81 | 16.49 | 22.76 | 18.87 | 10.06 |
| Ln&Ls Allowance/Total Loans & Leases | 1.13  | 1.26  | 1.14  | 1.28  | 1.45  |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq  | 0.51  | 0.52  | 0.48  | 0.58  | 0.77  |
| 30-89 Days Past Due Loans and Leases | 0.64  | 0.61  | 0.69  | 0.64  | 0.79  |

## LIQUIDITY AND FUNDING:

|                                   |       |       |       |       |       |
|-----------------------------------|-------|-------|-------|-------|-------|
| Net Noncore Funding Dependence    | 36.71 | 38.02 | 37.80 | 35.52 | 35.42 |
| Net ST Noncore Funding Dependence | 23.01 | 21.49 | 23.48 | 19.41 | 19.84 |
| Net Loans and Leases/Total Assets | 62.05 | 59.36 | 60.09 | 59.70 | 58.53 |

## CAPITALIZATION:

|  |       |       |       |       |       |
|--|-------|-------|-------|-------|-------|
| Tier 1 Leverage Ratio                      | 7.52  | 7.39  | 7.44  | 7.57  | 7.55  |
| Equity Capital/Total Assets                | 8.98  | 8.88  | 8.88  | 9.05  | 8.59  |
| Net Loans&Ls/Equity Capital (X)            | 7.03  | 6.81  | 6.90  | 6.80  | 6.98  |
| Cash Dividends/Net Income                  | 32.35 | 32.14 | 39.47 | 33.10 | 32.26 |
| Cash Dividends/Net Income (Sub S Adjusted) | N/A   | N/A   | N/A   | N/A   | N/A   |
| Retained Earnings/Avg Equity Cap           | 8.97  | 9.10  | 8.47  | 9.28  | 9.60  |

## PARENT COMPANY RATIOS:

|  |        |        |        |        |        |
|--|--------|--------|--------|--------|--------|
| Short-Term Debt/Equity Capital         | 3.18   | 3.55   | 2.55   | 3.47   | 4.00   |
| Long-Term Debt/Equity Capital          | 12.43  | 12.45  | 12.45  | 12.04  | 15.42  |
| Equity Investment in Subs/Equity Cap   | 108.91 | 110.88 | 108.78 | 109.22 | 110.52 |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div | 123.30 | 124.35 | 147.51 | 136.27 | 149.20 |

| PERCENT OF AVERAGE ASSETS                 | PEER GROUP 01 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Interest Income (TE)                      | 5.57          | 4.72       | 5.07       | 4.46       | 4.62       |
| Less: Interest Expense                    | 2.47          | 1.66       | 1.98       | 1.33       | 1.42       |
| Equals: Net Interest Income (TE)          | 3.09          | 3.04       | 3.08       | 3.16       | 3.18       |
| Plus: Non-Interest Income                 | 2.00          | 2.06       | 2.04       | 2.14       | 2.30       |
| Equals: Adj Operating Income (TE)         | 5.05          | 5.13       | 5.14       | 5.31       | 5.49       |
| Less: Overhead Expense                    | 3.04          | 3.03       | 3.06       | 3.24       | 3.29       |
| Less: Provision for Loan and Lease Losses | 0.13          | 0.15       | 0.15       | 0.18       | 0.30       |
| Plus: Realized G/L on HTM Sec             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Plus: Realized G/L on AFS Sec             | 0.00          | 0.02       | 0.01       | 0.03       | 0.06       |
| Plus: Other Tax Equiv Adjustments         | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Pretax Net Oper Inc (TE)          | 1.87          | 1.96       | 1.93       | 1.94       | 1.97       |
| Less: Applicable Income Taxes (TE)        | 0.65          | 0.69       | 0.67       | 0.67       | 0.69       |
| Less: Minority Interest                   | 0.01          | 0.01       | 0.01       | 0.01       | 0.02       |
| Equals: Net Operating Income              | 1.20          | 1.26       | 1.25       | 1.26       | 1.26       |
| Plus: Net Extraordinary Items             | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Equals: Net Income                        | 1.23          | 1.26       | 1.26       | 1.28       | 1.26       |
| Memo: Net Income (Last Four Qtrs)         | 1.24          | 1.26       | 1.26       | 1.30       | 1.28       |
| MARGIN ANALYSIS:                          |               |            |            |            |            |
| Avg Earning Assets / Avg Assets           | 89.81         | 89.78      | 89.96      | 89.69      | 89.80      |
| Avg Int-Bearing Funds / Avg Assets        | 75.14         | 74.13      | 74.48      | 73.85      | 74.79      |
| Int Income (TE) / Avg Earning Assets      | 6.20          | 5.27       | 5.64       | 5.01       | 5.17       |
| Int Expense / Avg Earning Assets          | 2.76          | 1.85       | 2.20       | 1.48       | 1.58       |
| Net Int Inc (TE) / Avg Earn Assets        | 3.45          | 3.39       | 3.43       | 3.54       | 3.55       |
| YIELD OR COST:                            |               |            |            |            |            |
| Total Loans and Leases (TE)               | 6.78          | 5.84       | 6.25       | 5.48       | 5.77       |
| Interest-Bearing Bank Balances            | 3.83          | 2.66       | 3.38       | 1.96       | 2.04       |
| Fed Funds Sold & Reverse Repos            | 4.44          | 2.50       | 3.24       | 1.49       | 1.36       |
| Trading Assets                            | 2.85          | 2.40       | 2.48       | 3.33       | 2.60       |
| Total Earning Assets                      | 6.12          | 5.19       | 5.57       | 4.94       | 5.10       |
| Investment Securities (TE)                | 4.75          | 4.24       | 4.42       | 4.19       | 4.33       |
| U. S. Treasury & Agency Sec (excl MBS)    | 4.11          | 3.39       | 3.64       | 3.24       | 3.42       |
| Mortgage-Backed Securities                | 4.53          | 4.19       | 4.31       | 4.17       | 4.20       |
| All Other Securities                      | 7.40          | 6.66       | 7.48       | 7.01       | 7.88       |
| Interest-Bearing Deposits                 | 2.73          | 1.73       | 2.13       | 1.33       | 1.49       |
| Time Deposits of \$100K or More           | 3.89          | 2.60       | 3.09       | 2.16       | 2.26       |
| Time Deposits < \$100K                    | 3.45          | 2.52       | 2.90       | 2.41       | 2.66       |
| Other Domestic Deposits                   | 1.87          | 1.09       | 1.40       | 0.79       | 0.87       |
| Foreign Deposits                          | 3.71          | 2.20       | 2.79       | 1.41       | 1.29       |
| Fed Funds Purchased and Repos             | 4.10          | 2.38       | 3.10       | 1.47       | 1.39       |
| Other Borrowed Funds & Trading Liab       | 4.01          | 3.12       | 3.52       | 2.92       | 3.12       |
| All Interest-Bearing Funds                | 3.30          | 2.23       | 2.64       | 1.82       | 1.90       |

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|  | 03/31/2006 | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
|--|------------|------------|------------|------------|------------|
| Avg Personnel Exp Per Employee (\$000)     | 19         | 18         | 73         | 68         | 66         |
| Avg Assets per Employee (\$000)            | 4,915      | 4,735      | 4,727      | 4,581      | 4,348      |
| ANALYSIS RATIOS                            |            |            |            |            |            |
| Mutual Fund Fee Inc / Non-Int Income       | 3.80       | 4.30       | 4.02       | 4.36       | 4.15       |
| Overhead Exp / NII + Non-Int Income        | 61.48      | 59.99      | 60.56      | 61.77      | 60.30      |
| PERCENT OF AVERAGE ASSETS:                 |            |            |            |            |            |
| Total Overhead Expense                     | 3.04       | 3.03       | 3.06       | 3.24       | 3.29       |
| Personnel Expense                          | 1.69       | 1.64       | 1.65       | 1.65       | 1.68       |
| Net Occupancy Expense                      | 0.41       | 0.42       | 0.42       | 0.43       | 0.45       |
| Other Operating Expenses                   | 0.93       | 0.95       | 0.98       | 1.10       | 1.13       |
| Overhead Less Non-Interest Income          | 1.03       | 0.90       | 0.95       | 1.01       | 0.94       |
| PERCENT OF ADJUSTED OPERATING INCOME (TE): |            |            |            |            |            |
| Total Overhead Expense                     | 60.68      | 59.31      | 59.85      | 61.18      | 59.68      |
| Personnel Expense                          | 33.08      | 31.79      | 31.93      | 31.42      | 30.62      |
| Net Occupancy Expense                      | 8.22       | 8.16       | 8.03       | 8.10       | 8.17       |
| Other Operating Expenses                   | 18.93      | 18.95      | 19.58      | 20.54      | 20.27      |
| Total Non-Interest Income                  | 37.48      | 38.39      | 38.17      | 39.53      | 40.67      |
| Fiduciary Activities Income                | 4.88       | 4.25       | 5.19       | 3.61       | 3.50       |
| Serv Charges on Deposit Accts - Domestic   | 7.15       | 7.06       | 7.26       | 7.62       | 7.97       |
| Trading Revenue                            | 1.39       | 1.50       | 1.02       | 1.05       | 1.41       |
| Investment Banking Fees & Commissions      | 3.15       | 3.86       | 3.71       | 4.06       | 4.61       |
| Venture Capital Revenue                    | 0.16       | 0.24       | 0.18       | 0.18       | 0.02       |
| Net Servicing Fees                         | 1.19       | 1.31       | 1.12       | 0.99       | 0.58       |
| Net Securitization Income                  | 0.35       | 0.33       | 0.24       | 0.29       | 0.49       |
| Insurance Activities Revenue               | 1.67       | 1.50       | 1.49       | 1.84       | 1.17       |
| Net Gain (Loss) - Sales Loans, OREO, Oth   | 1.18       | 1.20       | 1.60       | 1.52       | 2.89       |
| Other Non-Interest Income                  | 10.35      | 10.73      | 10.86      | 11.08      | 10.90      |
| Overhead Less Non-Interest Income          | 22.17      | 19.88      | 21.25      | 21.00      | 18.44      |
| TAX RATIOS:                                |            |            |            |            |            |
| Appl Inc Taxes/Pretax NOI (TE)             | 31.25      | 32.29      | 31.63      | 31.18      | 31.44      |
| Appl Inc Tax+TE/Pretax NOI+TE              | 35.05      | 35.12      | 34.65      | 34.68      | 34.73      |

| PERCENT OF TOTAL ASSETS              | PEER GROUP 01 |            |            |            |            |
|--------------------------------------|---------------|------------|------------|------------|------------|
|                                      | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Real Estate Loans                    | 38.61         | 36.63      | 37.09      | 36.78      | 34.78      |
| Commercial and Industrial Loans      | 11.83         | 10.78      | 11.37      | 10.79      | 11.27      |
| Loans to Individuals                 | 5.68          | 5.93       | 5.62       | 5.97       | 6.16       |
| Loans to Depository Institutions     | 0.10          | 0.13       | 0.11       | 0.16       | 0.11       |
| Agricultural Loans                   | 0.21          | 0.19       | 0.20       | 0.20       | 0.21       |
| Other Loans and Leases               | 3.40          | 3.15       | 3.45       | 3.31       | 4.33       |
| Net Loans and Leases                 | 62.05         | 59.36      | 60.09      | 59.70      | 58.53      |
| Debt Securities Over 1 Year          | 16.34         | 18.55      | 17.25      | 18.70      | 19.67      |
| Mutual Funds and Equity Securities   | 0.22          | 0.25       | 0.24       | 0.31       | 0.36       |
| Subtotal                             | 80.32         | 80.11      | 79.55      | 80.29      | 79.72      |
| Interest-Bearing Bank Balances       | 0.65          | 0.70       | 0.69       | 0.79       | 0.70       |
| Federal Funds Sold & Reverse Repos   | 2.39          | 2.26       | 2.18       | 2.12       | 1.88       |
| Debt Securities 1 Year or Less       | 1.97          | 1.35       | 1.70       | 1.54       | 1.98       |
| Trading Assets                       | 1.20          | 1.56       | 1.51       | 1.50       | 1.66       |
| Total Earning Assets                 | 88.22         | 88.10      | 87.91      | 88.42      | 88.18      |
| Non-Int Cash and Due From Dep Inst   | 2.37          | 2.33       | 2.74       | 2.25       | 2.85       |
| Other Real Estate Owned              | 0.05          | 0.04       | 0.04       | 0.05       | 0.06       |
| All Other Assets                     | 9.29          | 9.49       | 9.24       | 9.23       | 8.90       |
| MEMORANDA:                           |               |            |            |            |            |
| Short-Term Investments               | 5.83          | 5.28       | 5.78       | 5.42       | 5.38       |
| U.S. Treasury Securities             | 0.55          | 0.46       | 0.46       | 0.58       | 0.77       |
| U.S. Agency Securities (excl MBS)    | 3.32          | 3.81       | 3.19       | 3.56       | 4.15       |
| Municipal Securities                 | 0.89          | 0.84       | 0.89       | 0.83       | 0.75       |
| Mortgage-Backed Securities           | 11.00         | 12.25      | 11.62      | 12.02      | 12.92      |
| Asset-Backed Securities              | 0.24          | 0.26       | 0.24       | 0.32       | 0.41       |
| Other Debt Securities                | 0.78          | 0.64       | 0.74       | 0.82       | 0.85       |
| RE Loans Secured by 1-4 Family       | 18.00         | 18.02      | 17.70      | 18.10      | 17.23      |
| Revolving                            | 4.42          | 4.74       | 4.51       | 4.65       | 4.16       |
| Closed-End, Sec by First Liens       | 11.77         | 11.81      | 11.60      | 11.74      | 11.43      |
| Closed-End, Sec by Junior Liens      | 1.47          | 1.17       | 1.38       | 1.16       | 1.16       |
| Commercial Real Estate Loans         | 18.30         | 16.29      | 17.15      | 15.68      | 14.47      |
| Construction and Land Dev            | 6.06          | 4.50       | 5.51       | 4.30       | 3.82       |
| Multifamily                          | 1.27          | 1.25       | 1.21       | 1.33       | 1.25       |
| Nonfarm Nonresidential               | 10.24         | 9.91       | 9.80       | 9.46       | 8.83       |
| RE Loans Secured by Farmland         | 0.22          | 0.21       | 0.21       | 0.21       | 0.19       |
| LOAN MIX, % OF GROSS LOANS & LEASES: |               |            |            |            |            |
| Real Estate Loans                    | 60.27         | 59.52      | 59.91      | 60.42      | 57.28      |
| RE Loans Secured by 1-4 Family       | 28.69         | 29.26      | 28.71      | 28.88      | 28.42      |
| Revolving                            | 6.83          | 7.54       | 7.07       | 7.36       | 6.71       |
| Closed-End                           | 21.39         | 21.25      | 21.25      | 20.82      | 21.14      |
| Commercial Real Estate Loans         | 28.26         | 26.04      | 27.02      | 26.07      | 23.42      |
| Construction and Land Dev            | 9.28          | 7.14       | 8.61       | 7.02       | 6.14       |
| Multifamily                          | 2.02          | 2.00       | 2.00       | 2.28       | 2.02       |
| Nonfarm Nonresidential               | 15.71         | 15.77      | 15.33      | 15.87      | 14.44      |
| RE Loans Secured by Farmland         | 0.33          | 0.32       | 0.31       | 0.31       | 0.29       |
| Loans to Depository Institutions     | 0.18          | 0.35       | 0.21       | 0.39       | 0.25       |
| Commercial and Industrial Loans      | 19.00         | 17.96      | 18.76      | 17.76      | 19.20      |
| Loans to Individuals                 | 9.27          | 10.52      | 9.73       | 10.26      | 10.34      |
| Credit Card Loans                    | 1.11          | 1.40       | 1.36       | 1.48       | 1.12       |
| Agricultural Loans                   | 0.33          | 0.29       | 0.32       | 0.32       | 0.33       |
| Loans to Foreign Govts and Inst      | 0.01          | 0.01       | 0.01       | 0.01       | 0.02       |
| Other Loans and Leases               | 6.97          | 6.72       | 7.23       | 6.29       | 8.86       |

| PERCENT OF TOTAL ASSETS               | PEER GROUP 01 |            |            |            |            |
|---------------------------------------|---------------|------------|------------|------------|------------|
|                                       | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Short-Term Investments                | 5.83          | 5.28       | 5.78       | 5.42       | 5.38       |
| Liquid Assets                         | 22.86         | 24.75      | 23.88      | 24.17      | 26.56      |
| Investment Securities                 | 19.32         | 20.69      | 20.03      | 21.17      | 22.79      |
| Net Loans and Leases                  | 62.05         | 59.36      | 60.09      | 59.70      | 58.53      |
| Net Lns, Ls & Stdby Ltrs of Credit    | 65.36         | 62.61      | 63.42      | 62.92      | 61.71      |
| Core Deposits                         | 49.93         | 48.25      | 49.27      | 48.79      | 50.31      |
| Noncore Funding                       | 34.33         | 35.19      | 34.95      | 33.37      | 33.17      |
| Time Deposits of \$100K or More       | 9.84          | 8.37       | 9.23       | 7.71       | 7.17       |
| Foreign Deposits                      | 2.36          | 2.60       | 2.55       | 2.72       | 3.01       |
| Fed Funds Purchased and Repos         | 8.14          | 8.75       | 8.72       | 8.39       | 8.63       |
| Net Fed Funds Purchased (Sold)        | 5.42          | 5.53       | 5.92       | 5.47       | 6.14       |
| Commercial Paper                      | 0.40          | 0.44       | 0.32       | 0.39       | 0.45       |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 3.40          | 4.01       | 3.61       | 3.64       | 3.53       |
| Earning Assets Repr in 1 Year         | 44.15         | 42.85      | 43.89      | 41.75      | 40.94      |
| Int-Bearing Liab Repr in 1 Year       | 19.18         | 15.37      | 17.46      | 14.06      | 14.99      |
| Long-Term Debt Repr in 1 Year         | 2.19          | 2.52       | 2.13       | 2.30       | 2.02       |
| Net Assets Repriceable in 1 Year      | 21.16         | 23.07      | 22.38      | 23.95      | 22.46      |
| OTHER LIQUIDITY AND FUNDING RATIOS:   |               |            |            |            |            |
| Net Noncore Funding Dependence        | 36.71         | 38.02      | 37.80      | 35.52      | 35.42      |
| Net ST Noncore Funding Dependence     | 23.01         | 21.49      | 23.48      | 19.41      | 19.84      |
| Short-Term Inv/ST Noncore Funding     | 24.00         | 25.11      | 23.86      | 28.08      | 25.44      |
| Liq Asts-ST Noncore Fndg/Nonliq Asts  | -0.42         | 4.95       | 1.73       | 5.74       | 7.34       |
| Net Loans and Leases/Total Deposits   | 97.02         | 98.52      | 97.40      | 103.29     | 94.37      |
| Net Loans and Leases/Core Deposits    | 147.13        | 145.59     | 146.05     | 154.08     | 130.23     |
| Held-To-Mat Sec Appr(Depr)/T1 Cap     | -1.17         | -0.45      | -0.69      | 0.01       | 0.18       |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap  | -4.57         | -2.38      | -3.10      | 0.54       | 1.62       |
| Struct Notes Appr(Depr)/T1 Cap        | -0.18         | -0.11      | -0.14      | -0.05      | -0.04      |
| PERCENT OF INVESTMENT SECURITIES:     |               |            |            |            |            |
| Held-To-Maturity Securities           | 8.86          | 8.26       | 8.21       | 7.38       | 6.48       |
| Available-For-Sale Securities         | 91.14         | 91.74      | 91.79      | 92.62      | 93.52      |
| U.S. Treasury Securities              | 3.54          | 2.45       | 2.93       | 3.33       | 3.55       |
| U.S. Agency Securities (excl MBS)     | 16.60         | 17.89      | 15.52      | 16.80      | 16.80      |
| Municipal Securities                  | 4.46          | 3.93       | 4.29       | 3.91       | 3.50       |
| Mortgage-Backed Securities            | 60.30         | 61.24      | 60.53      | 59.40      | 58.54      |
| Asset-Backed Securities               | 1.55          | 1.58       | 1.55       | 1.71       | 2.21       |
| Other Debt Securities                 | 4.56          | 4.38       | 4.62       | 5.01       | 5.21       |
| Mutual Funds and Equity Securities    | 1.41          | 1.53       | 1.59       | 1.81       | 1.75       |
| Debt Securities 1 Year or Less        | 11.12         | 8.30       | 10.45      | 7.66       | 9.01       |
| Debt Securities 1 To 5 Years          | 23.38         | 22.57      | 23.18      | 23.40      | 21.80      |
| Debt Securities Over 5 Years          | 61.57         | 65.22      | 62.01      | 64.40      | 64.88      |
| Pledged Securities                    | 58.67         | 56.84      | 59.46      | 57.43      | 53.80      |
| Structured Notes, Fair Value          | 0.26          | 0.42       | 0.27       | 0.38       | 0.23       |

| ANALYSIS RATIOS                       | PEER GROUP 01 |            |            |            |            |
|---------------------------------------|---------------|------------|------------|------------|------------|
|                                       | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Provision for Ln&Ls Losses/Avg Assets | 0.13          | 0.15       | 0.15       | 0.18       | 0.30       |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.21          | 0.25       | 0.26       | 0.32       | 0.51       |
| Provision for Ln&Ls Losses/Net Losses | 98.61         | 111.43     | 94.19      | 97.31      | 100.73     |
| Ln&Ls Allowance/Total Loans & Leases  | 1.13          | 1.26       | 1.14       | 1.28       | 1.45       |
| Ln&Ls Allowance/Net Ln&Ls Losses (X)  | 9.33          | 9.90       | 8.01       | 6.86       | 3.95       |
| ALL/Nonaccrual Assets                 | 342.49        | 299.97     | 349.71     | 282.98     | 271.15     |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 245.12        | 241.82     | 249.50     | 227.93     | 197.77     |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.30          | 0.37       | 0.39       | 0.48       | 0.65       |
| Recoveries/Avg Loans and Leases       | 0.10          | 0.11       | 0.11       | 0.12       | 0.12       |
| Net Losses/Avg Loans and Leases       | 0.21          | 0.26       | 0.28       | 0.35       | 0.53       |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00          | 0.00       | 0.00       | 0.00       | 0.02       |
| Recoveries/Prior Year-End Losses      | 7.80          | 7.22       | 30.96      | 25.00      | 17.75      |
| Earnings Coverage of Net Losses (X)   | 21.81         | 16.49      | 22.76      | 18.87      | 10.06      |
| NET LOAN AND LEASE LOSSES BY TYPE     |               |            |            |            |            |
| Real Estate Loans                     | 0.07          | 0.06       | 0.06       | 0.07       | 0.11       |
| RE Loans Secured By 1-4 Family        | 0.08          | 0.08       | 0.08       | 0.08       | 0.12       |
| Revolving                             | 0.11          | 0.08       | 0.07       | 0.08       | 0.11       |
| Closed-End                            | 0.07          | 0.08       | 0.07       | 0.08       | 0.13       |
| Commercial Real Estate Loans          | 0.03          | 0.03       | 0.03       | 0.05       | 0.08       |
| Construction and Land Dev             | 0.01          | 0.02       | 0.01       | 0.04       | 0.06       |
| Multifamily                           | 0.02          | 0.01       | 0.02       | 0.02       | 0.01       |
| Nonfarm Nonresidential                | 0.03          | 0.03       | 0.04       | 0.06       | 0.09       |
| RE Loans Secured by Farmland          | -0.01         | 0.01       | 0.01       | 0.06       | 0.09       |
| Commercial and Industrial Loans       | 0.17          | 0.24       | 0.26       | 0.39       | 0.95       |
| Loans to Depository Institutions      | 0.00          | 0.00       | 0.00       | -0.02      | 0.04       |
| Loans to Individuals                  | 1.02          | 1.32       | 1.26       | 1.44       | 1.67       |
| Credit Card Loans                     | 2.86          | 2.48       | 3.03       | 22.98      | 3.60       |
| Agricultural Loans                    | 0.02          | 0.06       | 0.06       | 0.25       | 0.23       |
| Loans to Foreign Governments & Inst   | -0.42         | 0.00       | 0.00       | 0.00       | 0.21       |
| Other Loans and Leases                | 0.24          | 0.21       | 0.41       | 0.26       | 0.47       |

## PERCENT OF LOANS AND LEASES

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

|   |      |      |      |      |      |
|---|------|------|------|------|------|
| 30-89 Days PD Loans and Leases              | 0.64 | 0.61 | 0.69 | 0.64 | 0.79 |
| 90+ Days PD Loans and Leases                | 0.14 | 0.14 | 0.16 | 0.15 | 0.17 |
| Nonaccrual Loans and Leases                 | 0.44 | 0.45 | 0.42 | 0.50 | 0.68 |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.61 | 0.61 | 0.61 | 0.67 | 0.87 |
| 30-89 Days PD Restructured                  | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 90+ Days PD Restructured                    | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Nonaccrual Restructured                     | 0.01 | 0.01 | 0.00 | 0.01 | 0.01 |

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

## 30+ DAYS PAST DUE AND NONACCRUAL

|                                 |      |      |      |      |      |
|---------------------------------|------|------|------|------|------|
| 30-89 Days Past Due Assets      | 0.65 | 0.61 | 0.69 | 0.65 | 0.80 |
| 90+ Days Past Due Assets        | 0.14 | 0.14 | 0.16 | 0.15 | 0.18 |
| Nonaccrual Assets               | 0.44 | 0.46 | 0.43 | 0.52 | 0.69 |
| 30+ Days PD & Nonaccrual Assets | 1.27 | 1.25 | 1.32 | 1.34 | 1.71 |

## PERCENT OF TOTAL ASSETS

|                                   |      |      |      |      |      |
|-----------------------------------|------|------|------|------|------|
| 90+ Days PD and Nonaccrual Assets | 0.38 | 0.36 | 0.37 | 0.40 | 0.52 |
| 90+ PD & Nonaccrual Assets + OREO | 0.43 | 0.42 | 0.42 | 0.46 | 0.60 |

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

|                                   |       |       |       |       |       |
|-----------------------------------|-------|-------|-------|-------|-------|
| Total Assets                      | 0.31  | 0.30  | 0.29  | 0.34  | 0.46  |
| Allowance for Loan & Lease Losses | 45.08 | 42.12 | 42.14 | 48.07 | 52.66 |
| Equity Cap + ALLL                 | 3.53  | 3.46  | 3.34  | 3.83  | 5.07  |
| Tier 1 Cap + ALLL                 | 4.06  | 3.99  | 3.84  | 4.22  | 5.62  |
| Loans & Leases + RE Acquired      | 0.52  | 0.52  | 0.49  | 0.59  | 0.79  |

| 30+ DAYS PAST DUE AND NONACCRUAL<br>LNS&LS AS A PERCENT OF LOAN TYPE | 03/31/2006 | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
|--|------------|------------|------------|------------|------------|
| Real Estate - 30-89 Days PD  | 0.61       | 0.54       | 0.67       | 0.57       | 0.71       |
| - 90+ Days Past Due  | 0.12       | 0.10       | 0.13       | 0.11       | 0.14       |
| - Nonaccrual   | 0.46       | 0.41       | 0.43       | 0.44       | 0.52       |
| Coml & Indl - 30-89 Days PD  | 0.57       | 0.56       | 0.58       | 0.55       | 0.66       |
| - 90+ Days Past Due  | 0.06       | 0.06       | 0.07       | 0.07       | 0.10       |
| - Nonaccrual   | 0.65       | 0.74       | 0.61       | 0.85       | 1.39       |
| Individuals - 30-89 Days PD  | 1.28       | 1.25       | 1.41       | 1.36       | 1.61       |
| - 90+ Days Past Due  | 0.26       | 0.29       | 0.29       | 0.32       | 0.36       |
| - Nonaccrual   | 0.15       | 0.16       | 0.16       | 0.20       | 0.24       |
| Dep Inst Lns - 30-89 Days PD   | 0.02       | 0.00       | 0.00       | 0.02       | 0.05       |
| - 90+ Days Past Due  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - Nonaccrual   | 0.01       | 0.13       | 0.03       | 0.05       | 0.22       |
| Agricultural - 30-89 Days PD   | 0.28       | 0.35       | 0.28       | 0.27       | 0.50       |
| - 90+ Days Past Due  | 0.02       | 0.02       | 0.01       | 0.03       | 0.05       |
| - Nonaccrual   | 0.36       | 0.54       | 0.35       | 0.60       | 1.07       |
| Foreign Govts- 30-89 Days PD   | 0.02       | 0.00       | 0.35       | 0.03       | 0.32       |
| - 90+ Days Past Due  | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| - Nonaccrual   | 0.05       | 0.22       | 0.00       | 0.43       | 0.70       |
| Other Lns&Ls - 30-89 Days PD   | 0.44       | 0.48       | 0.43       | 0.56       | 0.71       |
| - 90+ Days Past Due  | 0.03       | 0.03       | 0.02       | 0.04       | 0.04       |
| - Nonaccrual   | 0.19       | 0.25       | 0.23       | 0.32       | 0.40       |
| <b>MEMORANDA:</b>  |            |            |            |            |            |
| 1-4 Family - 30-89 Days PD   | 0.70       | 0.63       | 0.84       | 0.71       | 0.89       |
| - 90+ Days Past Due  | 0.18       | 0.14       | 0.20       | 0.15       | 0.21       |
| - Nonaccrual   | 0.44       | 0.36       | 0.42       | 0.39       | 0.41       |
| Revolving - 30-89 Days PD  | 0.36       | 0.29       | 0.40       | 0.31       | 0.41       |
| - 90+ Days Past Due  | 0.06       | 0.04       | 0.05       | 0.04       | 0.06       |
| - Nonaccrual   | 0.18       | 0.12       | 0.14       | 0.13       | 0.13       |
| Closed-End - 30-89 Days PD   | 0.84       | 0.79       | 1.02       | 0.91       | 1.13       |
| - 90+ Days Past Due  | 0.24       | 0.18       | 0.28       | 0.19       | 0.29       |
| - Nonaccrual   | 0.51       | 0.46       | 0.51       | 0.50       | 0.54       |
| - Jr Lien 30-89 Days PD  | 0.06       | 0.07       | 0.07       | 0.08       | 0.10       |
| - Jr Lien 90+ Days PD  | 0.01       | 0.01       | 0.01       | 0.01       | 0.03       |
| - Jr Lien Nonaccrual   | 0.04       | 0.04       | 0.04       | 0.05       | 0.05       |
| Commercial RE - 30-89 Days PD  | 0.55       | 0.49       | 0.54       | 0.43       | 0.52       |
| - 90+ Days Past Due  | 0.03       | 0.04       | 0.04       | 0.04       | 0.04       |
| - Nonaccrual   | 0.47       | 0.46       | 0.42       | 0.45       | 0.57       |
| Const & Dev - 30-89 Days PD  | 0.70       | 0.60       | 0.63       | 0.63       | 0.76       |
| - 90+ Days Past Due  | 0.02       | 0.04       | 0.05       | 0.03       | 0.04       |
| - Nonaccrual   | 0.35       | 0.28       | 0.24       | 0.27       | 0.39       |
| Multi family - 30-89 Days PD   | 0.44       | 0.56       | 0.50       | 0.26       | 0.32       |
| - 90+ Days Past Due  | 0.01       | 0.01       | 0.03       | 0.01       | 0.02       |
| - Nonaccrual   | 0.46       | 0.28       | 0.29       | 0.27       | 0.31       |
| Nonfarm Nres- 30-89 Days PD  | 0.48       | 0.42       | 0.45       | 0.37       | 0.45       |
| - 90+ Days Past Due  | 0.03       | 0.03       | 0.03       | 0.03       | 0.04       |
| - Nonaccrual   | 0.54       | 0.56       | 0.53       | 0.55       | 0.70       |
| Farmland - 30-89 Days PD   | 0.43       | 0.49       | 0.39       | 0.37       | 0.66       |
| - 90+ Days Past Due  | 0.03       | 0.05       | 0.02       | 0.06       | 0.08       |
| - Nonaccrual   | 0.77       | 1.13       | 0.89       | 1.14       | 1.31       |
| Credit Card - 30-89 Days PD  | 1.46       | 1.68       | 1.52       | 1.56       | 1.99       |
| - 90+ Days Past Due  | 0.77       | 0.80       | 0.82       | 0.83       | 1.06       |
| - Nonaccrual   | 0.10       | 0.05       | 0.08       | 0.05       | 0.12       |



| CAPITAL RATIOS                                    | 03/31/2006 | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
|---|------------|------------|------------|------------|------------|
| Tier 1 Leverage Ratio                             | 7.52       | 7.39       | 7.44       | 7.57       | 7.55       |
| Tier 1 RBC Ratio                                  | 9.47       | 9.73       | 9.62       | 9.98       | 10.05      |
| Total Risk-Based Capital Ratio                    | 12.24      | 12.67      | 12.38      | 12.75      | 13.11      |
| Tangible Tier 1 Leverage Ratio                    | 7.17       | 7.07       | 7.11       | 7.26       | 7.24       |
| Tangible Common Eq Cap/Tan Assets                 | 5.72       | 5.57       | 5.67       | 5.90       | 5.92       |
| DERIVATIVES AND<br>OFF-BALANCE-SHEET TRANSACTIONS |            |            |            |            |            |
| PERCENT OF TOTAL ASSETS:                          |            |            |            |            |            |
| Loan Commitments                                  | 31.71      | 29.67      | 30.70      | 29.68      | 28.38      |
| Standby Letters of Credit                         | 3.21       | 3.22       | 3.22       | 3.22       | 3.21       |
| Commercial & Similar Letters of Credit            | 0.11       | 0.13       | 0.11       | 0.13       | 0.14       |
| Securities Lent                                   | 2.69       | 6.15       | 6.42       | 4.99       | 3.92       |
| Credit Derivatives (BHC as Guarantor)             | 0.93       | 0.69       | 0.90       | 0.56       | 0.29       |
| Credit Derivatives (BHC as Beneficiary)           | 1.15       | 0.89       | 1.23       | 0.75       | 0.64       |
| TYPE OF DERIVATIVE INSTRUMENT:                    |            |            |            |            |            |
| Derivative Contracts                              | 74.32      | 79.95      | 74.39      | 73.18      | 82.38      |
| Interest Rate Contracts                           | 57.23      | 58.81      | 55.38      | 54.87      | 64.76      |
| Interest Rate Futures & Forward Contr             | 9.85       | 9.95       | 8.97       | 8.57       | 10.53      |
| Written Options Contr (Int Rate)                  | 6.27       | 7.94       | 5.83       | 7.01       | 8.86       |
| Purchased Options Contr (Int Rate)                | 5.97       | 5.86       | 5.32       | 6.07       | 7.46       |
| Interest Rate Swaps                               | 28.30      | 30.68      | 28.75      | 30.23      | 32.54      |
| Foreign Exchange Contracts                        | 9.05       | 12.00      | 11.30      | 10.76      | 12.41      |
| Futures & Forward Foreign Exch Contr              | 6.17       | 8.44       | 7.71       | 7.03       | 7.58       |
| Written Options Contr (Foreign Exch)              | 0.54       | 0.63       | 0.73       | 0.73       | 0.82       |
| Purchased Options Contr (Foreign Exch)            | 0.57       | 0.68       | 0.78       | 0.78       | 0.86       |
| Foreign Exchange Rate Swaps                       | 0.72       | 1.06       | 1.03       | 1.21       | 2.14       |
| Equity, Commodity, & Other Deriv Contr            | 2.05       | 1.75       | 1.95       | 1.62       | 1.50       |
| Commodity & Other Fut & Forward Contr             | 0.11       | 0.09       | 0.10       | 0.10       | 0.08       |
| Written Options Contr (Comm & Other)              | 0.50       | 0.37       | 0.48       | 0.47       | 0.42       |
| Purchased Options Contr (Comm & Oth)              | 0.68       | 0.51       | 0.61       | 0.45       | 0.43       |
| Commodity & Other Swaps                           | 0.43       | 0.40       | 0.47       | 0.36       | 0.37       |
| PERCENT OF AVERAGE LOANS AND LEASES:              |            |            |            |            |            |
| Loan Commitments                                  | 62.27      | 68.97      | 71.25      | 67.31      | 55.70      |

| PERCENT OF NOTIONAL AMOUNT             | PEER GROUP 01 |            |            |            |            |
|--|---------------|------------|------------|------------|------------|
|  | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Interest Rate Contracts                | 90.85         | 91.56      | 89.84      | 92.91      | 91.02      |
| Foreign Exchange Contracts             | 6.65          | 5.76       | 7.67       | 4.46       | 5.81       |
| Equity, Comm, & Other Contracts        | 1.29          | 0.93       | 1.15       | 0.91       | 0.77       |
| Futures and Forwards                   | 18.71         | 18.92      | 19.72      | 19.51      | 18.00      |
| Written Options                        | 7.85          | 7.56       | 7.55       | 6.30       | 7.85       |
| Exchange-Traded                        | 0.27          | 0.34       | 0.13       | 0.49       | 0.40       |
| Over-The-Counter                       | 7.20          | 5.99       | 6.95       | 4.85       | 6.95       |
| Purchased Options                      | 5.95          | 5.03       | 6.15       | 5.02       | 5.22       |
| Exchange-Traded                        | 0.26          | 0.53       | 0.18       | 0.72       | 0.80       |
| Over-The-Counter                       | 5.17          | 3.97       | 5.37       | 3.93       | 3.66       |
| Swaps                                  | 60.69         | 61.28      | 60.04      | 64.60      | 65.21      |
| Held for Trading                       | 37.84         | 37.40      | 39.73      | 37.56      | 39.67      |
| Interest Rate Contracts                | 27.25         | 27.50      | 28.88      | 27.34      | 28.80      |
| Foreign Exchange Contracts             | 4.39          | 3.43       | 5.50       | 3.57       | 4.24       |
| Equity, Comm, & Other Contracts        | 0.78          | 0.50       | 0.78       | 0.56       | 0.61       |
| Non-Traded                             | 62.16         | 62.60      | 60.27      | 62.44      | 60.33      |
| Interest Rate Contracts                | 59.37         | 59.73      | 57.66      | 61.16      | 58.08      |
| Foreign Exchange Contracts             | 0.42          | 0.57       | 0.48       | 0.41       | 0.23       |
| Equity, Comm, & Other Contracts        | 0.02          | 0.02       | 0.02       | 0.01       | 0.00       |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 86.34         | 84.09      | 83.39      | 85.72      | 83.99      |
| One Year or Less                       | 27.76         | 23.48      | 24.79      | 24.18      | 23.90      |
| Over 1 Year to 5 Years                 | 27.76         | 30.21      | 27.47      | 30.15      | 30.94      |
| Over 5 Years                           | 20.61         | 23.59      | 20.69      | 25.19      | 24.26      |
| Gross Negative Fair Value (Abs Val)    | 1.09          | 1.00       | 0.94       | 0.99       | 1.40       |
| Gross Positive Fair Value              | 0.83          | 0.87       | 0.79       | 1.06       | 1.48       |
| PERCENT OF TIER 1 CAPITAL:             |               |            |            |            |            |
| Gross Negative Fair Value, Abs Val (X) | 0.11          | 0.15       | 0.11       | 0.13       | 0.19       |
| Gross Positive Fair Value (X)          | 0.10          | 0.17       | 0.10       | 0.14       | 0.19       |
| Held for Trading (X)                   | 0.08          | 0.14       | 0.09       | 0.11       | 0.16       |
| Non-Traded (X)                         | 0.01          | 0.02       | 0.01       | 0.02       | 0.03       |
| Current Credit Exposure (X)            | 0.05          | 0.08       | 0.06       | 0.08       | 0.11       |
| Credit Losses on Derivative Contracts  | 0.00          | 0.00       | 0.00       | 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  | 0.54          | 0.78       | 0.56       | 0.71       | 1.11       |

## INSURANCE ACTIVITIES

03/31/2006

03/31/2005

12/31/2005

12/31/2004

12/31/2003

## ANALYSIS RATIOS:

|  | 03/31/2006 | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
|--|------------|------------|------------|------------|------------|
| Ins Underwriting Assets/Consol Assets      | 0.06       | N/A        | N/A        | N/A        | N/A        |
| Ins Under Assets(P/C)/Tot Ins Und Ast      | 41.97      | 38.29      | 39.86      | 34.12      | 31.84      |
| Ins Under Assets(L/H)/Tot Ins Und Ast      | 58.03      | 61.71      | 60.14      | 65.88      | 68.16      |
| Sep Acct Assets(L/H)/Total Life Ast        | 0.60       | 1.19       | 0.04       | 1.83       | 0.94       |
| Ins Activities Revenue/Adj Oper Inc        | 1.67       | 1.50       | 1.49       | 1.84       | 1.17       |
| Premium Inc/Ins Activities Revenue         | 9.38       | 13.03      | 11.36      | 13.71      | 15.69      |
| Credit Rel Prem Inc/Tot Prem Inc           | 73.64      | 77.26      | 73.61      | 70.68      | 75.78      |
| Other Prem Inc/Total Prem Inc              | 26.36      | 17.01      | 26.39      | 29.32      | 24.22      |
| Ins Under Net Income/Consol Net Income     | 0.30       | 0.32       | 0.33       | 0.66       | 0.44       |
| Ins Net Inc (P/C)/Equity (P/C)             | 10.04      | 12.09      | 10.09      | 13.36      | 16.19      |
| Ins Net Inc (L/H)/Equity (L/H)             | 6.15       | 5.98       | 12.57      | 6.40       | 8.26       |
| Insur Ben, Losses, Exp/Insur Premiums      | 141.85     | 121.09     | 107.42     | 111.73     | 113.20     |
| Reinsurance Recov(P/C)/Tot Assets(P/C)     | 1.27       | 1.07       | 1.48       | 1.26       | 2.26       |
| Reinsurance Recov(L/H)/Tot Assets(L/H)     | 0.62       | 0.66       | 0.69       | 0.73       | 0.66       |
| Net Assets Ins Under Subs/Cons Assets      | 0.01       | 0.01       | 0.01       | 0.02       | 0.01       |
| CSV Life Insurance/Tier 1 Cap + ALLL       | 12.52      | 9.49       | 10.03      | 9.25       | 8.16       |
| BROKER-DEALER ACTIVITIES                   |            |            |            |            |            |
| Net Assets Broker-Dealer Subs/Cons Asts    | 1.06       | 1.33       | 1.23       | 1.15       | 1.39       |
| FOREIGN ACTIVITIES                         |            |            |            |            |            |
| Yield: Foreign Loans                       | 2.74       | 2.32       | 2.35       | 2.52       | 2.42       |
| Cost: Interest-Bearing Deposits            | 3.71       | 2.20       | 2.79       | 1.41       | 1.29       |
| NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE: |            |            |            |            |            |
| Real Estate Loans                          | 139.10     | 18.07      | 28.10      | 8.46       | 25.34      |
| Commercial and Industrial Loans            | 0.33       | 1.14       | 10.52      | 1.85       | 6.59       |
| Foreign Governments and Inst               | -0.42      | 0.00       | 0.00       | 0.00       | 0.21       |
| Leases                                     | 0.07       | N/A        | 0.64       | 0.21       | 0.40       |
| GROWTH RATES:                              |            |            |            |            |            |
| Net Loans and Leases                       | 29.97      | 8.57       | 16.66      | 19.96      | 21.36      |
| Total Selected Assets                      | 45.82      | 9.66       | 16.64      | 16.57      | 28.81      |
| Deposits                                   | 19.50      | 32.48      | 18.44      | 62.87      | 15.80      |

| PROFITABILITY:                            | PEER GROUP 01 |            |            |            |            |
|---|---------------|------------|------------|------------|------------|
|   | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Net Income/Avg Equity Capital             | 14.15         | 14.84      | 14.35      | 14.67      | 15.26      |
| Bank Net Inc/Avg Eq Inv in Banks          | 14.99         | 13.79      | 14.14      | 14.54      | 14.67      |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks      | 11.70         | 8.51       | 8.80       | 7.90       | 6.17       |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs   | 10.25         | 11.52      | 10.94      | 11.50      | 12.69      |
| Bank Net Income/Parent Net Income         | 74.18         | 73.03      | 71.56      | 69.68      | 74.48      |
| Nonbank Net Income/Parent Net Income      | 5.80          | 6.06       | 5.57       | 6.15       | 5.20       |
| Sub BHCs Net Inc/Parent Net Income        | 70.10         | 63.90      | 65.03      | 60.50      | 56.45      |
| LEVERAGE:                                 |               |            |            |            |            |
| Total Liabilities/Equity                  | 33.81         | 36.08      | 33.49      | 34.77      | 40.98      |
| Total Debt/Equity Capital                 | 16.65         | 16.82      | 15.82      | 15.86      | 20.83      |
| Tot Debt+NP to Subs Iss Tr Pref/Equity    | 25.03         | 25.91      | 24.23      | 24.64      | 29.59      |
| Tot Debt+Lns Guaranteed for Affl/Equity   | 19.25         | 20.92      | 20.12      | 19.67      | 26.59      |
| Total Debt/Eq Cap - Exc Over Fair Value   | 17.03         | 17.34      | 16.27      | 17.12      | 23.55      |
| Long-Term Debt/Equity Capital             | 12.43         | 12.45      | 12.45      | 12.04      | 15.42      |
| Short-Term Debt/Equity Capital            | 3.18          | 3.55       | 2.55       | 3.47       | 4.00       |
| Current Portion of LT Debt/Equity         | 0.13          | 0.35       | 0.12       | 0.24       | 0.33       |
| Exc Cost Over Fair Value/Equity Cap       | 0.45          | 0.74       | 1.06       | 1.52       | 2.48       |
| Long-Term Debt/Consolidated LT Debt       | 15.60         | 14.60      | 15.07      | 15.90      | 18.99      |
| DOUBLE LEVERAGE:                          |               |            |            |            |            |
| Equity Investment in Subs/Equity          | 108.91        | 110.88     | 108.78     | 109.22     | 110.52     |
| Total Investment in Subs/Equity           | 119.91        | 121.35     | 119.79     | 120.82     | 123.74     |
| Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1  | 99.24         | 99.96      | 99.18      | 99.21      | 99.47      |
| Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1 | 108.68        | 108.82     | 108.67     | 108.31     | 110.97     |
| DOUBLE LEVERAGE PAYBACK:                  |               |            |            |            |            |
| Equity Inv in Subs - Eq Cap/Net Inc (X)   | 0.74          | 0.89       | 0.71       | 0.77       | 0.77       |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X)   | 1.87          | 1.84       | 1.90       | 1.79       | 1.75       |
| COVERAGE ANALYSIS:                        |               |            |            |            |            |
| Op Inc-Tax + Noncash/Oper Exp + Div       | 133.98        | 120.51     | 145.11     | 134.06     | 145.39     |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div     | 123.30        | 124.35     | 147.51     | 136.27     | 149.20     |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div     | 117.92        | 88.25      | 98.70      | 117.83     | 116.45     |
| Pretax Oper Inc + Int Exp/Int Expense     | 2925.93       | 2080.19    | 3255.79    | 3480.35    | 3078.01    |
| Div + Int From Subs/Int Exp + Div         | 150.23        | 141.67     | 176.18     | 157.38     | 169.14     |
| Fees+Other Inc From Subs/Sal + Oth Exp    | 17.98         | 17.05      | 19.65      | 20.30      | 18.40      |
| Net Inc/Curr Port of LT Debt+Pfd Div(X)   | 158.55        | 127.79     | 813.95     | 209.82     | 306.23     |
| OTHER RATIOS:                             |               |            |            |            |            |
| Net Assets Repr in 1 Yr/Total Assets      | -0.10         | -0.16      | 0.40       | 0.60       | 0.75       |
| PAST DUE AND NONACCRUAL AS % OF LNS&LS:   |               |            |            |            |            |
| 90+ Days Past Due                         | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Nonaccrual                                | 10.59         | 1.88       | 0.62       | 0.62       | 0.21       |
| Total                                     | 10.59         | 1.88       | 11.11      | 0.62       | 0.34       |
| GUARANTEED LOANS AS % OF EQUITY CAP:      |               |            |            |            |            |
| To Bank Subsidiaries                      | 0.00          | 0.00       | 0.00       | 0.00       | 0.01       |
| To Nonbank Subsidiaries                   | 0.38          | 0.77       | 1.22       | 0.65       | 1.22       |
| To Subsidiary BHCs                        | 0.00          | 0.00       | 0.01       | 0.00       | 0.00       |
| Total                                     | 0.52          | 1.36       | 1.76       | 1.21       | 1.89       |
| AS A % OF CONSOLIDATED BHC ASSETS:        |               |            |            |            |            |
| Nonbank Assets of Nonbank Subsidiaries    | 6.30          | 7.98       | 6.98       | 9.38       | 6.96       |
| Combined Thrift Assets                    | 0.32          | 0.31       | 0.35       | 0.42       | 0.06       |
| Combined Foreign Nonbank Sub Assets       | 0.11          | 0.13       | 0.14       | 0.15       | 0.18       |

| PAYOUT RATIOS - PARENT             | PEER GROUP 01 |            |            |            |            |
|------------------------------------|---------------|------------|------------|------------|------------|
|                                    | 03/31/2006    | 03/31/2005 | 12/31/2005 | 12/31/2004 | 12/31/2003 |
| Div Paid/Inc Before Undist Inc     | 69.74         | 86.52      | 68.89      | 77.35      | 64.58      |
| Dividends Paid/Net Income          | 32.35         | 32.14      | 39.47      | 33.10      | 32.26      |
| Net Income - Dividends/Avg Equity  | 8.97          | 9.10       | 8.47       | 9.28       | 9.60       |
| PERCENT OF DIVIDENDS PAID:         |               |            |            |            |            |
| Dividends From Bank Subs           | 137.03        | 94.35      | 138.97     | 111.04     | 127.99     |
| Dividends From Nonbank Subs        | 3.78          | 7.23       | 11.16      | 6.40       | 5.61       |
| Dividends From Subsidiary BHCs     | 12.71         | 12.71      | 21.35      | 21.50      | 19.80      |
| Dividends From All Subsidiaries    | 175.15        | 133.21     | 197.28     | 159.89     | 181.64     |
| PAYOUT RATIOS - SUBSIDIARIES:      |               |            |            |            |            |
| PERCENT OF BANK NET INCOME:        |               |            |            |            |            |
| Dividends From Bank Subs           | 59.00         | 49.67      | 59.78      | 57.08      | 53.80      |
| Interest Income From Bank Subs     | 2.70          | 1.96       | 2.56       | 1.57       | 1.75       |
| Mgt & Service Fees From Bank Subs  | 3.76          | 3.46       | 3.56       | 4.69       | 3.11       |
| Other Income From Bank Subs        | 0.02          | 0.10       | 0.27       | 0.14       | 0.02       |
| Operating Income From Bank Subs    | 79.24         | 60.80      | 68.32      | 63.55      | 66.66      |
| PERCENT OF NONBANK NET INCOME:     |               |            |            |            |            |
| Dividends From Nonbank Subs        | 36.00         | 49.40      | 47.31      | 64.19      | 63.69      |
| Interest Income From Nonbank Subs  | 26.40         | 16.51      | 24.40      | 19.71      | 16.13      |
| Mgt & Serv Fees From Nonbank Subs  | 3.12          | 2.96       | 2.75       | 3.41       | 3.41       |
| Other Income From Nonbank Subs     | 0.01          | 0.01       | 0.01       | 0.08       | 0.03       |
| Operating Inc From Nonbank Subs    | 87.43         | 89.06      | 101.72     | 103.99     | 102.94     |
| PERCENT OF SUB BHCs' NET INCOME:   |               |            |            |            |            |
| Dividends From Subsidiary BHCs     | 29.13         | 27.20      | 48.92      | 39.35      | 52.08      |
| Interest Inc From Subsidiary BHCs  | 3.87          | 4.56       | 4.48       | 4.05       | 1.27       |
| Mgt & Serv Fees From Sub BHCs      | 0.03          | 2.22       | 3.17       | 1.17       | 1.10       |
| Other Income From Subsidiary BHCs  | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating Income From Sub BHCs     | 36.64         | 40.66      | 60.70      | 59.22      | 57.20      |
| DEPENDENCE ON SUBSIDIARIES:        |               |            |            |            |            |
| PERCENT OF TOTAL OPERATING INCOME: |               |            |            |            |            |
| Dividends From Bank Subsidiaries   | 51.80         | 41.52      | 55.37      | 55.36      | 56.83      |
| Interest Income From Bank Subs     | 4.55          | 5.26       | 2.40       | 2.57       | 2.48       |
| Mgt & Serv Fees From Bank Subs     | 3.92          | 4.33       | 2.62       | 3.06       | 2.77       |
| Other Income From Bank Subs        | 0.01          | 0.02       | 0.02       | 0.02       | 0.01       |
| Operating Income From Bank Subs    | 66.58         | 58.69      | 64.11      | 71.56      | 65.80      |
| Dividends From Nonbank Subs        | 2.21          | 6.33       | 4.35       | 3.40       | 2.56       |
| Interest Income From Nonbank Subs  | 2.80          | 1.25       | 1.51       | 0.95       | 1.00       |
| Mgt & Serv Fees From Nonbank Subs  | 0.09          | 0.15       | 0.12       | 0.11       | 0.11       |
| Other Income From Nonbank Subs     | 0.00          | 0.00       | 0.00       | 0.01       | 0.01       |
| Operating Inc From Nonbank Subs    | 7.17          | 8.93       | 7.27       | 5.39       | 4.59       |
| Dividends From Subsidiary BHCs     | 9.73          | 6.54       | 12.67      | 12.19      | 12.18      |
| Interest Inc From Subsidiary BHCs  | 0.39          | 0.71       | 0.42       | 0.07       | 0.17       |
| Mgt & Serv Fees From Sub BHCs      | 0.00          | 0.05       | 0.06       | 0.00       | 0.04       |
| Other Income From Subsidiary BHCs  | 0.00          | 0.00       | 0.00       | 0.00       | 0.00       |
| Operating Income From Sub BHCs     | 11.20         | 9.24       | 14.69      | 13.84      | 13.50      |
| Loans and Adv From Subs/ST Debt    | 1078.21       | 358.28     | 487.31     | 262.37     | 299.85     |
| Loans and Adv From Subs/Total Debt | 101.25        | 127.13     | 138.66     | 170.26     | 77.25      |

|   | PEER<br>RATIO | 5%     | 10%   | 25%    | 50%    | 75%    | 90%    | 95%    | BHC<br>COUNT |
|---|---------------|--------|-------|--------|--------|--------|--------|--------|--------------|
| Number of BHCs in Peer Group                |               |        |       |        |        |        |        |        | 66           |
| <b>EARNINGS AND PROFITABILITY</b>           |               |        |       |        |        |        |        |        |              |
| <b>PERCENT OF AVERAGE ASSETS:</b>           |               |        |       |        |        |        |        |        |              |
| Net Interest Income (TE)                    | 3.09          | 1.19   | 1.78  | 2.71   | 3.17   | 3.48   | 3.97   | 4.12   | 66           |
| + Non-interest Income                       | 1.99          | 0.26   | 0.61  | 1.15   | 1.77   | 2.67   | 4.19   | 4.88   | 66           |
| - Overhead Expense                          | 3.04          | 1.06   | 1.78  | 2.51   | 3.07   | 3.45   | 4.35   | 4.65   | 66           |
| - Provision for Losses                      | 0.13          | -0.07  | -0.00 | 0.03   | 0.10   | 0.20   | 0.35   | 0.39   | 66           |
| + Securities Gains (Losses)                 | 0.00          | -0.16  | -0.03 | -0.00  | 0.00   | 0.00   | 0.04   | 0.07   | 66           |
| + Other Tax Equiv Adjustments               | -0.00         | -0.02  | -0.00 | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 66           |
| = Pretax Net Oper Income (TE)               | 1.87          | 0.29   | 0.78  | 1.51   | 1.93   | 2.20   | 2.60   | 2.80   | 66           |
| Net Operating Income                        | 1.20          | 0.15   | 0.46  | 0.94   | 1.28   | 1.46   | 1.69   | 1.77   | 66           |
| Net Income                                  | 1.23          | 0.23   | 0.54  | 0.96   | 1.29   | 1.46   | 1.70   | 1.89   | 66           |
| Net Income (Sub S Adjusted)                 | N/A           | N/A    | N/A   | N/A    | N/A    | N/A    | N/A    | N/A    | 0            |
| <b>PERCENT OF AVG EARNING ASSETS:</b>       |               |        |       |        |        |        |        |        |              |
| Interest Income (TE)                        | 6.20          | 4.70   | 5.45  | 5.86   | 6.18   | 6.50   | 6.93   | 7.26   | 66           |
| Interest Expense                            | 2.75          | 1.38   | 1.82  | 2.40   | 2.76   | 3.09   | 3.39   | 3.87   | 66           |
| Net Interest Income (TE)                    | 3.44          | 1.29   | 2.12  | 3.06   | 3.49   | 3.84   | 4.47   | 4.59   | 66           |
| <b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b> |               |        |       |        |        |        |        |        |              |
| Net Ln&Ls Losses/Avg Loans & Leases         | 0.20          | -0.04  | 0.00  | 0.05   | 0.15   | 0.32   | 0.52   | 0.57   | 66           |
| Earnings Coverage of Net Losses (X)         | 21.80         | -35.93 | 0.66  | 6.81   | 14.06  | 32.46  | 57.59  | 117.81 | 64           |
| Ln&Ls Allowance/Total Loans & Leases        | 1.12          | 0.42   | 0.56  | 0.97   | 1.13   | 1.32   | 1.48   | 1.57   | 66           |
| Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq         | 0.50          | 0.09   | 0.15  | 0.24   | 0.43   | 0.72   | 1.16   | 1.38   | 66           |
| 30-89 Days Past Due Loans and Leases        | 0.64          | 0.12   | 0.20  | 0.41   | 0.53   | 0.78   | 1.17   | 1.87   | 66           |
| <b>LIQUIDITY AND FUNDING:</b>               |               |        |       |        |        |        |        |        |              |
| Net Noncore Funding Dependence              | 36.70         | 6.44   | 10.20 | 22.55  | 34.42  | 49.72  | 69.03  | 89.06  | 66           |
| Net ST Noncore Funding Dependence           | 23.01         | 2.80   | 6.03  | 13.36  | 22.12  | 29.49  | 40.92  | 49.65  | 66           |
| Net Loans and Leases/Total Assets           | 62.05         | 15.86  | 37.73 | 55.48  | 65.73  | 70.20  | 73.83  | 76.76  | 66           |
| <b>CAPITALIZATION:</b>                      |               |        |       |        |        |        |        |        |              |
| Tier 1 Leverage Ratio                       | 7.51          | 3.61   | 5.87  | 6.73   | 7.29   | 8.36   | 9.59   | 10.29  | 66           |
| Equity Capital/Total Assets                 | 8.98          | 3.91   | 6.06  | 7.31   | 8.88   | 10.03  | 12.38  | 15.03  | 66           |
| Net Loans&Ls/Equity Capital (X)             | 7.03          | 3.30   | 4.10  | 5.64   | 6.87   | 8.32   | 9.52   | 10.98  | 66           |
| Cash Dividends/Net Income                   | 32.34         | 0.00   | 0.00  | 15.96  | 40.09  | 47.98  | 54.90  | 59.68  | 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            | 8.97          | 1.72   | 4.14  | 6.73   | 9.07   | 11.04  | 14.08  | 16.36  | 66           |
| <b>PARENT COMPANY RATIOS:</b>               |               |        |       |        |        |        |        |        |              |
| Short-Term Debt/Equity Capital              | 3.17          | 0.00   | 0.00  | 0.00   | 0.00   | 4.55   | 13.04  | 22.64  | 66           |
| Long-Term Debt/Equity Capital               | 12.42         | 0.00   | 0.00  | 0.00   | 6.38   | 23.29  | 45.33  | 59.14  | 66           |
| Equity Investment in Subs/Equity Cap        | 108.90        | 87.81  | 92.07 | 100.03 | 108.95 | 115.94 | 123.53 | 139.48 | 66           |
| Cash FR Oper+Noncash+Op Exp/Op Exp+Div      | 123.30        | 2.04   | 24.24 | 74.08  | 107.02 | 161.81 | 245.03 | 338.74 | 66           |

| PERCENT OF AVERAGE ASSETS                 | PEER<br>RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC<br>COUNT |
|---|---------------|-------|-------|-------|-------|-------|-------|-------|--------------|
| Interest Income (TE)                      | 5.57          | 4.06  | 4.87  | 5.18  | 5.55  | 5.81  | 6.35  | 6.59  | 66           |
| Less: Interest Expense                    | 2.47          | 1.25  | 1.65  | 2.14  | 2.47  | 2.80  | 3.11  | 3.68  | 66           |
| Equals: Net Interest Income (TE)          | 3.09          | 1.19  | 1.78  | 2.71  | 3.17  | 3.48  | 3.97  | 4.12  | 66           |
| Plus: Non-Interest Income                 | 1.99          | 0.26  | 0.61  | 1.15  | 1.77  | 2.67  | 4.19  | 4.88  | 66           |
| Equals: Adj Operating Income (TE)         | 5.05          | 2.08  | 3.03  | 4.29  | 5.12  | 5.69  | 6.71  | 7.26  | 66           |
| Less: Overhead Expense                    | 3.04          | 1.06  | 1.78  | 2.51  | 3.07  | 3.45  | 4.35  | 4.65  | 66           |
| Less: Provision for Loan and Lease Losses | 0.13          | -0.07 | -0.00 | 0.03  | 0.10  | 0.20  | 0.35  | 0.39  | 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             | 0.00          | -0.16 | -0.03 | -0.00 | 0.00  | 0.00  | 0.04  | 0.07  | 66           |
| Plus: Other Tax Equiv Adjustments         | -0.00         | -0.02 | -0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 66           |
| Equals: Pretax Net Oper Inc (TE)          | 1.87          | 0.29  | 0.78  | 1.51  | 1.93  | 2.20  | 2.60  | 2.80  | 66           |
| Less: Applicable Income Taxes (TE)        | 0.65          | 0.10  | 0.28  | 0.50  | 0.63  | 0.81  | 0.99  | 1.04  | 66           |
| Less: Minority Interest                   | 0.00          | -0.00 | -0.00 | 0.00  | 0.00  | 0.00  | 0.03  | 0.05  | 66           |
| Equals: Net Operating Income              | 1.20          | 0.15  | 0.46  | 0.94  | 1.28  | 1.46  | 1.69  | 1.77  | 66           |
| Plus: Net Extraordinary Items             | 0.00          | -0.01 | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 66           |
| Equals: Net Income                        | 1.23          | 0.23  | 0.54  | 0.96  | 1.29  | 1.46  | 1.70  | 1.89  | 66           |
| Memo: Net Income (Last Four Qtrs)         | 1.24          | 0.39  | 0.56  | 0.94  | 1.27  | 1.54  | 1.73  | 1.92  | 66           |
| <b>MARGIN ANALYSIS:</b>                   |               |       |       |       |       |       |       |       |              |
| Avg Earning Assets / Avg Assets           | 89.80         | 84.60 | 86.46 | 88.05 | 89.86 | 91.27 | 93.17 | 94.42 | 66           |
| Avg Int-Bearing Funds / Avg Assets        | 75.13         | 57.79 | 61.30 | 70.88 | 75.05 | 80.35 | 86.01 | 88.48 | 66           |
| Int Income (TE) / Avg Earning Assets      | 6.20          | 4.70  | 5.45  | 5.86  | 6.18  | 6.50  | 6.93  | 7.26  | 66           |
| Int Expense / Avg Earning Assets          | 2.75          | 1.38  | 1.82  | 2.40  | 2.76  | 3.09  | 3.39  | 3.87  | 66           |
| Net Int Inc (TE) / Avg Earn Assets        | 3.44          | 1.29  | 2.12  | 3.06  | 3.49  | 3.84  | 4.47  | 4.59  | 66           |
| <b>YIELD OR COST:</b>                     |               |       |       |       |       |       |       |       |              |
| Total Loans and Leases (TE)               | 6.78          | 5.14  | 5.81  | 6.36  | 6.79  | 7.14  | 7.65  | 8.30  | 66           |
| Interest-Bearing Bank Balances            | 3.82          | 0.00  | 0.43  | 2.24  | 3.87  | 4.91  | 5.94  | 8.29  | 65           |
| Fed Funds Sold & Reverse Repos            | 4.44          | 3.34  | 3.72  | 4.24  | 4.43  | 4.57  | 5.08  | 5.42  | 66           |
| Trading Assets                            | 2.85          | 0.00  | 0.00  | 0.38  | 3.09  | 4.12  | 7.07  | 8.26  | 49           |
| Total Earning Assets                      | 6.12          | 4.64  | 5.35  | 5.79  | 6.11  | 6.42  | 6.86  | 7.19  | 66           |
| Investment Securities (TE)                | 4.75          | 3.79  | 4.05  | 4.39  | 4.71  | 5.02  | 5.46  | 5.71  | 66           |
| U.S. Treasury & Agency Sec (excl MBS)     | 4.11          | 2.86  | 3.24  | 3.47  | 3.89  | 4.59  | 5.21  | 6.63  | 65           |
| Mortgage-Backed Securities                | 4.53          | 3.54  | 3.85  | 4.21  | 4.51  | 4.84  | 5.07  | 5.28  | 66           |
| All Other Securities                      | 7.39          | 3.16  | 3.72  | 4.91  | 6.37  | 7.75  | 16.30 | 23.26 | 66           |
| Interest-Bearing Deposits                 | 2.73          | 1.54  | 2.04  | 2.29  | 2.66  | 3.06  | 3.45  | 3.84  | 66           |
| Time Deposits of \$100K or More           | 3.89          | 1.84  | 3.10  | 3.63  | 3.88  | 4.15  | 4.54  | 4.93  | 66           |
| Time Deposits < \$100K                    | 3.44          | 2.54  | 2.76  | 3.11  | 3.49  | 3.69  | 4.00  | 4.28  | 66           |
| Other Domestic Deposits                   | 1.87          | 0.67  | 0.99  | 1.41  | 1.81  | 2.28  | 2.69  | 3.11  | 66           |
| Foreign Deposits                          | 3.71          | 1.94  | 2.47  | 3.06  | 3.90  | 4.32  | 4.42  | 4.44  | 40           |
| Fed Funds Purchased and Repos             | 4.09          | 3.17  | 3.35  | 3.82  | 4.10  | 4.37  | 4.74  | 4.87  | 66           |
| Other Borrowed Funds & Trading Liab       | 4.00          | 2.25  | 2.51  | 3.44  | 4.13  | 4.58  | 4.83  | 5.39  | 66           |
| All Interest-Bearing Funds                | 3.30          | 2.00  | 2.47  | 2.97  | 3.26  | 3.60  | 4.15  | 4.43  | 66           |

|  | PEER<br>RATIO | 5%      | 10%     | 25%     | 50%     | 75%     | 90%     | 95%     | BHC<br>COUNT |
|--|---------------|---------|---------|---------|---------|---------|---------|---------|--------------|
| Avg Personnel Exp Per Employee (\$000) | 19.14         | 11.86   | 13.36   | 15.45   | 18.11   | 23.86   | 27.53   | 29.42   | 66           |
| Avg Assets per Employee (\$000)        | 4915.06       | 2336.98 | 3038.80 | 3553.26 | 4332.32 | 5459.18 | 7874.33 | 11527.3 | 66           |

ANALYSIS RATIOS

|                                      |       |       |       |       |       |       |       |       |    |
|--------------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|----|
| Mutual Fund Fee Inc / Non-Int Income | 3.79  | 0.00  | 0.00  | 1.55  | 3.66  | 5.90  | 9.08  | 10.14 | 65 |
| Overhead Exp / NII + Non-Int Income  | 61.47 | 45.18 | 49.41 | 54.96 | 60.67 | 65.85 | 73.81 | 80.01 | 66 |

PERCENT OF AVERAGE ASSETS:

|                                   |      |       |       |      |      |      |      |      |    |
|-----------------------------------|------|-------|-------|------|------|------|------|------|----|
| Total Overhead Expense            | 3.04 | 1.06  | 1.78  | 2.51 | 3.07 | 3.45 | 4.35 | 4.65 | 66 |
| Personnel Expense                 | 1.68 | 0.50  | 1.00  | 1.29 | 1.69 | 2.05 | 2.40 | 2.57 | 66 |
| Net Occupancy Expense             | 0.41 | 0.11  | 0.24  | 0.31 | 0.39 | 0.49 | 0.57 | 0.78 | 66 |
| Other Operating Expenses          | 0.92 | 0.42  | 0.51  | 0.70 | 0.91 | 1.11 | 1.36 | 1.43 | 66 |
| Overhead Less Non-Interest Income | 1.03 | -0.60 | -0.19 | 0.56 | 1.17 | 1.50 | 1.80 | 1.98 | 66 |

PERCENT OF ADJUSTED OPERATING INCOME (TE):

|  |       |       |       |       |       |       |       |       |    |
|--|-------|-------|-------|-------|-------|-------|-------|-------|----|
| Total Overhead Expense                   | 60.67 | 44.46 | 48.81 | 54.56 | 59.65 | 64.60 | 73.53 | 76.02 | 66 |
| Personnel Expense                        | 33.08 | 19.71 | 24.26 | 30.01 | 33.40 | 36.56 | 38.56 | 40.30 | 66 |
| Net Occupancy Expense                    | 8.21  | 4.28  | 5.42  | 6.80  | 7.87  | 9.37  | 11.47 | 13.47 | 66 |
| Other Operating Expenses                 | 18.93 | 12.16 | 12.89 | 15.35 | 18.11 | 21.62 | 27.12 | 29.74 | 66 |
| Total Non-Interest Income                | 37.47 | 11.52 | 17.13 | 27.11 | 34.90 | 45.48 | 61.90 | 73.86 | 66 |
| Fiduciary Activities Income              | 4.87  | 0.00  | 0.03  | 0.63  | 2.81  | 5.62  | 11.17 | 43.62 | 66 |
| Serv Charges on Deposit Accts - Domestic | 7.14  | 0.61  | 1.32  | 3.73  | 7.42  | 9.99  | 12.24 | 14.64 | 66 |
| Trading Revenue                          | 1.38  | -0.26 | -0.01 | 0.00  | 0.37  | 1.63  | 6.08  | 9.74  | 66 |
| Investment Banking Fees & Commissions    | 3.15  | 0.03  | 0.27  | 1.04  | 2.21  | 4.50  | 10.03 | 12.65 | 66 |
| Venture Capital Revenue                  | 0.16  | -0.01 | 0.00  | 0.00  | 0.00  | 0.09  | 1.16  | 1.49  | 66 |
| Net Servicing Fees                       | 1.19  | 0.00  | 0.00  | 0.06  | 0.51  | 1.84  | 3.80  | 7.03  | 66 |
| Net Securitization Income                | 0.34  | -0.00 | 0.00  | 0.00  | 0.00  | 0.00  | 1.95  | 5.83  | 66 |
| Insurance Activities Revenue             | 1.67  | 0.00  | 0.00  | 0.20  | 1.05  | 2.60  | 4.99  | 5.62  | 66 |
| Net Gain (Loss) - Sales Loans, OREO, Oth | 1.18  | -0.38 | -0.02 | 0.23  | 0.66  | 1.84  | 3.26  | 6.03  | 66 |
| Other Non-Interest Income                | 10.34 | 2.37  | 3.39  | 6.07  | 9.05  | 13.75 | 21.04 | 22.69 | 66 |
| Overhead Less Non-Interest Income        | 22.16 | -8.71 | -3.53 | 11.69 | 22.80 | 32.92 | 42.69 | 45.46 | 66 |

TAX RATIOS:

|                                |       |       |       |       |       |       |       |       |    |
|--------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|----|
| Appl Inc Taxes/Pretax NOI (TE) | 31.24 | 17.17 | 22.73 | 28.74 | 32.19 | 33.81 | 36.08 | 36.32 | 65 |
| Appl Inc Tax+TE/Pretax NOI+TE  | 35.05 | 26.70 | 29.53 | 33.14 | 34.64 | 36.98 | 39.81 | 44.91 | 65 |



| PERCENT OF TOTAL ASSETS              | PEER RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%   | 95%   | BHC COUNT |
|--------------------------------------|------------|-------|-------|-------|-------|-------|-------|-------|-----------|
| Real Estate Loans                    | 38.61      | 3.11  | 12.10 | 28.89 | 39.78 | 48.68 | 55.28 | 60.48 | 66        |
| Commercial and Industrial Loans      | 11.82      | 0.64  | 4.08  | 7.64  | 11.43 | 15.67 | 20.95 | 23.00 | 66        |
| Loans to Individuals                 | 5.67       | 0.05  | 0.20  | 1.45  | 4.44  | 9.23  | 13.44 | 15.12 | 66        |
| Loans to Depository Institutions     | 0.10       | 0.00  | 0.00  | 0.00  | 0.01  | 0.10  | 0.50  | 1.02  | 66        |
| Agricultural Loans                   | 0.20       | 0.00  | 0.00  | 0.01  | 0.08  | 0.38  | 0.70  | 1.24  | 66        |
| Other Loans and Leases               | 3.40       | 0.17  | 0.62  | 1.49  | 2.53  | 4.57  | 8.28  | 10.72 | 66        |
| Net Loans and Leases                 | 62.05      | 15.86 | 37.73 | 55.48 | 65.73 | 70.20 | 73.83 | 76.76 | 66        |
| Debt Securities Over 1 Year          | 16.33      | 5.07  | 6.41  | 10.61 | 16.73 | 20.87 | 24.46 | 36.54 | 66        |
| Mutual Funds and Equity Securities   | 0.22       | 0.00  | 0.00  | 0.05  | 0.15  | 0.29  | 0.66  | 1.19  | 66        |
| Subtotal                             | 80.32      | 42.79 | 60.62 | 74.65 | 84.10 | 86.80 | 89.20 | 90.06 | 66        |
| Interest-Bearing Bank Balances       | 0.64       | 0.00  | 0.00  | 0.02  | 0.07  | 0.45  | 2.72  | 8.05  | 66        |
| Federal Funds Sold & Reverse Repos   | 2.38       | 0.00  | 0.00  | 0.15  | 0.97  | 3.45  | 10.22 | 14.91 | 66        |
| Debt Securities 1 Year or Less       | 1.97       | 0.02  | 0.04  | 0.21  | 0.83  | 3.26  | 7.14  | 10.11 | 66        |
| Trading Assets                       | 1.20       | 0.00  | 0.00  | 0.00  | 0.15  | 1.16  | 7.03  | 11.40 | 66        |
| Total Earning Assets                 | 88.21      | 81.53 | 84.12 | 86.02 | 88.05 | 90.02 | 91.29 | 94.22 | 66        |
| Non-Int Cash and Due From Dep Inst   | 2.36       | 0.51  | 0.82  | 1.73  | 2.32  | 3.00  | 3.71  | 4.70  | 66        |
| Other Real Estate Owned              | 0.04       | 0.00  | 0.00  | 0.00  | 0.03  | 0.07  | 0.12  | 0.15  | 66        |
| All Other Assets                     | 9.28       | 3.52  | 5.70  | 7.05  | 8.97  | 11.45 | 13.54 | 13.99 | 66        |
| MEMORANDA:                           |            |       |       |       |       |       |       |       |           |
| Short-Term Investments               | 5.82       | 0.10  | 0.31  | 1.06  | 3.84  | 8.31  | 17.47 | 25.55 | 66        |
| U.S. Treasury Securities             | 0.54       | 0.00  | 0.01  | 0.04  | 0.13  | 0.53  | 2.66  | 5.55  | 66        |
| U.S. Agency Securities (excl MBS)    | 3.32       | 0.00  | 0.01  | 0.17  | 1.62  | 5.13  | 10.00 | 17.00 | 66        |
| Municipal Securities                 | 0.88       | 0.00  | 0.00  | 0.13  | 0.52  | 1.60  | 2.49  | 3.04  | 66        |
| Mortgage-Backed Securities           | 11.00      | 0.46  | 1.44  | 5.10  | 10.50 | 15.82 | 20.68 | 27.21 | 66        |
| Asset-Backed Securities              | 0.24       | 0.00  | 0.00  | 0.00  | 0.00  | 0.19  | 1.09  | 3.27  | 66        |
| Other Debt Securities                | 0.78       | 0.00  | 0.00  | 0.03  | 0.17  | 1.00  | 3.22  | 5.71  | 66        |
| RE Loans Secured by 1-4 Family       | 18.00      | 0.61  | 4.73  | 11.27 | 17.92 | 24.17 | 32.41 | 39.32 | 66        |
| Revolving                            | 4.42       | 0.00  | 0.06  | 1.60  | 3.95  | 7.39  | 9.16  | 10.30 | 66        |
| Closed-End, Sec by First Liens       | 11.77      | 0.42  | 2.98  | 6.39  | 10.67 | 16.28 | 22.89 | 29.68 | 66        |
| Closed-End, Sec by Junior Liens      | 1.47       | 0.00  | 0.10  | 0.52  | 1.40  | 1.86  | 3.93  | 4.81  | 66        |
| Commercial Real Estate Loans         | 18.29      | 0.93  | 1.93  | 9.78  | 17.68 | 26.89 | 33.70 | 43.72 | 66        |
| Construction and Land Dev            | 6.06       | 0.03  | 0.42  | 2.31  | 5.14  | 9.35  | 13.45 | 15.57 | 66        |
| Multifamily                          | 1.26       | 0.00  | 0.14  | 0.46  | 0.84  | 1.75  | 3.70  | 4.92  | 66        |
| Nonfarm Nonresidential               | 10.23      | 0.45  | 1.13  | 4.89  | 10.10 | 13.49 | 20.72 | 21.82 | 66        |
| RE Loans Secured by Farmland         | 0.21       | 0.00  | 0.00  | 0.00  | 0.09  | 0.33  | 0.81  | 1.25  | 66        |
| LOAN MIX, % OF GROSS LOANS & LEASES: |            |       |       |       |       |       |       |       |           |
| Real Estate Loans                    | 60.27      | 14.36 | 34.41 | 48.49 | 62.86 | 71.28 | 78.48 | 83.69 | 66        |
| RE Loans Secured by 1-4 Family       | 28.69      | 1.34  | 8.84  | 17.23 | 28.14 | 38.70 | 49.36 | 52.50 | 66        |
| Revolving                            | 6.83       | 0.00  | 0.09  | 2.77  | 6.05  | 11.08 | 13.12 | 14.21 | 66        |
| Closed-End                           | 21.38      | 0.94  | 7.18  | 11.72 | 19.99 | 30.26 | 37.00 | 45.90 | 66        |
| Commercial Real Estate Loans         | 28.25      | 2.93  | 5.06  | 16.71 | 26.65 | 38.39 | 52.70 | 59.42 | 66        |
| Construction and Land Dev            | 9.27       | 0.09  | 0.78  | 4.01  | 7.59  | 14.73 | 21.37 | 22.24 | 66        |
| Multifamily                          | 2.02       | 0.00  | 0.33  | 0.86  | 1.34  | 2.73  | 5.29  | 9.19  | 66        |
| Nonfarm Nonresidential               | 15.70      | 1.19  | 2.95  | 8.37  | 15.04 | 22.38 | 29.34 | 31.84 | 66        |
| RE Loans Secured by Farmland         | 0.32       | 0.00  | 0.00  | 0.01  | 0.14  | 0.47  | 1.23  | 1.82  | 66        |
| Loans to Depository Institutions     | 0.17       | 0.00  | 0.00  | 0.00  | 0.02  | 0.16  | 0.87  | 1.98  | 66        |
| Commercial and Industrial Loans      | 18.99      | 3.60  | 7.49  | 12.36 | 18.67 | 22.69 | 32.79 | 38.09 | 66        |
| Loans to Individuals                 | 9.26       | 0.18  | 0.48  | 2.70  | 6.76  | 14.62 | 22.20 | 25.90 | 66        |
| Credit Card Loans                    | 1.10       | 0.00  | 0.00  | 0.00  | 0.09  | 1.12  | 5.50  | 10.97 | 66        |
| Agricultural Loans                   | 0.32       | 0.00  | 0.00  | 0.02  | 0.11  | 0.53  | 1.16  | 2.19  | 66        |
| Loans to Foreign Govts and Inst      | 0.00       | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.03  | 0.13  | 66        |
| Other Loans and Leases               | 6.97       | 0.26  | 0.99  | 2.20  | 4.26  | 9.07  | 17.29 | 41.42 | 66        |

| PERCENT OF TOTAL ASSETS               | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|---------------------------------------|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| Short-Term Investments                | 5.82       | 0.10   | 0.31   | 1.06   | 3.84   | 8.31   | 17.47  | 25.55  | 66        |
| Liquid Assets                         | 22.86      | 8.65   | 11.03  | 14.44  | 19.35  | 28.67  | 42.90  | 50.10  | 66        |
| Investment Securities                 | 19.31      | 5.46   | 7.46   | 13.45  | 18.76  | 24.34  | 29.92  | 43.79  | 66        |
| Net Loans and Leases                  | 62.05      | 15.86  | 37.73  | 55.48  | 65.73  | 70.20  | 73.83  | 76.76  | 66        |
| Net Lns, Ls & Stdbdy Ltrs of Credit   | 65.35      | 19.88  | 44.84  | 59.92  | 67.17  | 74.09  | 77.96  | 82.75  | 66        |
| Core Deposits                         | 49.93      | 4.73   | 13.05  | 39.60  | 53.62  | 63.20  | 71.08  | 73.14  | 66        |
| Noncore Funding                       | 34.33      | 12.14  | 15.52  | 22.78  | 31.37  | 43.32  | 63.50  | 78.91  | 66        |
| Time Deposits of \$100K or More       | 9.83       | 2.03   | 4.03   | 6.15   | 9.57   | 12.33  | 17.23  | 23.03  | 66        |
| Foreign Deposits                      | 2.35       | 0.00   | 0.00   | 0.00   | 0.98   | 3.78   | 6.47   | 22.07  | 66        |
| Fed Funds Purchased and Repos         | 8.13       | 0.68   | 1.35   | 3.98   | 6.41   | 11.26  | 17.38  | 23.68  | 66        |
| Net Fed Funds Purchased (Sold)        | 5.42       | -5.10  | -2.01  | 2.26   | 5.04   | 8.63   | 13.50  | 16.00  | 66        |
| Commercial Paper                      | 0.40       | 0.00   | 0.00   | 0.00   | 0.00   | 0.72   | 1.75   | 3.62   | 66        |
| Oth Borrowings W/Rem Mat 1 Yr or Less | 3.39       | 0.00   | 0.05   | 0.73   | 2.62   | 5.15   | 9.92   | 12.42  | 66        |
| Earning Assets Repr in 1 Year         | 44.15      | 20.36  | 24.42  | 36.45  | 44.31  | 51.62  | 57.81  | 64.96  | 66        |
| Int-Bearing Liab Repr in 1 Year       | 19.18      | 0.76   | 9.26   | 13.04  | 17.18  | 23.98  | 37.38  | 43.52  | 66        |
| Long-Term Debt Repr in 1 Year         | 2.18       | 0.00   | 0.00   | 0.00   | 0.53   | 4.87   | 7.18   | 8.38   | 66        |
| Net Assets Repriceable in 1 Year      | 21.15      | -3.24  | 2.99   | 10.81  | 19.94  | 27.12  | 41.09  | 49.40  | 66        |
| OTHER LIQUIDITY AND FUNDING RATIOS:   |            |        |        |        |        |        |        |        |           |
| Net Noncore Funding Dependence        | 36.70      | 6.44   | 10.20  | 22.55  | 34.42  | 49.72  | 69.03  | 89.06  | 66        |
| Net ST Noncore Funding Dependence     | 23.01      | 2.80   | 6.03   | 13.36  | 22.12  | 29.49  | 40.92  | 49.65  | 66        |
| Short-Term Inv/ST Noncore Funding     | 23.99      | 0.45   | 1.61   | 5.02   | 16.37  | 39.97  | 68.35  | 78.27  | 66        |
| Liq Asts-ST Noncore Fndg/Nonliq Asts  | -0.42      | -28.06 | -17.24 | -10.60 | -3.18  | 6.58   | 18.82  | 38.69  | 66        |
| Net Loans and Leases/Total Deposits   | 97.01      | 42.47  | 65.12  | 80.51  | 98.68  | 105.88 | 121.09 | 142.62 | 66        |
| Net Loans and Leases/Core Deposits    | 147.13     | 66.60  | 90.27  | 105.23 | 125.52 | 149.57 | 264.03 | 463.08 | 66        |
| Held-To-Mat Sec Appr(Depr)/T1 Cap     | -1.16      | -16.14 | -6.65  | -2.14  | -0.00  | 0.00   | 0.05   | 0.31   | 45        |
| Avail-For-Sale Sec Appr(Depr)/T1 Cap  | -4.56      | -10.81 | -10.22 | -7.92  | -4.43  | -1.58  | -0.62  | 0.72   | 65        |
| Struct Notes Appr(Depr)/T1 Cap        | -0.17      | -1.03  | -0.82  | -0.30  | -0.05  | -0.00  | -0.00  | 0.00   | 16        |
| PERCENT OF INVESTMENT SECURITIES:     |            |        |        |        |        |        |        |        |           |
| Held-To-Maturity Securities           | 8.86       | 0.00   | 0.00   | 0.00   | 0.49   | 10.07  | 52.33  | 59.07  | 66        |
| Available-For-Sale Securities         | 91.13      | 33.80  | 42.81  | 89.00  | 99.49  | 100.00 | 100.00 | 100.00 | 66        |
| U.S. Treasury Securities              | 3.54       | 0.00   | 0.06   | 0.26   | 0.68   | 4.09   | 16.39  | 31.12  | 66        |
| U.S. Agency Securities (excl MBS)     | 16.60      | 0.00   | 0.14   | 0.97   | 9.33   | 24.92  | 56.30  | 64.84  | 66        |
| Municipal Securities                  | 4.46       | 0.00   | 0.08   | 0.70   | 2.94   | 8.25   | 11.86  | 15.83  | 66        |
| Mortgage-Backed Securities            | 60.29      | 2.48   | 8.62   | 37.97  | 64.95  | 84.20  | 92.94  | 94.25  | 66        |
| Asset-Backed Securities               | 1.55       | 0.00   | 0.00   | 0.00   | 0.00   | 1.50   | 7.44   | 16.35  | 66        |
| Other Debt Securities                 | 4.55       | 0.00   | 0.02   | 0.21   | 1.16   | 5.53   | 19.10  | 30.54  | 66        |
| Mutual Funds and Equity Securities    | 1.40       | 0.00   | 0.00   | 0.23   | 1.02   | 2.14   | 4.27   | 6.26   | 66        |
| Debt Securities 1 Year or Less        | 11.11      | 0.06   | 0.24   | 1.52   | 5.34   | 17.92  | 42.02  | 49.51  | 66        |
| Debt Securities 1 To 5 Years          | 23.37      | 0.14   | 0.82   | 4.15   | 19.83  | 38.21  | 55.09  | 68.37  | 66        |
| Debt Securities Over 5 Years          | 61.57      | 7.62   | 12.59  | 30.90  | 70.65  | 88.82  | 95.96  | 98.03  | 66        |
| Pledged Securities                    | 58.66      | 5.81   | 23.80  | 41.56  | 60.08  | 76.34  | 87.37  | 92.78  | 66        |
| Structured Notes, Fair Value          | 0.26       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 1.44   | 5.41   | 66        |

| ANALYSIS RATIOS                       | PEER<br>RATIO | 5%      | 10%    | 25%    | 50%    | 75%    | 90%    | 95%     | BHC<br>COUNT |
|---------------------------------------|---------------|---------|--------|--------|--------|--------|--------|---------|--------------|
| Provision for Ln&Ls Losses/Avg Assets | 0.13          | -0.07   | -0.00  | 0.03   | 0.10   | 0.20   | 0.35   | 0.39    | 66           |
| Provision for Ln&Ls Losses/Avg Lns&Ls | 0.21          | -0.15   | -0.02  | 0.06   | 0.17   | 0.30   | 0.60   | 0.78    | 66           |
| Provision for Ln&Ls Losses/Net Losses | 98.61         | -222.42 | 0.00   | 70.94  | 101.69 | 135.87 | 179.48 | 223.57  | 64           |
| Ln&Ls Allowance/Total Loans & Leases  | 1.12          | 0.42    | 0.56   | 0.97   | 1.13   | 1.32   | 1.48   | 1.57    | 66           |
| Ln&Ls Allowance/Net Ln&Ls Losses (X)  | 9.33          | 1.48    | 2.07   | 2.75   | 6.48   | 11.58  | 26.81  | 57.85   | 59           |
| ALLL/Nonaccrual Assets                | 342.48        | 81.10   | 136.21 | 198.87 | 302.19 | 417.93 | 720.22 | 1034.33 | 65           |
| Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls | 245.12        | 69.56   | 78.20  | 142.37 | 221.97 | 315.72 | 487.34 | 611.22  | 64           |
| Gross Ln&Ls Losses/Avg Loans & Leases | 0.30          | 0.00    | 0.02   | 0.12   | 0.24   | 0.45   | 0.74   | 0.85    | 66           |
| Recoveries/Avg Loans and Leases       | 0.10          | 0.00    | 0.00   | 0.04   | 0.09   | 0.14   | 0.20   | 0.31    | 66           |
| Net Losses/Avg Loans and Leases       | 0.20          | -0.04   | 0.00   | 0.05   | 0.15   | 0.32   | 0.52   | 0.57    | 66           |
| Write-downs, Trans Lns HFS/Avg Lns&Ls | 0.00          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 66           |
| Recoveries/Prior Year-End Losses      | 7.79          | 1.57    | 3.75   | 5.12   | 7.25   | 9.95   | 12.14  | 20.13   | 64           |
| Earnings Coverage of Net Losses (X)   | 21.80         | -35.93  | 0.66   | 6.81   | 14.06  | 32.46  | 57.59  | 117.81  | 64           |
| NET LOAN AND LEASE LOSSES BY TYPE     |               |         |        |        |        |        |        |         |              |
| Real Estate Loans                     | 0.06          | -0.02   | -0.01  | 0.00   | 0.03   | 0.11   | 0.23   | 0.33    | 64           |
| RE Loans Secured By 1-4 Family        | 0.08          | -0.02   | -0.00  | 0.00   | 0.05   | 0.11   | 0.27   | 0.35    | 64           |
| Revolving                             | 0.10          | -0.01   | -0.00  | 0.00   | 0.05   | 0.19   | 0.33   | 0.45    | 62           |
| Closed-End                            | 0.06          | -0.02   | -0.00  | 0.00   | 0.03   | 0.08   | 0.22   | 0.35    | 64           |
| Commercial Real Estate Loans          | 0.02          | -0.05   | -0.04  | -0.00  | 0.00   | 0.05   | 0.11   | 0.20    | 64           |
| Construction and Land Dev             | 0.00          | -0.02   | -0.01  | 0.00   | 0.00   | 0.00   | 0.05   | 0.09    | 64           |
| Multifamily                           | 0.01          | -0.50   | -0.00  | 0.00   | 0.00   | 0.00   | 0.05   | 0.45    | 63           |
| Nonfarm Nonresidential                | 0.03          | -0.16   | -0.07  | 0.00   | 0.00   | 0.06   | 0.16   | 0.26    | 64           |
| RE Loans Secured by Farmland          | -0.00         | -0.27   | -0.03  | 0.00   | 0.00   | 0.00   | 0.01   | 0.05    | 53           |
| Commercial and Industrial Loans       | 0.16          | -0.12   | -0.08  | 0.00   | 0.12   | 0.24   | 0.54   | 0.97    | 66           |
| Loans to Depository Institutions      | 0.00          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 42           |
| Loans to Individuals                  | 1.02          | 0.06    | 0.12   | 0.49   | 0.81   | 1.55   | 2.28   | 3.04    | 60           |
| Credit Card Loans                     | 2.85          | -0.08   | 0.00   | 1.22   | 2.63   | 3.59   | 6.52   | 11.58   | 44           |
| Agricultural Loans                    | 0.01          | -0.60   | -0.27  | -0.00  | 0.00   | 0.00   | 0.28   | 0.53    | 57           |
| Loans to Foreign Governments & Inst   | -0.42         | -7.16   | -2.15  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00    | 17           |
| Other Loans and Leases                | 0.24          | -0.22   | -0.09  | 0.00   | 0.04   | 0.36   | 1.18   | 1.41    | 66           |

| PERCENT OF LOANS AND LEASES                 | PEER<br>RATIO | 5%   | 10%   | 25%   | 50%   | 75%   | 90%   | 95%    | BHC<br>COUNT |
|---|---------------|------|-------|-------|-------|-------|-------|--------|--------------|
| -----                                       |               |      |       |       |       |       |       |        |              |
| 30-89 Days PD Loans and Leases              | 0.64          | 0.12 | 0.20  | 0.41  | 0.53  | 0.78  | 1.17  | 1.87   | 66           |
| 90+ Days PD Loans and Leases                | 0.13          | 0.00 | 0.00  | 0.02  | 0.09  | 0.24  | 0.34  | 0.65   | 66           |
| Nonaccrual Loans and Leases                 | 0.43          | 0.08 | 0.14  | 0.20  | 0.34  | 0.57  | 0.97  | 1.27   | 66           |
| 90+ Days PD and Nonaccrual Loans and Leases | 0.60          | 0.12 | 0.17  | 0.26  | 0.48  | 0.88  | 1.33  | 1.46   | 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  | 0.03  | 0.06   | 66           |
| PERCENT OF LNS&LS + OTHER ASSETS            |               |      |       |       |       |       |       |        |              |
| 30+ DAYS PAST DUE AND NONACCRUAL            |               |      |       |       |       |       |       |        |              |
| -----                                       |               |      |       |       |       |       |       |        |              |
| 30-89 Days Past Due Assets                  | 0.64          | 0.12 | 0.20  | 0.43  | 0.53  | 0.78  | 1.20  | 1.87   | 66           |
| 90+ Days Past Due Assets                    | 0.13          | 0.00 | 0.00  | 0.03  | 0.09  | 0.24  | 0.34  | 0.65   | 66           |
| Nonaccrual Assets                           | 0.44          | 0.09 | 0.14  | 0.20  | 0.34  | 0.60  | 0.97  | 1.27   | 66           |
| 30+ Days PD & Nonaccrual Assets             | 1.26          | 0.23 | 0.41  | 0.76  | 1.14  | 1.69  | 2.57  | 2.92   | 66           |
| PERCENT OF TOTAL ASSETS                     |               |      |       |       |       |       |       |        |              |
| -----                                       |               |      |       |       |       |       |       |        |              |
| 90+ Days PD and Nonaccrual Assets           | 0.37          | 0.07 | 0.08  | 0.19  | 0.33  | 0.52  | 0.86  | 0.97   | 66           |
| 90+ PD & Nonaccrual Assets + OREO           | 0.43          | 0.07 | 0.09  | 0.21  | 0.36  | 0.59  | 0.99  | 1.06   | 66           |
| RESTRUCTURED & NONACCRUAL LNS&LS            |               |      |       |       |       |       |       |        |              |
| + REAL ESTATE ACQUIRED AS PERCENT OF:       |               |      |       |       |       |       |       |        |              |
| -----                                       |               |      |       |       |       |       |       |        |              |
| Total Assets                                | 0.31          | 0.05 | 0.07  | 0.13  | 0.29  | 0.41  | 0.67  | 0.92   | 66           |
| Allowance for Loan & Lease Losses           | 45.08         | 6.34 | 11.21 | 25.46 | 38.87 | 58.58 | 92.34 | 119.03 | 66           |
| Equity Cap + ALLL                           | 3.52          | 0.64 | 0.76  | 1.44  | 3.09  | 4.70  | 8.60  | 12.29  | 66           |
| Tier 1 Cap + ALLL                           | 4.06          | 0.20 | 0.88  | 1.99  | 3.41  | 5.62  | 9.27  | 11.29  | 66           |
| Loans & Leases + RE Acquired                | 0.51          | 0.09 | 0.15  | 0.25  | 0.43  | 0.72  | 1.17  | 1.38   | 66           |

| 30+ DAYS PAST DUE AND NONACCRUAL<br>LNS&LS AS A PERCENT OF LOAN TYPE | PEER<br>RATIO | 5%   | 10%  | 25%  | 50%  | 75%  | 90%  | 95%  | BHC<br>COUNT |
|--|---------------|------|------|------|------|------|------|------|--------------|
| Real Estate - 30-89 Days PD  | 0.60          | 0.08 | 0.23 | 0.36 | 0.56 | 0.76 | 1.03 | 1.68 | 64           |
| - 90+ Days Past Due  | 0.11          | 0.00 | 0.00 | 0.01 | 0.06 | 0.18 | 0.35 | 0.86 | 64           |
| - Nonaccrual   | 0.45          | 0.08 | 0.12 | 0.21 | 0.32 | 0.61 | 1.04 | 1.84 | 64           |
| Coml & Indl - 30-89 Days PD  | 0.57          | 0.01 | 0.09 | 0.25 | 0.45 | 0.78 | 1.29 | 1.80 | 66           |
| - 90+ Days Past Due  | 0.05          | 0.00 | 0.00 | 0.00 | 0.03 | 0.08 | 0.19 | 0.38 | 66           |
| - Nonaccrual   | 0.64          | 0.00 | 0.07 | 0.28 | 0.47 | 0.90 | 1.73 | 2.50 | 66           |
| Individuals - 30-89 Days PD  | 1.27          | 0.02 | 0.45 | 0.77 | 1.10 | 1.61 | 2.35 | 4.19 | 66           |
| - 90+ Days Past Due  | 0.25          | 0.00 | 0.00 | 0.03 | 0.11 | 0.39 | 0.85 | 1.30 | 66           |
| - Nonaccrual   | 0.14          | 0.00 | 0.00 | 0.01 | 0.08 | 0.22 | 0.54 | 0.76 | 66           |
| Dep Inst Lns - 30-89 Days PD   | 0.01          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.38 | 42           |
| - 90+ Days Past Due  | 0.00          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 42           |
| - Nonaccrual   | 0.01          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.06 | 0.29 | 42           |
| Agricultural - 30-89 Days PD   | 0.28          | 0.00 | 0.00 | 0.00 | 0.06 | 0.50 | 0.98 | 1.10 | 57           |
| - 90+ Days Past Due  | 0.02          | 0.00 | 0.00 | 0.00 | 0.00 | 0.02 | 0.10 | 0.23 | 57           |
| - Nonaccrual   | 0.36          | 0.00 | 0.00 | 0.00 | 0.00 | 0.61 | 1.54 | 2.33 | 57           |
| Foreign Govts- 30-89 Days PD   | 0.01          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 17           |
| - 90+ Days Past Due  | 0.00          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 17           |
| - Nonaccrual   | 0.04          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.12 | 17           |
| Other Lns&Ls - 30-89 Days PD   | 0.43          | 0.00 | 0.00 | 0.07 | 0.32 | 0.54 | 1.37 | 2.53 | 66           |
| - 90+ Days Past Due  | 0.02          | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.12 | 0.15 | 66           |
| - Nonaccrual   | 0.18          | 0.00 | 0.00 | 0.02 | 0.09 | 0.30 | 0.61 | 0.89 | 66           |
| <b>MEMORANDA:</b>  |               |      |      |      |      |      |      |      |              |
| 1-4 Family - 30-89 Days PD   | 0.70          | 0.08 | 0.16 | 0.41 | 0.64 | 0.84 | 1.34 | 1.88 | 64           |
| - 90+ Days Past Due  | 0.18          | 0.00 | 0.00 | 0.01 | 0.09 | 0.26 | 0.70 | 1.17 | 64           |
| - Nonaccrual   | 0.43          | 0.00 | 0.06 | 0.14 | 0.30 | 0.52 | 1.12 | 2.51 | 64           |
| Revolving - 30-89 Days PD  | 0.35          | 0.00 | 0.02 | 0.19 | 0.33 | 0.46 | 0.65 | 0.97 | 62           |
| - 90+ Days Past Due  | 0.05          | 0.00 | 0.00 | 0.00 | 0.01 | 0.10 | 0.21 | 0.25 | 62           |
| - Nonaccrual   | 0.18          | 0.00 | 0.00 | 0.00 | 0.11 | 0.21 | 0.69 | 1.31 | 62           |
| Closed-End - 30-89 Days PD   | 0.83          | 0.08 | 0.19 | 0.42 | 0.71 | 1.05 | 1.80 | 2.11 | 64           |
| - 90+ Days Past Due  | 0.23          | 0.00 | 0.00 | 0.01 | 0.10 | 0.33 | 1.07 | 1.77 | 64           |
| - Nonaccrual   | 0.51          | 0.01 | 0.06 | 0.18 | 0.36 | 0.65 | 1.51 | 2.51 | 64           |
| - Jr Lien 30-89 Days PD  | 0.06          | 0.00 | 0.00 | 0.02 | 0.05 | 0.10 | 0.17 | 0.23 | 64           |
| - Jr Lien 90+ Days PD  | 0.00          | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 0.04 | 64           |
| - Jr Lien Nonaccrual   | 0.04          | 0.00 | 0.00 | 0.01 | 0.02 | 0.05 | 0.12 | 0.17 | 64           |
| Commercial RE - 30-89 Days PD  | 0.55          | 0.02 | 0.12 | 0.26 | 0.43 | 0.73 | 1.18 | 1.64 | 64           |
| - 90+ Days Past Due  | 0.03          | 0.00 | 0.00 | 0.00 | 0.01 | 0.03 | 0.12 | 0.18 | 64           |
| - Nonaccrual   | 0.46          | 0.01 | 0.09 | 0.21 | 0.35 | 0.68 | 1.07 | 1.19 | 64           |
| Const & Dev - 30-89 Days PD  | 0.69          | 0.00 | 0.00 | 0.17 | 0.60 | 1.11 | 2.10 | 2.38 | 64           |
| - 90+ Days Past Due  | 0.02          | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.14 | 0.18 | 64           |
| - Nonaccrual   | 0.35          | 0.00 | 0.00 | 0.04 | 0.18 | 0.63 | 1.30 | 1.68 | 64           |
| Multifamily - 30-89 Days PD  | 0.43          | 0.00 | 0.00 | 0.02 | 0.20 | 0.65 | 1.83 | 2.79 | 63           |
| - 90+ Days Past Due  | 0.00          | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.08 | 0.13 | 63           |
| - Nonaccrual   | 0.45          | 0.00 | 0.00 | 0.00 | 0.22 | 0.66 | 1.72 | 2.10 | 63           |
| Nonfarm Nres- 30-89 Days PD  | 0.47          | 0.02 | 0.06 | 0.16 | 0.37 | 0.67 | 1.19 | 1.44 | 64           |
| - 90+ Days Past Due  | 0.03          | 0.00 | 0.00 | 0.00 | 0.00 | 0.04 | 0.14 | 0.22 | 64           |
| - Nonaccrual   | 0.53          | 0.00 | 0.03 | 0.24 | 0.45 | 0.68 | 1.22 | 1.47 | 64           |
| Farmland - 30-89 Days PD   | 0.42          | 0.00 | 0.00 | 0.00 | 0.22 | 0.72 | 1.32 | 2.15 | 53           |
| - 90+ Days Past Due  | 0.02          | 0.00 | 0.00 | 0.00 | 0.00 | 0.03 | 0.14 | 0.19 | 53           |
| - Nonaccrual   | 0.76          | 0.00 | 0.00 | 0.00 | 0.46 | 1.22 | 2.68 | 3.40 | 53           |
| Credit Card - 30-89 Days PD  | 1.45          | 0.00 | 0.00 | 0.86 | 1.33 | 2.18 | 3.05 | 3.73 | 44           |
| - 90+ Days Past Due  | 0.76          | 0.00 | 0.00 | 0.00 | 0.49 | 1.44 | 1.95 | 2.11 | 44           |
| - Nonaccrual   | 0.10          | 0.00 | 0.00 | 0.00 | 0.00 | 0.10 | 0.62 | 0.75 | 44           |

| CAPITAL RATIOS                                    | PEER<br>RATIO | 5%    | 10%   | 25%   | 50%   | 75%   | 90%    | 95%    | BHC<br>COUNT |
|---|---------------|-------|-------|-------|-------|-------|--------|--------|--------------|
| Tier 1 Leverage Ratio                             | 7.51          | 3.61  | 5.87  | 6.73  | 7.29  | 8.36  | 9.59   | 10.29  | 66           |
| Tier 1 RBC Ratio                                  | 9.46          | 5.19  | 7.52  | 8.11  | 9.03  | 10.97 | 12.40  | 13.66  | 66           |
| Total Risk-Based Capital Ratio                    | 12.24         | 7.74  | 10.42 | 11.05 | 12.12 | 13.19 | 14.50  | 15.51  | 66           |
| Tangible Tier 1 Leverage Ratio                    | 7.17          | 2.81  | 4.56  | 6.27  | 7.02  | 8.10  | 9.43   | 10.29  | 66           |
| Tangible Common Eq Cap/Tan Assets                 | 5.71          | 0.68  | 3.17  | 4.63  | 5.73  | 6.55  | 8.28   | 8.89   | 66           |
| DERIVATIVES AND<br>OFF-BALANCE-SHEET TRANSACTIONS |               |       |       |       |       |       |        |        |              |
| PERCENT OF TOTAL ASSETS:                          |               |       |       |       |       |       |        |        |              |
| Loan Commitments                                  | 31.70         | 6.59  | 9.60  | 21.30 | 29.07 | 40.95 | 53.80  | 75.44  | 66           |
| Standby Letters of Credit                         | 3.21          | 0.04  | 0.35  | 1.16  | 2.55  | 4.93  | 7.56   | 9.20   | 66           |
| Commercial & Similar Letters of Credit            | 0.10          | 0.00  | 0.00  | 0.01  | 0.08  | 0.17  | 0.35   | 0.38   | 66           |
| Securities Lent                                   | 2.68          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 14.12  | 52.37  | 66           |
| Credit Derivatives (BHC as Guarantor)             | 0.93          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.66   | 28.09  | 66           |
| Credit Derivatives (BHC as Beneficiary)           | 1.15          | 0.00  | 0.00  | 0.00  | 0.00  | 0.08  | 3.97   | 27.23  | 66           |
| TYPE OF DERIVATIVE INSTRUMENT:                    |               |       |       |       |       |       |        |        |              |
| Derivative Contracts                              | 74.31         | 0.22  | 0.78  | 5.76  | 18.07 | 51.73 | 277.92 | 788.35 | 66           |
| Interest Rate Contracts                           | 57.22         | 0.17  | 0.62  | 5.41  | 14.94 | 32.02 | 131.00 | 714.91 | 66           |
| Interest Rate Futures & Forward Contr             | 9.85          | 0.00  | 0.00  | 0.00  | 0.60  | 4.22  | 64.98  | 98.89  | 66           |
| Written Options Contr (Int Rate)                  | 6.27          | 0.00  | 0.00  | 0.04  | 0.47  | 2.10  | 28.67  | 111.80 | 66           |
| Purchased Options Contr (Int Rate)                | 5.97          | 0.00  | 0.00  | 0.00  | 0.15  | 2.22  | 17.70  | 116.20 | 66           |
| Interest Rate Swaps                               | 28.30         | 0.00  | 0.05  | 2.73  | 11.61 | 22.53 | 74.64  | 371.73 | 66           |
| Foreign Exchange Contracts                        | 9.05          | 0.00  | 0.00  | 0.00  | 0.12  | 2.42  | 58.62  | 133.77 | 66           |
| Futures & Forward Foreign Exch Contr              | 6.17          | 0.00  | 0.00  | 0.00  | 0.07  | 1.83  | 48.57  | 95.80  | 66           |
| Written Options Contr (Foreign Exch)              | 0.53          | 0.00  | 0.00  | 0.00  | 0.00  | 0.08  | 1.12   | 11.17  | 66           |
| Purchased Options Contr (Foreign Exch)            | 0.56          | 0.00  | 0.00  | 0.00  | 0.00  | 0.05  | 1.23   | 11.54  | 66           |
| Foreign Exchange Rate Swaps                       | 0.72          | 0.00  | 0.00  | 0.00  | 0.00  | 0.02  | 2.60   | 19.61  | 66           |
| Equity, Commodity, & Other Deriv Contr            | 2.04          | 0.00  | 0.00  | 0.00  | 0.00  | 0.23  | 10.70  | 30.05  | 66           |
| Commodity & Other Fut & Forward Contr             | 0.11          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00  | 0.58   | 1.80   | 66           |
| Written Options Contr (Comm & Other)              | 0.49          | 0.00  | 0.00  | 0.00  | 0.00  | 0.05  | 2.79   | 9.77   | 66           |
| Purchased Options Contr (Comm & Oth)              | 0.67          | 0.00  | 0.00  | 0.00  | 0.00  | 0.05  | 2.90   | 12.91  | 66           |
| Commodity & Other Swaps                           | 0.43          | 0.00  | 0.00  | 0.00  | 0.00  | 0.07  | 2.81   | 5.27   | 66           |
| PERCENT OF AVERAGE LOANS AND LEASES:              |               |       |       |       |       |       |        |        |              |
| Loan Commitments                                  | 62.27         | 13.85 | 20.89 | 33.94 | 45.21 | 66.35 | 189.05 | 263.86 | 66           |

| PERCENT OF NOTIONAL AMOUNT             | PEER<br>RATIO | 5%    | 10%   | 25%   | 50%   | 75%    | 90%    | 95%    | BHC<br>COUNT |
|--|---------------|-------|-------|-------|-------|--------|--------|--------|--------------|
| Interest Rate Contracts                | 90.85         | 9.77  | 67.86 | 85.38 | 95.08 | 99.76  | 100.00 | 100.00 | 65           |
| Foreign Exchange Contracts             | 6.64          | 0.00  | 0.00  | 0.00  | 1.23  | 8.32   | 24.26  | 73.91  | 65           |
| Equity, Comm, & Other Contracts        | 1.29          | 0.00  | 0.00  | 0.00  | 0.00  | 0.86   | 6.09   | 16.38  | 65           |
| Futures and Forwards                   | 18.71         | 0.00  | 0.00  | 3.95  | 14.57 | 26.06  | 64.28  | 85.17  | 65           |
| Written Options                        | 7.85          | 0.00  | 0.00  | 2.15  | 5.56  | 11.22  | 26.79  | 42.81  | 65           |
| Exchange-Traded                        | 0.27          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 2.38   | 3.68   | 65           |
| Over-The-Counter                       | 7.19          | 0.00  | 0.00  | 0.53  | 4.93  | 9.64   | 25.48  | 42.81  | 65           |
| Purchased Options                      | 5.95          | 0.00  | 0.00  | 0.00  | 2.96  | 10.87  | 21.67  | 38.25  | 65           |
| Exchange-Traded                        | 0.25          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 1.78   | 3.55   | 65           |
| Over-The-Counter                       | 5.17          | 0.00  | 0.00  | 0.00  | 2.71  | 8.52   | 18.61  | 38.25  | 65           |
| Swaps                                  | 60.69         | 0.00  | 1.58  | 31.56 | 62.38 | 81.70  | 93.49  | 99.96  | 65           |
| Held for Trading                       | 37.83         | 0.00  | 0.00  | 0.00  | 34.69 | 76.30  | 96.94  | 98.95  | 65           |
| Interest Rate Contracts                | 27.25         | 0.00  | 0.00  | 0.00  | 18.83 | 57.78  | 78.52  | 87.00  | 65           |
| Foreign Exchange Contracts             | 4.38          | 0.00  | 0.00  | 0.00  | 0.10  | 6.98   | 15.00  | 61.50  | 65           |
| Equity, Comm, & Other Contracts        | 0.78          | 0.00  | 0.00  | 0.00  | 0.00  | 0.48   | 4.24   | 9.20   | 65           |
| Non-Traded                             | 62.16         | 0.67  | 2.09  | 22.26 | 63.81 | 100.00 | 100.00 | 100.00 | 65           |
| Interest Rate Contracts                | 59.37         | 0.60  | 1.82  | 22.12 | 62.91 | 93.23  | 100.00 | 100.00 | 65           |
| Foreign Exchange Contracts             | 0.41          | 0.00  | 0.00  | 0.00  | 0.00  | 0.20   | 2.31   | 5.64   | 65           |
| Equity, Comm, & Other Contracts        | 0.02          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 0.08   | 0.41   | 65           |
| Deriv Contr (Excl Fut & FX LE 14 Days) | 86.34         | 42.61 | 58.02 | 76.31 | 90.08 | 96.19  | 99.99  | 100.00 | 65           |
| One Year or Less                       | 27.76         | 0.10  | 3.96  | 14.15 | 21.94 | 37.11  | 67.86  | 87.54  | 65           |
| Over 1 Year to 5 Years                 | 27.76         | 0.00  | 0.00  | 16.33 | 28.43 | 40.03  | 58.76  | 65.70  | 65           |
| Over 5 Years                           | 20.61         | 0.00  | 0.00  | 9.80  | 18.92 | 33.04  | 44.75  | 62.88  | 65           |
| Gross Negative Fair Value (Abs Val)    | 1.08          | 0.02  | 0.24  | 0.58  | 0.94  | 1.43   | 1.96   | 3.25   | 65           |
| Gross Positive Fair Value              | 0.82          | 0.03  | 0.10  | 0.39  | 0.77  | 1.08   | 1.76   | 2.40   | 65           |
| PERCENT OF TIER 1 CAPITAL:             |               |       |       |       |       |        |        |        |              |
| Gross Negative Fair Value, Abs Val (X) | 0.11          | 0.00  | 0.00  | 0.00  | 0.02  | 0.06   | 0.63   | 1.16   | 66           |
| Gross Positive Fair Value (X)          | 0.10          | 0.00  | 0.00  | 0.00  | 0.01  | 0.05   | 0.59   | 1.17   | 66           |
| Held for Trading (X)                   | 0.08          | 0.00  | 0.00  | 0.00  | 0.00  | 0.02   | 0.58   | 1.11   | 66           |
| Non-Traded (X)                         | 0.01          | 0.00  | 0.00  | 0.00  | 0.00  | 0.01   | 0.03   | 0.06   | 66           |
| Current Credit Exposure (X)            | 0.05          | 0.00  | 0.00  | 0.00  | 0.01  | 0.04   | 0.29   | 0.36   | 66           |
| Credit Losses on Derivative Contracts  | 0.00          | 0.00  | 0.00  | 0.00  | 0.00  | 0.00   | 0.00   | 0.00   | 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  | 0.53          | 0.00  | 0.00  | 0.04  | 0.16  | 0.41   | 2.89   | 3.63   | 66           |

| INSURANCE ACTIVITIES                       | PEER RATIO | 5%     | 10%    | 25%    | 50%    | 75%    | 90%    | 95%    | BHC COUNT |
|--|------------|--------|--------|--------|--------|--------|--------|--------|-----------|
| ANALYSIS RATIOS:                           |            |        |        |        |        |        |        |        |           |
| Ins Underwriting Assets/Consol Assets      | 0.05       | 0.00   | 0.00   | 0.00   | 0.00   | 0.07   | 0.21   | 0.75   | 66        |
| Ins Under Assets(P/C)/Tot Ins Und Ast      | 41.96      | 0.00   | 0.00   | 0.00   | 29.02  | 77.43  | 100.00 | 100.00 | 30        |
| Ins Under Assets(L/H)/Tot Ins Und Ast      | 58.03      | 0.00   | 0.00   | 12.62  | 65.54  | 100.00 | 100.00 | 100.00 | 30        |
| Sep Acct Assets(L/H)/Total Life Ast        | 0.60       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 11.06  | 24        |
| Ins Activities Revenue/Adj Oper Inc        | 1.67       | 0.00   | 0.00   | 0.20   | 1.05   | 2.60   | 4.99   | 5.62   | 66        |
| Premium Inc/Ins Activities Revenue         | 9.37       | 0.00   | 0.00   | 0.00   | 0.00   | 12.92  | 52.46  | 70.25  | 61        |
| Credit Rel Prem Inc/Tot Prem Inc           | 73.64      | 0.00   | 1.24   | 38.50  | 100.00 | 100.00 | 100.00 | 100.00 | 27        |
| Other Prem Inc/Total Prem Inc              | 26.35      | 0.00   | 0.00   | 0.00   | 0.00   | 43.62  | 97.97  | 99.37  | 27        |
| Ins Under Net Income/Consol Net Income     | 0.29       | -0.01  | 0.00   | 0.00   | 0.00   | 0.25   | 1.43   | 3.33   | 66        |
| Ins Net Inc (P/C)/Equity (P/C)             | 10.03      | -21.17 | -2.96  | 0.43   | 12.13  | 16.03  | 19.96  | 32.40  | 21        |
| Ins Net Inc (L/H)/Equity (L/H)             | 6.14       | 0.59   | 1.21   | 2.46   | 3.51   | 8.76   | 15.32  | 15.49  | 24        |
| Insur Ben, Losses, Exp/Insur Premiums      | 141.85     | 4.93   | 20.21  | 46.89  | 82.90  | 153.46 | 508.80 | 545.72 | 27        |
| Reinsurance Recov(P/C)/Tot Assets(P/C)     | 1.27       | 0.00   | 0.00   | 0.00   | 0.00   | 0.05   | 4.17   | 13.25  | 21        |
| Reinsurance Recov(L/H)/Tot Assets(L/H)     | 0.61       | 0.00   | 0.00   | 0.00   | 0.00   | 0.21   | 3.76   | 5.50   | 24        |
| Net Assets Ins Under Subs/Cons Assets      | 0.00       | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.02   | 0.07   | 66        |
| CSV Life Insurance/Tier 1 Cap + ALLL       | 12.52      | 0.00   | 0.00   | 1.25   | 14.59  | 22.43  | 29.91  | 31.53  | 65        |
| BROKER-DEALER ACTIVITIES                   |            |        |        |        |        |        |        |        |           |
| Net Assets Broker-Dealer Subs/Cons Asts    | 1.06       | 0.00   | 0.00   | 0.00   | 0.00   | 0.21   | 7.85   | 14.86  | 66        |
| FOREIGN ACTIVITIES                         |            |        |        |        |        |        |        |        |           |
| Yield: Foreign Loans                       | 2.73       | 0.00   | 0.00   | 0.00   | 0.00   | 4.66   | 10.77  | 16.19  | 52        |
| Cost: Interest-Bearing Deposits            | 3.71       | 1.94   | 2.47   | 3.06   | 3.90   | 4.32   | 4.42   | 4.44   | 40        |
| NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE: |            |        |        |        |        |        |        |        |           |
| Real Estate Loans                          | 139.09     | 0.16   | 0.16   | 0.16   | 0.35   | 104.55 | 291.77 | 354.18 | 3         |
| Commercial and Industrial Loans            | 0.32       | 0.08   | 0.08   | 0.08   | 0.12   | 0.16   | 0.62   | 0.78   | 4         |
| Foreign Governments and Inst               | -0.42      | -7.16  | -2.15  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 17        |
| Leases                                     | 0.06       | 0.06   | 0.06   | 0.06   | 0.06   | 0.06   | 0.06   | 0.06   | 1         |
| GROWTH RATES:                              |            |        |        |        |        |        |        |        |           |
| Net Loans and Leases                       | 29.97      | -86.84 | -64.15 | -22.26 | 9.38   | 31.37  | 83.38  | 537.71 | 45        |
| Total Selected Assets                      | 45.82      | -85.48 | -35.20 | -9.83  | 2.29   | 32.48  | 348.32 | 555.91 | 65        |
| Deposits                                   | 19.49      | -43.78 | -26.20 | -3.62  | 12.11  | 42.28  | 67.25  | 122.59 | 41        |



| PROFITABILITY:                            | PEER<br>RATIO | 5%      | 10%    | 25%    | 50%    | 75%     | 90%     | 95%     | BHC<br>COUNT |
|---|---------------|---------|--------|--------|--------|---------|---------|---------|--------------|
| Net Income/Avg Equity Capital             | 14.14         | 4.37    | 7.12   | 11.32  | 14.42  | 17.01   | 19.93   | 23.54   | 66           |
| Bank Net Inc/Avg Eq Inv in Banks          | 14.98         | 2.85    | 7.18   | 11.03  | 14.92  | 17.82   | 23.59   | 27.93   | 57           |
| Nonbk Net Inc/Avg Eq Inv in Nonbanks      | 11.69         | -1.93   | 0.00   | 3.63   | 7.53   | 16.38   | 37.74   | 52.43   | 60           |
| Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs   | 10.24         | -36.73  | -0.01  | 3.79   | 9.94   | 17.12   | 19.74   | 20.95   | 27           |
| Bank Net Income/Parent Net Income         | 74.17         | 0.00    | 0.00   | 69.53  | 96.24  | 104.31  | 111.51  | 118.25  | 65           |
| Nonbank Net Income/Parent Net Income      | 5.80          | 0.00    | 0.00   | 0.20   | 1.87   | 10.38   | 28.03   | 30.18   | 60           |
| Sub BHCs Net Inc/Parent Net Income        | 70.10         | 2.84    | 15.53  | 18.56  | 72.69  | 101.72  | 107.16  | 110.44  | 20           |
| LEVERAGE:                                 |               |         |        |        |        |         |         |         |              |
| Total Liabilities/Equity                  | 33.80         | 0.20    | 1.61   | 15.80  | 24.80  | 49.75   | 97.91   | 127.03  | 66           |
| Total Debt/Equity Capital                 | 16.65         | 0.00    | 0.00   | 0.00   | 8.87   | 30.52   | 55.24   | 78.45   | 66           |
| Tot Debt+NP to Subs Iss Tr Pref/Equity    | 25.02         | 0.00    | 0.00   | 10.60  | 19.58  | 37.38   | 64.03   | 89.10   | 66           |
| Tot Debt+Lns Guaranteed for Affl/Equity   | 19.25         | 0.00    | 0.00   | 0.00   | 9.45   | 33.33   | 57.98   | 120.05  | 66           |
| Total Debt/Eq Cap - Exc Over Fair Value   | 17.02         | 0.00    | 0.00   | 0.00   | 9.05   | 30.77   | 55.24   | 84.40   | 66           |
| Long-Term Debt/Equity Capital             | 12.42         | 0.00    | 0.00   | 0.00   | 6.38   | 23.29   | 45.33   | 59.14   | 66           |
| Short-Term Debt/Equity Capital            | 3.17          | 0.00    | 0.00   | 0.00   | 0.00   | 4.55    | 13.04   | 22.64   | 66           |
| Current Portion of LT Debt/Equity         | 0.13          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.99    | 1.78    | 66           |
| Exc Cost Over Fair Value/Equity Cap       | 0.45          | 0.00    | 0.00   | 0.00   | 0.00   | 0.24    | 2.86    | 5.88    | 66           |
| Long-Term Debt/Consolidated LT Debt       | 15.60         | 0.00    | 0.00   | 0.00   | 7.59   | 24.31   | 61.04   | 72.65   | 66           |
| DOUBLE LEVERAGE:                          |               |         |        |        |        |         |         |         |              |
| Equity Investment in Subs/Equity          | 108.90        | 87.81   | 92.07  | 100.03 | 108.95 | 115.94  | 123.53  | 139.48  | 66           |
| Total Investment in Subs/Equity           | 119.90        | 97.22   | 98.99  | 103.07 | 113.30 | 131.35  | 158.99  | 181.04  | 66           |
| Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1  | 99.24         | 82.68   | 84.95  | 92.14  | 98.74  | 105.34  | 114.34  | 116.00  | 66           |
| Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1 | 108.67        | 83.15   | 89.44  | 96.88  | 101.90 | 117.06  | 140.08  | 156.20  | 66           |
| DOUBLE LEVERAGE PAYBACK:                  |               |         |        |        |        |         |         |         |              |
| Equity Inv in Subs - Eq Cap/Net Inc (X)   | 0.74          | -0.91   | -0.55  | -0.00  | 0.64   | 1.17    | 2.04    | 4.75    | 65           |
| Eq Inv in Subs - Eq Cap/Net Inc-Div (X)   | 1.87          | 0.13    | 0.31   | 0.77   | 1.39   | 2.41    | 5.48    | 5.78    | 48           |
| COVERAGE ANALYSIS:                        |               |         |        |        |        |         |         |         |              |
| Op Inc-Tax + Noncash/Oper Exp + Div       | 133.98        | 25.31   | 39.64  | 93.61  | 112.64 | 183.46  | 252.21  | 363.37  | 66           |
| Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div     | 123.30        | 2.04    | 24.24  | 74.08  | 107.02 | 161.81  | 245.03  | 338.74  | 66           |
| Adj Cash Fl/Op Exp+Repaid LT Debt+Div     | 117.91        | -50.96  | 21.15  | 68.29  | 101.06 | 152.65  | 255.09  | 347.26  | 66           |
| Pretax Oper Inc + Int Exp/Int Expense     | 2925.92       | -180.46 | 46.73  | 202.68 | 739.43 | 2826.37 | 15360.4 | 25282.7 | 48           |
| Div + Int From Subs/Int Exp + Div         | 150.23        | 8.59    | 19.80  | 93.48  | 129.22 | 190.59  | 305.23  | 434.57  | 61           |
| Fees+Other Inc From Subs/Sal + Oth Exp    | 17.97         | 0.00    | 0.00   | 0.00   | 0.00   | 44.42   | 72.63   | 110.91  | 65           |
| Net Inc/Curr Port of LT Debt+Pfd Div(X)   | 158.54        | 0.59    | 0.87   | 2.84   | 5.76   | 272.58  | 616.19  | 1061.83 | 22           |
| OTHER RATIOS:                             |               |         |        |        |        |         |         |         |              |
| Net Assets Repr in 1 Yr/Total Assets      | -0.09         | -21.20  | -10.82 | -2.17  | 0.13   | 3.45    | 6.38    | 13.54   | 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    | 20           |
| Nonaccrual                                | 10.58         | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 11.52   | 100.00  | 20           |
| Total                                     | 10.58         | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 11.52   | 100.00  | 20           |
| GUARANTEED LOANS AS % OF EQUITY CAP:      |               |         |        |        |        |         |         |         |              |
| To Bank Subsidiaries                      | 0.00          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 0.10    | 66           |
| To Nonbank Subsidiaries                   | 0.37          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 1.13    | 8.99    | 66           |
| To Subsidiary BHCs                        | 0.00          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 0.20    | 66           |
| Total                                     | 0.52          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 3.21    | 9.55    | 66           |
| AS A % OF CONSOLIDATED BHC ASSETS:        |               |         |        |        |        |         |         |         |              |
| Nonbank Assets of Nonbank Subsidiaries    | 6.29          | 0.00    | 0.00   | 0.09   | 1.36   | 6.29    | 24.18   | 48.75   | 66           |
| Combined Thrift Assets                    | 0.31          | 0.00    | 0.00   | 0.00   | 0.00   | 0.00    | 1.79    | 7.93    | 66           |
| Combined Foreign Nonbank Sub Assets       | 0.11          | 0.00    | 0.00   | 0.00   | 0.00   | 0.02    | 0.73    | 1.42    | 66           |

| PAYOUT RATIOS - PARENT                    | PEER<br>RATIO | 5%   | 10%   | 25%    | 50%    | 75%    | 90%     | 95%     | BHC<br>COUNT |
|---|---------------|------|-------|--------|--------|--------|---------|---------|--------------|
| Div Paid/Inc Before Undist Inc            | 69.73         | 0.00 | 0.98  | 37.07  | 68.68  | 98.90  | 128.99  | 214.85  | 57           |
| Dividends Paid/Net Income                 | 32.34         | 0.00 | 0.00  | 15.96  | 40.10  | 47.98  | 54.90   | 59.68   | 65           |
| Net Income - Dividends/Avg Equity         | 8.97          | 1.72 | 4.14  | 6.73   | 9.07   | 11.04  | 14.08   | 16.37   | 66           |
| <b>PERCENT OF DIVIDENDS PAID:</b>         |               |      |       |        |        |        |         |         |              |
| Dividends From Bank Subs                  | 137.02        | 0.00 | 0.00  | 14.05  | 108.63 | 217.98 | 384.39  | 441.81  | 56           |
| Dividends From Nonbank Subs               | 3.77          | 0.00 | 0.00  | 0.00   | 0.08   | 2.06   | 21.83   | 30.47   | 56           |
| Dividends From Subsidiary BHCs            | 12.70         | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 93.87   | 106.28  | 56           |
| Dividends From All Subsidiaries           | 175.14        | 0.00 | 12.27 | 100.00 | 133.07 | 220.82 | 422.21  | 455.50  | 56           |
| <b>PAYOUT RATIOS - SUBSIDIARIES:</b>      |               |      |       |        |        |        |         |         |              |
| <b>PERCENT OF BANK NET INCOME:</b>        |               |      |       |        |        |        |         |         |              |
| Dividends From Bank Subs                  | 58.99         | 0.00 | 0.00  | 16.52  | 55.74  | 86.22  | 136.43  | 179.23  | 56           |
| Interest Income From Bank Subs            | 2.69          | 0.00 | 0.00  | 0.12   | 1.16   | 2.98   | 10.02   | 16.82   | 56           |
| Mgt & Service Fees From Bank Subs         | 3.75          | 0.00 | 0.00  | 0.00   | 0.00   | 2.57   | 20.39   | 21.72   | 56           |
| Other Income From Bank Subs               | 0.02          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.01    | 0.54    | 56           |
| Operating Income From Bank Subs           | 79.23         | 0.00 | 1.93  | 36.98  | 68.15  | 107.25 | 177.56  | 229.09  | 56           |
| <b>PERCENT OF NONBANK NET INCOME:</b>     |               |      |       |        |        |        |         |         |              |
| Dividends From Nonbank Subs               | 36.00         | 0.00 | 0.00  | 0.00   | 0.28   | 73.64  | 149.86  | 198.38  | 53           |
| Interest Income From Nonbank Subs         | 26.39         | 0.00 | 0.00  | 0.00   | 4.61   | 35.01  | 85.55   | 207.27  | 53           |
| Mgt & Serv Fees From Nonbank Subs         | 3.11          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 11.51   | 44.98   | 53           |
| Other Income From Nonbank Subs            | 0.01          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.00    | 0.18    | 53           |
| Operating Inc From Nonbank Subs           | 87.43         | 0.00 | 0.00  | 1.15   | 53.10  | 134.79 | 350.77  | 460.65  | 53           |
| <b>PERCENT OF SUB BHCs' NET INCOME:</b>   |               |      |       |        |        |        |         |         |              |
| Dividends From Subsidiary BHCs            | 29.12         | 0.00 | 0.00  | 0.00   | 34.34  | 48.73  | 54.00   | 74.89   | 21           |
| Interest Inc From Subsidiary BHCs         | 3.87          | 0.00 | 0.00  | 0.00   | 0.00   | 2.54   | 22.88   | 24.24   | 21           |
| Mgt & Serv Fees From Sub BHCs             | 0.02          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.08    | 0.39    | 21           |
| Other Income From Subsidiary BHCs         | 0.00          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 21           |
| Operating Income From Sub BHCs            | 36.63         | 0.00 | 0.00  | 0.51   | 47.29  | 53.45  | 79.75   | 92.50   | 21           |
| <b>DEPENDENCE ON SUBSIDIARIES:</b>        |               |      |       |        |        |        |         |         |              |
| <b>PERCENT OF TOTAL OPERATING INCOME:</b> |               |      |       |        |        |        |         |         |              |
| Dividends From Bank Subsidiaries          | 51.79         | 0.00 | 0.00  | 0.00   | 66.46  | 91.58  | 97.36   | 99.32   | 66           |
| Interest Income From Bank Subs            | 4.54          | 0.00 | 0.00  | 0.00   | 1.42   | 4.84   | 22.25   | 34.18   | 66           |
| Mgt & Serv Fees From Bank Subs            | 3.91          | 0.00 | 0.00  | 0.00   | 0.00   | 1.21   | 23.13   | 42.53   | 66           |
| Other Income From Bank Subs               | 0.00          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.00    | 0.34    | 66           |
| Operating Income From Bank Subs           | 66.57         | 0.00 | 0.00  | 32.56  | 88.92  | 98.25  | 99.67   | 99.99   | 66           |
| Dividends From Nonbank Subs               | 2.21          | 0.00 | 0.00  | 0.00   | 0.00   | 0.61   | 17.63   | 22.02   | 66           |
| Interest Income From Nonbank Subs         | 2.79          | 0.00 | 0.00  | 0.00   | 0.07   | 2.80   | 15.04   | 23.33   | 66           |
| Mgt & Serv Fees From Nonbank Subs         | 0.08          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.43    | 1.56    | 66           |
| Other Income From Nonbank Subs            | 0.00          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 66           |
| Operating Inc From Nonbank Subs           | 7.16          | 0.00 | 0.00  | 0.00   | 0.69   | 11.09  | 30.47   | 59.42   | 66           |
| Dividends From Subsidiary BHCs            | 9.72          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 70.54   | 89.67   | 66           |
| Interest Inc From Subsidiary BHCs         | 0.38          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.38    | 11.26   | 66           |
| Mgt & Serv Fees From Sub BHCs             | 0.00          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.00    | 0.10    | 66           |
| Other Income From Subsidiary BHCs         | 0.00          | 0.00 | 0.00  | 0.00   | 0.00   | 0.00   | 0.00    | 0.00    | 66           |
| Operating Income From Sub BHCs            | 11.20         | 0.00 | 0.00  | 0.00   | 0.00   | 0.09   | 83.32   | 95.21   | 66           |
| Loans and Adv From Subs/ST Debt           | 1078.20       | 0.00 | 8.03  | 50.09  | 100.86 | 418.62 | 2187.22 | 10485.8 | 31           |
| Loans and Adv From Subs/Total Debt        | 101.25        | 0.00 | 0.00  | 9.38   | 43.28  | 143.93 | 383.74  | 561.97  | 47           |

BHCPR Reporters for Quarter Ending 03/31/2006  
Peer Group 1 by BHC Name

| ID_RSSD | Consolidated<br>Assets(\$000) | BHC Name                       | Home Office<br>Location | Change From 12/31/2005<br>and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1379552 | 153,083,047                   | ABN AMRO NORTH AMERICA HOLDING | CHICAGO, IL             |   |
| 1078604 | 52,867,798                    | AMSOUTH BANCORPORATION         | BIRMINGHAM, AL          |   |
| 1199563 | 21,559,652                    | ASSOCIATED BANC-CORP           | GREEN BAY, WI           |   |
| 1097614 | 11,886,106                    | BANCORPSOUTH, INC.             | TUPELO, MS              |   |
| 1025608 | 65,708,901                    | BANCWEST CORPORATION           | HONOLULU, HI            |   |
| 1073757 | 1,375,923,314                 | BANK OF AMERICA CORPORATION    | CHARLOTTE, NC           |   |
| 1025309 | 10,528,060                    | BANK OF HAWAII CORPORATION     | HONOLULU, HI            |   |
| 1033470 | 103,709,000                   | BANK OF NEW YORK COMPANY, INC. | NEW YORK, NY            |   |
| 1074156 | 110,033,689                   | BB&T CORPORATION               | WINSTON-SALEM, NC       |   |
| 1883693 | 16,318,529                    | BOK FINANCIAL CORPORATION      | TULSA, OK               |   |
| 2277860 | 89,273,079                    | CAPITAL ONE FINANCIAL CORPORAT | MCLEAN, VA              |   |
| 1951350 | 1,586,201,000                 | CITIGROUP INC.                 | NEW YORK, NY            |   |
| 1132449 | 160,118,112                   | CITIZENS FINANCIAL GROUP, INC. | PROVIDENCE, RI          |   |
| 1027518 | 14,746,364                    | CITY NATIONAL CORPORATION      | BEVERLY HILLS, CA       |   |
| 1080465 | 21,972,081                    | COLONIAL BANCGROUP, INC., THE  | MONTGOMERY, AL          |   |
| 1199844 | 57,326,342                    | COMERICA INCORPORATED          | DETROIT, MI             |   |
| 1117679 | 40,719,941                    | COMMERCE BANCORP, INC.         | CHERRY HILL, NJ         |   |
| 1049341 | 13,770,584                    | COMMERCE BANCSHARES, INC.      | KANSAS CITY, MO         |   |
| 1078529 | 32,908,068                    | COMPASS BANCSHARES, INC.       | BIRMINGHAM, AL          |   |
| 1102367 | 11,647,225                    | CULLEN/FROST BANKERS, INC.     | SAN ANTONIO, TX         |   |
| 1130780 | 13,819,371                    | FBOP CORPORATION               | OAK PARK, IL            |   |
| 1070345 | 105,044,474                   | FIFTH THIRD BANCORP            | CINCINNATI, OH          |   |
| 2744894 | 20,551,736                    | FIRST BANCORP                  | SAN JUAN, PR            |   |
| 1075612 | 15,095,210                    | FIRST CITIZENS BANCSHARES, INC | RALEIGH, NC             |   |
| 1094640 | 37,303,440                    | FIRST HORIZON NATIONAL CORPORA | MEMPHIS, TN             |   |
| 1020902 | 12,601,884                    | FIRST NATIONAL OF NEBRASKA, IN | OMAHA, NE               |   |
| 1070804 | 10,103,696                    | FIRSTMERIT CORPORATION         | AKRON, OH               |   |
| 1117129 | 14,174,485                    | FULTON FINANCIAL CORPORATION   | LANCASTER, PA           |   |
| 1245415 | 48,352,108                    | HARRIS FINANCIAL CORP.         | WILMINGTON, DE          |   |
| 3232316 | 441,995,858                   | HSBC NORTH AMERICA HOLDINGS IN | PROSPECT HEIGHTS, IL    |   |
| 1068191 | 35,664,134                    | HUNTINGTON BANCSHARES INCORPOR | COLUMBUS, OH            |   |
| 1104231 | 10,482,202                    | INTERNATIONAL BANCSHARES CORPO | LAREDO, TX              |   |
| 2337045 | 12,434,642                    | INVESTORS FINANCIAL SERVICES   | BOSTON, MA              |   |
| 1039502 | 1,273,282,000                 | JPMORGAN CHASE & CO.           | NEW YORK, NY            |   |
| 1068025 | 93,076,162                    | KEYCORP                        | CLEVELAND, OH           |   |
| 1037003 | 55,419,862                    | M&T BANK CORPORATION           | BUFFALO, NY             |   |
| 1199497 | 47,447,411                    | MARSHALL & ILSLEY CORPORATION  | MILWAUKEE, WI           |   |
| 1072442 | 16,783,227                    | MERCANTILE BANKSHARES CORPORAT | BALTIMORE, MD           |   |
| 1069125 | 140,243,362                   | NATIONAL CITY CORPORATION      | CLEVELAND, OH           |   |
| 2132932 | 27,139,292                    | NEW YORK COMMUNITY BANCORP, IN | WESTBURY, NY            |   |
| 3212091 | 13,138,927                    | NEW YORK PRIVATE BANK & TRUST  | NEW YORK, NY            |   |
| 1048429 | 57,705,380                    | NORTH FORK BANCORPORATION, INC | MELVILLE, NY            |   |
| 1199611 | 50,194,943                    | NORTHERN TRUST CORPORATION     | CHICAGO, IL             |   |
| 1246702 | 11,093,375                    | PEOPLE'S MUTUAL HOLDINGS       | BRIDGEPORT, CT          |   |
| 1129382 | 48,592,000                    | POPULAR, INC.                  | SAN JUAN, PR            |   |
| 1826056 | 20,575,662                    | RBC CENTURA BANKS, INC.        | ROCKY MOUNT, NC         |   |
| 3242838 | 84,595,459                    | REGIONS FINANCIAL CORPORATION  | BIRMINGHAM, AL          |   |
| 1071203 | 15,658,551                    | SKY FINANCIAL GROUP, INC.      | BOWLING GREEN, OH       |   |
| 1141599 | 14,366,090                    | SOUTH FINANCIAL GROUP, THE     | GREENVILLE, SC          |   |
| 1111435 | 104,186,982                   | STATE STREET CORPORATION       | BOSTON, MA              |   |
| 1131787 | 178,876,476                   | SUNTRUST BANKS, INC.           | ATLANTA, GA             |   |

BHCPR Reporters for Quarter Ending 03/31/2006  
Peer Group 1 by BHC Name

| ID_RSSD | Consolidated<br>Assets(\$000) | BHC Name                       | Home Office<br>Location | Change From 12/31/2005<br>and Other Notes |
|---------|-------------------------------|--------------------------------|-------------------------|---|
| 1078846 | 29,169,828                    | SYNOVUS FINANCIAL CORP.        | COLUMBUS, GA            |   |
| 2816906 | 391,780,000                   | TAUNUS CORPORATION             | NEW YORK, NY            |   |
| 2389941 | 13,954,365                    | TCF FINANCIAL CORPORATION      | WAYZATA, MN             |   |
| 1249196 | 40,829,112                    | TD BANKNORTH INC.              | PORTLAND, ME            |   |
| 1119794 | 209,907,000                   | U. S. BANCORP                  | MINNEAPOLIS, MN         |   |
| 1378434 | 48,800,954                    | UNIONBANCAL CORPORATION        | SAN FRANCISCO, CA       |   |
| 2307280 | 56,937,586                    | UTRECHT-AMERICA HOLDINGS, INC. | NEW YORK, NY            |   |
| 1048773 | 12,317,577                    | VALLEY NATIONAL BANCORP        | WAYNE, NJ               |   |
| 2801546 | 16,714,151                    | W HOLDING COMPANY, INC.        | MAYAGUEZ, PR            |   |
| 1073551 | 541,842,000                   | WACHOVIA CORPORATION           | CHARLOTTE, NC           |   |
| 1145476 | 17,919,769                    | WEBSTER FINANCIAL CORPORATION  | WATERBURY, CT           |   |
| 1120754 | 492,428,000                   | WELLS FARGO & COMPANY          | SAN FRANCISCO, CA       |   |
| 1079740 | 10,305,794                    | WHITNEY HOLDING CORPORATION    | NEW ORLEANS, LA         |   |
| 1888193 | 10,389,222                    | WILMINGTON TRUST CORPORATION   | WILMINGTON, DE          |   |
| 1027004 | 43,313,501                    | ZIONS BANCORPORATION           | SALT LAKE CITY, UT      |   |

Note: Peer Group 1 has 66 bank holding companies.