

## PEER GROUP 01

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

67

66

68

69

66

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.99	3.09	3.09	3.08	3.16
+ Non-interest Income	1.91	2.00	1.91	2.04	2.13
- Overhead Expense	3.01	3.04	2.97	3.06	3.24
- Provision for Losses	0.17	0.13	0.15	0.15	0.18
+ Securities Gains (Losses)	0.02	0.00	-0.01	0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.71	1.87	1.83	1.93	1.94
Net Operating Income	1.11	1.20	1.18	1.25	1.26
Net Income	1.11	1.23	1.21	1.26	1.28
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.77	6.20	6.60	5.65	5.01
Interest Expense	3.43	2.76	3.16	2.21	1.48
Net Interest Income (TE)	3.33	3.45	3.42	3.44	3.54

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

Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.21	0.23	0.28	0.35
Earnings Coverage of Net Losses (X)	15.68	21.81	33.33	22.75	18.87
Ln&Ls Allowance/Total Loans & Leases	1.11	1.13	1.11	1.13	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.60	0.51	0.57	0.48	0.58
30-89 Days Past Due Loans and Leases	0.75	0.64	0.81	0.69	0.64

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.73	36.73	37.53	37.84	35.51
Net ST Noncore Funding Dependence	23.63	23.05	23.42	23.54	19.41
Net Loans and Leases/Total Assets	63.18	62.05	62.64	60.09	59.70

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.67	7.52	7.89	7.44	7.57
Equity Capital/Total Assets	9.25	8.98	9.22	8.88	9.05
Net Loans&Ls/Equity Capital (X)	7.02	7.03	6.97	6.97	6.80
Cash Dividends/Net Income	38.81	32.35	36.79	39.51	33.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	7.15	8.97	8.58	8.47	9.27

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.13	3.18	3.12	2.55	3.47
Long-Term Debt/Equity Capital	12.03	12.43	11.77	12.45	12.04
Equity Investment in Subs/Equity Cap	111.14	108.92	110.23	108.78	109.21
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.44	121.69	134.43	147.51	136.30

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.10	5.57	5.95	5.07	4.46
Less: Interest Expense	3.08	2.47	2.85	1.98	1.32
Equals: Net Interest Income (TE)	2.99	3.09	3.09	3.08	3.16
Plus: Non-Interest Income	1.91	2.00	1.91	2.04	2.13
Equals: Adj Operating Income (TE)	4.93	5.05	4.98	5.14	5.31
Less: Overhead Expense	3.01	3.04	2.97	3.06	3.24
Less: Provision for Loan and Lease Losses	0.17	0.13	0.15	0.15	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.00	-0.01	0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.71	1.87	1.83	1.93	1.94
Less: Applicable Income Taxes (TE)	0.59	0.65	0.63	0.67	0.67
Less: Minority Interest	0.01	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.11	1.20	1.18	1.25	1.26
Plus: Net Extraordinary Items	0.00	0.00	0.01	0.00	0.00
Equals: Net Income	1.11	1.23	1.21	1.26	1.28
Memo: Net Income (Last Four Qtrs)	1.16	1.24	1.21	1.26	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.07	89.81	90.18	89.84	89.69
Avg Int-Bearing Funds / Avg Assets	76.23	75.13	75.81	74.48	73.82
Int Income (TE) / Avg Earning Assets	6.77	6.20	6.60	5.65	5.01
Int Expense / Avg Earning Assets	3.43	2.76	3.16	2.21	1.48
Net Int Inc (TE) / Avg Earn Assets	3.33	3.45	3.42	3.44	3.54
YIELD OR COST:					
Total Loans and Leases (TE)	7.37	6.78	7.24	6.23	5.48
Interest-Bearing Bank Balances	5.07	3.83	5.07	3.49	2.01
Fed Funds Sold & Reverse Repos	5.31	4.44	5.08	3.24	1.49
Trading Assets	3.27	2.85	2.87	2.47	3.33
Total Earning Assets	6.70	6.12	6.53	5.58	4.94
Investment Securities (TE)	5.23	4.75	4.95	4.42	4.19
U. S. Treasury & Agency Sec (excl MBS)	6.82	4.11	4.48	3.64	3.24
Mortgage-Backed Securities	4.99	4.53	4.70	4.31	4.17
All Other Securities	7.22	7.39	8.27	7.48	7.01
Interest-Bearing Deposits	3.55	2.73	3.22	2.13	1.33
Time Deposits of \$100K or More	4.71	3.89	4.44	3.09	2.16
Time Deposits < \$100K	4.39	3.45	3.99	2.90	2.42
Other Domestic Deposits	2.50	1.88	2.26	1.41	0.79
Foreign Deposits	4.46	3.71	4.23	2.79	1.39
Fed Funds Purchased and Repos	4.77	4.10	4.53	3.10	1.47
Other Borrowed Funds & Trading Liab	4.75	4.04	4.52	3.51	2.91
All Interest-Bearing Funds	4.06	3.30	3.77	2.64	1.82

## PEER GROUP 01

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	20	19	74	73	68
Avg Assets per Employee (\$000)	5,238	4,915	5,056	4,727	4,581
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.51	3.80	3.54	4.02	4.37
Overhead Exp / NII + Non-Int Income	61.98	61.49	60.94	60.58	61.78
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	3.04	2.97	3.06	3.24
Personnel Expense	1.65	1.69	1.61	1.65	1.65
Net Occupancy Expense	0.41	0.41	0.40	0.42	0.43
Other Operating Expenses	0.92	0.93	0.94	0.98	1.10
Overhead Less Non-Interest Income	1.06	1.04	1.03	0.95	1.01
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.29	60.69	60.19	59.87	61.19
Personnel Expense	33.36	33.08	32.05	31.93	31.43
Net Occupancy Expense	8.31	8.22	8.03	8.03	8.10
Other Operating Expenses	19.14	18.95	19.46	19.59	20.55
Total Non-Interest Income	36.89	37.48	36.23	38.15	39.49
Fiduciary Activities Income	4.60	4.88	4.66	5.19	3.61
Serv Charges on Deposit Accts - Domestic	6.81	7.15	6.77	7.26	7.62
Trading Revenue	1.32	1.39	1.15	1.03	1.05
Investment Banking Fees & Commissions	3.09	3.15	2.97	3.72	4.06
Venture Capital Revenue	0.17	0.16	0.19	0.18	0.18
Net Servicing Fees	0.72	1.19	0.76	1.12	0.99
Net Securitization Income	0.31	0.26	0.33	0.24	0.29
Insurance Activities Revenue	1.33	1.68	1.43	1.49	1.84
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	1.20	1.36	1.60	1.52
Other Non-Interest Income	11.31	10.35	10.80	10.84	11.04
Overhead Less Non-Interest Income	23.67	22.18	22.88	21.28	21.04
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.95	31.25	30.56	31.62	31.18
Appl Inc Tax+TE/Pretax NOI+TE	34.39	35.05	34.16	34.64	34.68

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	40.18	38.74	39.86	37.12	36.78
Commercial and Industrial Loans	12.32	11.72	11.89	11.37	10.79
Loans to Individuals	5.45	5.67	5.36	5.62	5.97
Loans to Depository Institutions	0.08	0.10	0.11	0.11	0.16
Agricultural Loans	0.22	0.20	0.21	0.20	0.20
Other Loans and Leases	3.10	3.39	3.16	3.45	3.31
Net Loans and Leases	63.18	62.05	62.64	60.09	59.70
Debt Securities Over 1 Year	13.51	16.36	13.87	17.30	18.70
Mutual Funds and Equity Securities	0.21	0.22	0.26	0.24	0.31
Subtotal	77.74	80.34	77.53	79.60	80.29
Interest-Bearing Bank Balances	0.61	0.65	0.55	0.69	0.79
Federal Funds Sold & Reverse Repos	3.36	2.39	2.68	2.18	2.13
Debt Securities 1 Year or Less	2.76	1.95	3.12	1.65	1.54
Trading Assets	1.51	1.20	1.15	1.51	1.50
Total Earning Assets	88.40	88.22	88.09	87.92	88.42
Non-Int Cash and Due From Dep Inst	2.07	2.37	2.38	2.74	2.24
Other Real Estate Owned	0.06	0.05	0.06	0.04	0.05
All Other Assets	9.40	9.29	9.34	9.23	9.23
MEMORANDA:					
Short-Term Investments	7.79	5.81	8.04	5.73	5.43
U.S. Treasury Securities	0.20	0.55	0.32	0.46	0.58
U.S. Agency Securities (excl MBS)	3.04	3.32	3.46	3.19	3.56
Municipal Securities	1.11	0.89	1.07	0.89	0.83
Mortgage-Backed Securities	9.65	11.00	9.67	11.62	12.02
Asset-Backed Securities	0.22	0.24	0.22	0.25	0.32
Other Debt Securities	0.58	0.78	0.60	0.74	0.82
RE Loans Secured by 1-4 Family	16.63	18.01	16.64	17.72	18.10
Revolving	3.84	4.43	3.86	4.51	4.65
Closed-End, Sec by First Liens	10.74	11.78	10.76	11.62	11.74
Closed-End, Sec by Junior Liens	1.72	1.47	1.67	1.38	1.16
Commercial Real Estate Loans	21.19	18.42	20.92	17.20	15.68
Construction and Land Dev	7.64	6.12	7.45	5.51	4.30
Multifamily	1.41	1.27	1.55	1.21	1.33
Nonfarm Nonresidential	11.29	10.30	11.02	9.86	9.46
RE Loans Secured by Farmland	0.24	0.22	0.23	0.21	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.76	60.46	62.02	60.26	60.42
RE Loans Secured by 1-4 Family	26.56	28.70	26.62	29.55	28.88
Revolving	5.84	6.84	5.88	7.07	7.36
Closed-End	20.25	21.39	20.26	21.94	20.82
Commercial Real Estate Loans	31.91	28.44	31.95	27.42	26.07
Construction and Land Dev	11.33	9.35	11.10	8.61	7.02
Multifamily	2.18	2.03	2.45	2.00	2.28
Nonfarm Nonresidential	16.97	15.81	16.63	15.76	15.87
RE Loans Secured by Farmland	0.36	0.33	0.34	0.31	0.31
Loans to Depository Institutions	0.15	0.18	0.18	0.21	0.39
Commercial and Industrial Loans	19.39	18.84	18.83	18.76	17.76
Loans to Individuals	8.77	9.26	8.68	9.50	10.26
Credit Card Loans	1.17	1.11	1.18	1.33	1.48
Agricultural Loans	0.33	0.32	0.33	0.32	0.32
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	6.04	6.95	6.18	7.23	6.29

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	7.79	5.81	8.04	5.73	5.43
Liquid Assets	21.57	22.86	22.46	23.88	24.17
Investment Securities	17.03	19.32	18.55	20.03	21.17
Net Loans and Leases	63.18	62.05	62.64	60.09	59.70
Net Lns, Ls & Stdbly Ltrs of Credit	66.39	65.36	65.81	63.42	62.92
Core Deposits	48.35	49.93	48.23	49.27	48.79
Noncore Funding	35.95	34.34	36.07	34.97	33.37
Time Deposits of \$100K or More	11.47	9.84	11.73	9.23	7.71
Foreign Deposits	2.54	2.36	2.70	2.55	2.72
Fed Funds Purchased and Repos	7.46	8.14	7.73	8.72	8.39
Net Fed Funds Purchased (Sold)	4.32	5.42	4.92	5.91	5.47
Commercial Paper	0.45	0.46	0.41	0.38	0.39
Oth Borrowings W/Rem Mat 1 Yr or Less	3.47	3.41	3.45	3.62	3.64
Earning Assets Repr in 1 Year	43.63	44.15	44.16	43.89	41.75
Int-Bearing Liab Repr in 1 Year	22.02	19.30	22.38	17.46	14.06
Long-Term Debt Repr in 1 Year	2.35	2.19	2.14	2.13	2.30
Net Assets Repriceable in 1 Year	17.23	21.04	18.21	22.38	23.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.73	36.73	37.53	37.84	35.51
Net ST Noncore Funding Dependence	23.63	23.05	23.42	23.54	19.41
Short-Term Inv/ST Noncore Funding	28.01	23.86	26.52	23.69	28.10
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.50	-0.44	-3.24	1.73	5.74
Net Loans and Leases/Total Deposits	98.29	97.02	97.36	97.40	103.28
Net Loans and Leases/Core Deposits	159.98	147.13	156.40	146.08	154.08
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.42	-1.17	-0.59	-0.69	0.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.34	-4.57	-1.93	-3.10	0.54
Struct Notes Appr(Depr)/T1 Cap	-0.05	-0.18	-0.07	-0.14	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.45	8.86	7.53	8.21	7.38
Available-For-Sale Securities	92.55	91.14	92.47	91.79	92.62
U.S. Treasury Securities	1.53	3.54	2.12	2.93	3.33
U.S. Agency Securities (excl MBS)	16.27	16.60	17.98	15.52	16.80
Municipal Securities	6.52	4.46	5.90	4.29	3.91
Mortgage-Backed Securities	61.10	60.30	59.07	60.53	59.40
Asset-Backed Securities	1.50	1.58	1.46	1.64	1.71
Other Debt Securities	4.29	4.54	3.96	4.62	5.01
Mutual Funds and Equity Securities	1.59	1.41	1.72	1.59	1.81
Debt Securities 1 Year or Less	15.70	11.04	16.46	10.24	7.66
Debt Securities 1 To 5 Years	19.45	21.39	21.65	22.50	23.40
Debt Securities Over 5 Years	59.54	63.62	56.12	62.90	64.40
Pledged Securities	62.09	58.67	61.97	59.46	57.43
Structured Notes, Fair Value	0.22	0.26	0.20	0.27	0.38

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.17	0.13	0.15	0.15	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.21	0.25	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	117.64	98.42	109.77	94.06	97.31
Ln&Ls Allowance/Total Loans & Leases	1.11	1.13	1.11	1.13	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.53	9.33	11.75	8.01	6.86
ALL/Nonaccrual Assets	318.93	342.49	330.96	349.71	282.98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	224.66	245.12	231.67	249.50	227.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.33	0.30	0.33	0.38	0.48
Recoveries/Avg Loans and Leases	0.09	0.10	0.10	0.11	0.12
Net Losses/Avg Loans and Leases	0.24	0.21	0.23	0.28	0.35
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.37	7.79	31.82	30.96	25.00
Earnings Coverage of Net Losses (X)	15.68	21.81	33.33	22.75	18.87
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.07	0.08	0.06	0.07
RE Loans Secured By 1-4 Family	0.12	0.08	0.09	0.08	0.08
Revolving	0.18	0.11	0.12	0.07	0.08
Closed-End	0.10	0.07	0.08	0.07	0.08
Commercial Real Estate Loans	0.04	0.02	0.04	0.03	0.05
Construction and Land Dev	0.05	0.01	0.03	0.01	0.04
Multifamily	0.00	0.01	0.02	0.02	0.02
Nonfarm Nonresidential	0.03	0.03	0.04	0.04	0.06
RE Loans Secured by Farmland	-0.04	-0.01	0.04	0.01	0.06
Commercial and Industrial Loans	0.24	0.17	0.26	0.26	0.39
Loans to Depository Institutions	0.00	0.00	-0.01	0.00	-0.02
Loans to Individuals	1.25	1.02	1.08	1.26	1.44
Credit Card Loans	3.26	2.86	1.79	3.03	22.98
Agricultural Loans	0.03	0.02	0.00	0.06	0.25
Loans to Foreign Governments & Inst	-0.44	-0.42	-0.13	0.00	0.00
Other Loans and Leases	0.15	0.24	0.22	0.41	0.26

## PERCENT OF LOANS AND LEASES

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

30-89 Days PD Loans and Leases	0.75	0.64	0.81	0.69	0.64
90+ Days PD Loans and Leases	0.14	0.14	0.15	0.16	0.15
Nonaccrual Loans and Leases	0.51	0.44	0.50	0.42	0.50
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.61	0.68	0.60	0.67
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	0.00	0.01

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.75	0.65	0.81	0.69	0.65
90+ Days Past Due Assets	0.14	0.14	0.15	0.16	0.15
Nonaccrual Assets	0.51	0.44	0.50	0.43	0.52
30+ Days PD & Nonaccrual Assets	1.45	1.27	1.50	1.31	1.34

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.43	0.38	0.42	0.36	0.40
90+ PD & Nonaccrual Assets + OREO	0.51	0.43	0.48	0.42	0.46

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

Total Assets	0.37	0.31	0.35	0.29	0.34
Allowance for Loan & Lease Losses	52.73	45.04	50.70	42.14	48.07
Equity Cap + ALLL	4.18	3.52	3.89	3.34	3.83
Tier 1 Cap + ALLL	4.65	4.06	4.30	3.84	4.22
Loans & Leases + RE Acquired	0.60	0.52	0.58	0.49	0.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.79	0.61	0.81	0.66	0.57
- 90+ Days Past Due	0.13	0.12	0.14	0.13	0.11
- Nonaccrual	0.60	0.46	0.55	0.43	0.44
Coml & Indl - 30-89 Days PD	0.55	0.57	0.50	0.58	0.55
- 90+ Days Past Due	0.06	0.06	0.05	0.07	0.07
- Nonaccrual	0.47	0.65	0.52	0.61	0.85
Individuals - 30-89 Days PD	1.41	1.28	1.58	1.41	1.36
- 90+ Days Past Due	0.29	0.26	0.31	0.29	0.32
- Nonaccrual	0.16	0.15	0.14	0.16	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.00	0.00	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.00	0.03	0.05
Agricultural - 30-89 Days PD	0.37	0.28	0.27	0.28	0.27
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.03
- Nonaccrual	0.44	0.36	0.36	0.35	0.60
Foreign Govts- 30-89 Days PD	0.00	0.02	1.35	0.35	0.03
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.05	0.00	0.00	0.43
Other Lns&Ls - 30-89 Days PD	0.42	0.44	0.49	0.43	0.56
- 90+ Days Past Due	0.03	0.03	0.02	0.02	0.04
- Nonaccrual	0.12	0.19	0.14	0.23	0.32
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.88	0.70	1.04	0.82	0.71
- 90+ Days Past Due	0.18	0.18	0.20	0.20	0.15
- Nonaccrual	0.60	0.44	0.50	0.42	0.39
Revolving - 30-89 Days PD	0.59	0.36	0.65	0.39	0.31
- 90+ Days Past Due	0.07	0.05	0.08	0.05	0.04
- Nonaccrual	0.33	0.18	0.26	0.14	0.13
Closed-End - 30-89 Days PD	0.99	0.84	1.19	1.01	0.91
- 90+ Days Past Due	0.23	0.24	0.24	0.27	0.19
- Nonaccrual	0.68	0.52	0.58	0.50	0.50
- Jr Lien 30-89 Days PD	0.09	0.06	0.10	0.07	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.06	0.04	0.05	0.04	0.05
Commercial RE - 30-89 Days PD	0.69	0.55	0.63	0.54	0.43
- 90+ Days Past Due	0.06	0.03	0.05	0.04	0.04
- Nonaccrual	0.59	0.46	0.54	0.42	0.45
Const & Dev - 30-89 Days PD	1.02	0.69	0.87	0.63	0.63
- 90+ Days Past Due	0.07	0.02	0.05	0.05	0.03
- Nonaccrual	0.69	0.35	0.50	0.24	0.27
Multi family - 30-89 Days PD	0.59	0.45	0.43	0.50	0.26
- 90+ Days Past Due	0.06	0.01	0.04	0.03	0.01
- Nonaccrual	0.43	0.45	0.38	0.29	0.27
Nonfarm Nres- 30-89 Days PD	0.47	0.48	0.47	0.45	0.37
- 90+ Days Past Due	0.04	0.03	0.03	0.03	0.03
- Nonaccrual	0.48	0.53	0.51	0.53	0.55
Farmland - 30-89 Days PD	0.44	0.43	0.44	0.39	0.37
- 90+ Days Past Due	0.06	0.03	0.05	0.02	0.06
- Nonaccrual	0.59	0.76	0.58	0.89	1.14
Credit Card - 30-89 Days PD	1.49	1.46	1.69	1.52	1.56
- 90+ Days Past Due	0.94	0.77	0.98	0.82	0.83
- Nonaccrual	0.14	0.10	0.13	0.08	0.05

CAPITAL RATIOS	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	7.67	7.52	7.89	7.44	7.57
Tier 1 RBC Ratio	9.45	9.47	9.71	9.57	9.98
Total Risk-Based Capital Ratio	12.04	12.26	12.27	12.32	12.75
Tangible Tier 1 Leverage Ratio	7.32	7.17	7.57	7.11	7.26
Tangible Common Eq Cap/Tan Assets	5.85	5.72	5.91	5.67	5.90
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	31.82	31.70	31.82	30.69	29.68
Standby Letters of Credit	3.13	3.21	3.13	3.22	3.22
Commercial & Similar Letters of Credit	0.12	0.11	0.12	0.11	0.13
Securities Lent	3.12	2.69	3.15	6.42	4.99
Credit Derivatives (BHC as Guarantor)	0.61	0.93	1.21	0.90	0.56
Credit Derivatives (BHC as Beneficiary)	1.82	1.22	1.48	1.34	0.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	83.19	74.10	76.04	74.39	73.17
Interest Rate Contracts	63.95	57.10	59.23	55.47	54.87
Interest Rate Futures & Forward Contr	8.94	9.85	8.77	8.98	8.57
Written Options Contr (Int Rate)	8.12	6.27	7.12	5.92	7.01
Purchased Options Contr (Int Rate)	8.57	5.97	7.14	5.54	6.07
Interest Rate Swaps	29.99	28.18	28.41	28.66	30.23
Foreign Exchange Contracts	12.11	9.05	10.78	11.30	10.76
Futures & Forward Foreign Exch Contr	7.75	6.17	7.01	7.71	7.03
Written Options Contr (Foreign Exch)	0.67	0.54	0.54	0.73	0.73
Purchased Options Contr (Foreign Exch)	0.70	0.57	0.58	0.78	0.78
Foreign Exchange Rate Swaps	0.88	0.72	0.83	1.03	1.21
Equity, Commodity, & Other Deriv Contr	2.45	1.96	2.11	1.86	1.61
Commodity & Other Fut & Forward Contr	0.12	0.11	0.11	0.10	0.10
Written Options Contr (Comm & Other)	0.68	0.49	0.60	0.47	0.47
Purchased Options Contr (Comm & Oth)	0.91	0.67	0.78	0.60	0.45
Commodity & Other Swaps	0.42	0.37	0.36	0.41	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	57.86	62.26	62.15	68.48	67.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	87.10	90.90	87.06	89.88	92.92
Foreign Exchange Contracts	8.21	6.65	8.39	7.66	4.46
Equity, Comm, & Other Contracts	1.96	1.24	1.83	1.11	0.91
Futures and Forwards	20.28	18.74	19.00	19.53	19.51
Written Options	7.28	7.85	6.76	7.72	6.30
Exchange-Traded	0.38	0.28	0.41	0.16	0.49
Over-The-Counter	6.31	7.20	5.74	7.09	4.85
Purchased Options	6.76	5.95	6.76	6.32	5.02
Exchange-Traded	0.41	0.26	0.39	0.21	0.72
Over-The-Counter	5.85	5.17	5.82	5.52	3.93
Swaps	59.54	60.66	60.99	60.02	64.59
Held for Trading	38.53	37.90	38.64	40.54	37.55
Interest Rate Contracts	27.62	27.37	27.48	29.61	27.35
Foreign Exchange Contracts	3.87	4.39	4.27	5.61	3.57
Equity, Comm, & Other Contracts	1.12	0.73	0.94	0.73	0.55
Non-Traded	61.47	62.10	61.36	59.46	62.45
Interest Rate Contracts	54.96	59.31	55.09	56.96	61.17
Foreign Exchange Contracts	0.61	0.42	0.65	0.37	0.41
Equity, Comm, & Other Contracts	0.12	0.02	0.11	0.02	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	84.48	86.34	86.62	83.96	85.72
One Year or Less	25.91	27.47	26.33	25.04	24.18
Over 1 Year to 5 Years	29.40	27.94	33.22	27.91	29.84
Over 5 Years	19.39	20.71	19.26	20.78	25.50
Gross Negative Fair Value (Abs Val)	0.61	1.11	0.78	0.96	0.99
Gross Positive Fair Value	0.67	0.83	0.75	0.79	1.06
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.09	0.11	0.09	0.11	0.13
Gross Positive Fair Value (X)	0.09	0.10	0.09	0.11	0.14
Held for Trading (X)	0.07	0.08	0.07	0.09	0.11
Non-Traded (X)	0.01	0.01	0.01	0.01	0.02
Current Credit Exposure (X)	0.05	0.05	0.05	0.06	0.08
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	0.50	0.54	0.47	0.57	0.71

## INSURANCE ACTIVITIES

03/31/2007

03/31/2006

12/31/2006

12/31/2005

12/31/2004

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	40.94	41.97	44.70	39.72	34.12
Ins Under Assets(L/H)/Tot Ins Und Ast	59.06	58.03	55.30	60.28	65.88
Sep Acct Assets(L/H)/Total Life Ast	0.83	0.60	0.74	0.48	1.83
Ins Activities Revenue/Adj Oper Inc	1.33	1.68	1.43	1.49	1.84
Premium Inc/Ins Activities Revenue	8.74	9.38	8.77	11.36	13.71
Credit Rel Prem Inc/Tot Prem Inc	73.92	73.64	75.39	73.61	70.68
Other Prem Inc/Total Prem Inc	26.08	26.36	24.61	26.39	29.32
Ins Under Net Income/Consol Net Income	0.28	0.30	0.21	0.33	0.66
Ins Net Inc (P/C)/Equity (P/C)	18.94	10.04	7.90	10.09	13.36
Ins Net Inc (L/H)/Equity (L/H)	4.85	6.15	6.78	12.57	6.40
Insur Ben, Losses, Exp/Insur Premiums	122.98	142.50	88.63	107.42	111.73
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.96	1.27	2.64	1.48	1.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.23	0.62	0.29	0.66	0.73
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.00	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	12.61	12.01	11.98	10.03	9.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.99	1.06	0.98	1.22	1.15
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.36	2.74	2.65	2.35	2.52
Cost: Interest-Bearing Deposits	4.46	3.71	4.23	2.79	1.39
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	25.50	88.21	68.14	28.10	8.46
Commercial and Industrial Loans	0.21	0.38	0.22	10.52	1.85
Foreign Governments and Inst	-0.44	-0.42	-0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	23.43	29.98	148.47	16.66	19.96
Total Selected Assets	28.18	45.83	67.27	16.65	16.57
Deposits	31.27	19.50	33.71	18.44	47.84

PROFITABILITY:	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	12.13	14.15	13.94	14.36	14.66
Bank Net Inc/Avg Eq Inv in Banks	12.61	15.21	14.64	14.14	14.53
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.17	11.87	9.27	8.80	7.90
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.98	10.25	8.90	10.94	11.50
Bank Net Income/Parent Net Income	76.90	74.98	76.65	71.56	69.69
Nonbank Net Income/Parent Net Income	6.90	5.73	4.94	5.57	6.15
Sub BHCs Net Inc/Parent Net Income	69.96	70.10	69.36	65.03	60.50
LEVERAGE:					
Total Liabilities/Equity	35.27	33.81	35.29	33.49	34.75
Total Debt/Equity Capital	16.09	16.65	15.66	15.82	15.86
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.70	25.03	25.31	24.23	24.63
Tot Debt+Lns Guaranteed for Affl/Equity	17.95	19.25	17.33	20.12	19.67
Total Debt/Eq Cap - Exc Over Fair Value	16.33	17.03	15.89	16.27	17.12
Long-Term Debt/Equity Capital	12.03	12.43	11.77	12.45	12.04
Short-Term Debt/Equity Capital	3.13	3.18	3.12	2.55	3.47
Current Portion of LT Debt/Equity	0.37	0.14	0.28	0.12	0.24
Exc Cost Over Fair Value/Equity Cap	0.41	0.47	0.40	1.06	1.52
Long-Term Debt/Consolidated LT Debt	14.09	15.60	14.84	15.07	15.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.14	108.92	110.23	108.78	109.21
Total Investment in Subs/Equity	121.50	119.98	121.05	119.79	120.81
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.25	99.26	99.43	99.21	99.20
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	109.26	108.75	108.63	108.70	108.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.16	0.74	0.91	0.71	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.11	1.87	2.27	1.90	1.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	130.38	134.10	136.59	145.11	134.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	137.44	121.69	134.43	147.51	136.30
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.95	118.01	114.51	98.70	117.81
Pretax Oper Inc + Int Exp/Int Expense	1992.69	2925.93	3185.46	3255.79	3475.33
Div + Int From Subs/Int Exp + Div	145.24	150.27	157.02	176.18	157.38
Fees+Other Inc From Subs/Sal + Oth Exp	17.27	17.90	15.33	19.65	20.14
Net Inc/Curr Port of LT Debt+Pfd Div(X)	37.51	151.16	128.91	813.95	209.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.64	-0.11	0.78	0.40	0.60
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.39	10.59	11.33	0.62	0.62
Total	11.39	10.59	11.33	11.11	0.62
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.28	0.38	0.25	1.22	0.65
To Subsidiary BHCs	0.00	0.00	0.01	0.01	0.00
Total	0.37	0.52	0.36	1.76	1.21
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.88	6.30	5.81	6.98	9.38
Combined Thrift Assets	0.25	0.32	0.39	0.35	0.42
Combined Foreign Nonbank Sub Assets	0.14	0.11	0.11	0.14	0.15

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	03/31/2007	03/31/2006	12/31/2006	12/31/2005	12/31/2004
Div Paid/Inc Before Undist Inc	74.09	69.74	68.73	68.89	77.37
Dividends Paid/Net Income	38.81	32.35	36.79	39.47	33.11
Net Income - Dividends/Avg Equity	7.15	8.97	8.58	8.47	9.27
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	119.83	137.03	125.44	138.97	111.04
Dividends From Nonbank Subs	3.60	3.81	6.21	11.16	6.40
Dividends From Subsidiary BHCs	13.19	12.71	17.75	21.35	21.50
Dividends From All Subsidiaries	178.31	175.18	175.07	197.28	159.89
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	60.42	58.16	66.50	59.78	57.09
Interest Income From Bank Subs	3.21	2.67	3.06	2.56	1.57
Mgt & Service Fees From Bank Subs	4.31	3.76	3.61	3.56	4.69
Other Income From Bank Subs	0.00	0.02	0.01	0.27	0.14
Operating Income From Bank Subs	77.29	78.30	76.64	68.32	63.56
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	40.09	38.12	55.89	47.31	64.19
Interest Income From Nonbank Subs	24.79	26.35	30.14	24.40	19.71
Mgt & Serv Fees From Nonbank Subs	2.63	3.12	3.76	2.75	3.41
Other Income From Nonbank Subs	0.00	0.01	0.02	0.01	0.08
Operating Inc From Nonbank Subs	83.01	89.51	109.39	101.72	103.99
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	36.75	29.13	46.80	48.92	39.35
Interest Inc From Subsidiary BHCs	5.17	3.87	4.08	4.48	4.05
Mgt & Serv Fees From Sub BHCs	2.30	0.03	0.44	3.17	1.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	50.59	36.64	54.75	60.70	59.22
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	49.35	51.80	57.66	55.37	55.17
Interest Income From Bank Subs	4.03	4.55	2.76	2.40	2.57
Mgt & Serv Fees From Bank Subs	3.32	3.92	3.23	2.62	3.05
Other Income From Bank Subs	0.00	0.01	0.00	0.02	0.02
Operating Income From Bank Subs	62.88	66.58	67.12	64.11	71.35
Dividends From Nonbank Subs	3.18	2.22	3.00	4.35	3.40
Interest Income From Nonbank Subs	2.79	2.80	1.87	1.51	0.95
Mgt & Serv Fees From Nonbank Subs	0.19	0.09	0.09	0.12	0.11
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	8.28	7.17	5.90	7.27	5.39
Dividends From Subsidiary BHCs	9.80	9.73	11.45	12.67	12.19
Interest Inc From Subsidiary BHCs	0.37	0.39	0.33	0.42	0.07
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.06	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	11.69	11.20	13.21	14.69	13.84
Loans and Adv From Subs/ST Debt	1500.70	1078.21	459.84	487.31	262.37
Loans and Adv From Subs/Total Debt	262.33	101.25	135.19	138.66	170.26

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									67
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.99	1.32	1.72	2.63	3.06	3.32	3.84	4.05	67
+ Non-interest Income	1.91	0.34	0.45	1.04	1.66	2.43	3.84	4.89	67
- Overhead Expense	3.01	1.20	1.68	2.40	2.96	3.42	4.46	4.96	67
- Provision for Losses	0.17	-0.01	0.00	0.06	0.13	0.26	0.41	0.58	67
+ Securities Gains (Losses)	0.01	-0.15	-0.01	0.00	0.00	0.02	0.09	0.11	67
+ Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	67
= Pretax Net Oper Income (TE)	1.71	0.59	0.85	1.17	1.73	2.17	2.55	2.83	67
Net Operating Income	1.11	0.32	0.52	0.74	1.14	1.40	1.65	1.82	67
Net Income	1.10	0.32	0.55	0.74	1.11	1.40	1.64	1.82	67
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)	6.77	5.15	5.77	6.33	6.88	7.23	7.46	7.71	67
Interest Expense	3.43	2.13	2.73	3.17	3.43	3.70	4.03	4.36	67
Net Interest Income (TE)	3.32	1.46	1.94	2.95	3.44	3.71	4.21	4.58	67
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.23	-0.00	0.00	0.07	0.15	0.30	0.75	0.90	67
Earnings Coverage of Net Losses (X)	15.67	-222.94	2.03	5.55	10.89	24.45	44.17	119.40	65
Ln&Ls Allowance/Total Loans & Leases	1.10	0.36	0.60	0.93	1.11	1.28	1.51	1.61	67
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.59	0.07	0.15	0.27	0.47	0.77	1.36	2.11	67
30-89 Days Past Due Loans and Leases	0.74	0.06	0.24	0.46	0.67	0.94	1.37	1.96	67
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	37.72	1.37	12.85	24.29	33.28	46.99	75.35	90.46	67
Net ST Noncore Funding Dependence	23.63	-9.38	8.32	15.28	22.83	31.60	42.35	46.44	67
Net Loans and Leases/Total Assets	63.17	17.92	35.31	56.54	67.40	71.91	74.78	76.20	67
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.67	3.87	5.79	6.91	7.77	8.54	9.23	9.86	67
Equity Capital/Total Assets	9.25	4.44	6.35	7.83	9.16	10.81	11.73	14.87	67
Net Loans&Ls/Equity Capital (X)	7.01	3.12	3.90	5.94	7.03	8.21	9.12	10.55	67
Cash Dividends/Net Income	38.80	0.00	0.00	19.99	43.12	54.88	75.47	80.16	67
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	7.14	0.50	1.81	4.13	7.42	9.42	12.67	14.33	67
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	3.12	0.00	0.00	0.00	0.00	5.98	15.12	22.37	67
Long-Term Debt/Equity Capital	12.03	0.00	0.00	0.00	5.16	21.68	45.19	60.01	67
Equity Investment in Subs/Equity Cap	111.14	91.55	95.92	103.51	109.40	118.48	127.62	136.89	67
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	137.44	-7.55	18.99	69.01	106.66	162.83	315.10	428.49	67

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.10	4.67	5.17	5.72	6.06	6.52	6.90	7.12	67
Less: Interest Expense	3.08	1.93	2.29	2.78	3.09	3.29	3.75	4.20	67
Equals: Net Interest Income (TE)	2.99	1.32	1.72	2.63	3.06	3.32	3.84	4.05	67
Plus: Non-Interest Income	1.91	0.34	0.45	1.04	1.66	2.43	3.84	4.89	67
Equals: Adj Operating Income (TE)	4.92	2.52	3.06	4.05	4.83	5.64	6.72	7.73	67
Less: Overhead Expense	3.01	1.20	1.68	2.40	2.96	3.42	4.46	4.96	67
Less: Provision for Loan and Lease Losses	0.17	-0.01	0.00	0.06	0.13	0.26	0.41	0.58	67
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Plus: Realized G/L on AFS Sec	0.01	-0.15	-0.01	0.00	0.00	0.02	0.09	0.11	67
Plus: Other Tax Equiv Adjustments	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Pretax Net Oper Inc (TE)	1.71	0.59	0.85	1.17	1.73	2.17	2.55	2.83	67
Less: Applicable Income Taxes (TE)	0.58	0.19	0.29	0.38	0.60	0.76	0.86	0.98	67
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.03	0.05	67
Equals: Net Operating Income	1.11	0.32	0.52	0.74	1.14	1.40	1.65	1.82	67
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Net Income	1.10	0.32	0.55	0.74	1.11	1.40	1.64	1.82	67
Memo: Net Income (Last Four Qtrs)	1.15	0.45	0.55	0.81	1.18	1.42	1.64	1.93	67
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	90.06	82.85	86.12	87.96	90.21	91.96	93.54	94.62	67
Avg Int-Bearing Funds / Avg Assets	76.23	61.01	65.51	71.90	76.77	80.58	85.20	88.04	67
Int Income (TE) / Avg Earning Assets	6.77	5.15	5.77	6.33	6.88	7.23	7.46	7.71	67
Int Expense / Avg Earning Assets	3.43	2.13	2.73	3.17	3.43	3.70	4.03	4.36	67
Net Int Inc (TE) / Avg Earn Assets	3.32	1.46	1.94	2.95	3.44	3.71	4.21	4.58	67
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	7.37	5.51	6.30	6.88	7.43	7.75	8.28	8.54	67
Interest-Bearing Bank Balances	5.06	0.03	1.08	3.21	4.80	6.30	8.61	17.23	66
Fed Funds Sold & Reverse Repos	5.30	4.55	4.81	5.14	5.25	5.39	5.86	6.54	67
Trading Assets	3.27	0.00	0.01	0.63	3.29	5.14	7.83	9.14	47
Total Earning Assets	6.70	5.13	5.71	6.28	6.81	7.06	7.44	7.70	67
Investment Securities (TE)	5.23	4.48	4.68	4.87	5.14	5.58	5.86	6.35	67
U.S. Treasury & Agency Sec (excl MBS)	6.81	3.58	3.87	4.12	4.59	5.50	7.29	69.20	66
Mortgage-Backed Securities	4.98	4.07	4.24	4.54	4.96	5.29	6.02	6.57	67
All Other Securities	7.21	4.09	4.65	5.37	6.26	8.21	11.00	18.14	67
Interest-Bearing Deposits	3.54	2.36	2.79	3.14	3.59	3.89	4.24	4.31	67
Time Deposits of \$100K or More	4.71	2.54	3.59	4.36	4.79	5.11	5.28	5.61	67
Time Deposits < \$100K	4.39	2.84	3.61	4.07	4.37	4.71	5.01	5.61	65
Other Domestic Deposits	2.49	1.16	1.56	1.98	2.42	2.99	3.42	3.97	67
Foreign Deposits	4.46	1.92	2.99	3.99	4.60	5.01	5.26	5.42	42
Fed Funds Purchased and Repos	4.76	3.52	3.94	4.47	4.81	5.08	5.28	5.60	67
Other Borrowed Funds & Trading Liab	4.74	2.35	2.99	3.86	4.83	5.28	6.18	6.94	67
All Interest-Bearing Funds	4.06	2.90	3.23	3.82	4.01	4.33	4.82	5.02	67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	19.81	12.32	14.30	15.56	18.54	23.33	28.10	31.26	67
Avg Assets per Employee (\$000)	5237.56	2520.98	3014.21	3896.51	4523.28	5591.74	9358.44	12450.9	67

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.51	0.00	0.10	1.47	3.06	6.05	7.79	9.05	67
Overhead Exp / NII + Non-Int Income	61.98	44.36	50.05	57.26	60.51	66.94	74.08	78.94	67

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.01	1.20	1.68	2.40	2.96	3.42	4.46	4.96	67
Personnel Expense	1.65	0.61	0.87	1.31	1.66	1.90	2.55	2.80	67
Net Occupancy Expense	0.41	0.12	0.21	0.31	0.38	0.49	0.60	0.75	67
Other Operating Expenses	0.92	0.36	0.53	0.73	0.85	1.16	1.31	1.53	67
Overhead Less Non-Interest Income	1.05	-0.60	-0.13	0.64	1.06	1.56	1.84	2.31	67

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.29	43.01	49.16	56.65	60.08	66.42	73.50	78.20	67
Personnel Expense	33.36	21.11	24.58	30.85	33.58	36.39	39.67	43.30	67
Net Occupancy Expense	8.30	4.13	5.38	6.65	8.04	9.70	11.62	13.46	67
Other Operating Expenses	19.13	12.44	14.12	15.87	18.97	21.62	25.60	30.51	67
Total Non-Interest Income	36.88	10.83	16.94	26.96	34.53	46.47	59.48	75.80	67
Fiduciary Activities Income	4.59	0.00	0.00	0.55	2.55	5.62	10.72	51.30	67
Serv Charges on Deposit Accts - Domestic	6.80	0.55	1.26	3.19	7.46	9.59	11.77	13.08	67
Trading Revenue	1.32	-1.08	0.00	0.00	0.28	1.70	5.38	9.81	67
Investment Banking Fees & Commissions	3.08	0.02	0.33	0.99	1.88	3.91	9.36	15.82	67
Venture Capital Revenue	0.17	-0.01	0.00	0.00	0.00	0.04	0.81	2.03	67
Net Servicing Fees	0.72	-0.00	0.00	0.02	0.22	1.21	2.17	3.78	67
Net Securitization Income	0.31	0.00	0.00	0.00	0.00	0.00	1.52	4.38	67
Insurance Activities Revenue	1.32	0.00	0.01	0.09	0.53	2.16	4.31	5.42	67
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	-0.19	0.00	0.28	1.05	2.15	3.42	4.83	67
Other Non-Interest Income	11.31	2.04	3.76	6.49	9.07	13.99	26.01	27.20	67
Overhead Less Non-Interest Income	23.67	-10.10	-3.61	10.93	25.39	35.91	42.37	48.27	67

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.94	18.41	21.28	28.86	31.61	33.69	35.75	36.19	67
Appl Inc Tax+TE/Pretax NOI+TE	34.39	24.76	27.73	32.17	34.88	36.70	38.55	40.80	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.17	4.32	14.26	30.19	42.30	50.12	58.13	61.72	67
Commercial and Industrial Loans	12.31	1.52	4.20	8.39	11.55	16.38	20.82	23.57	67
Loans to Individuals	5.45	0.04	0.17	0.97	4.21	9.03	14.37	15.78	67
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.07	0.41	0.56	67
Agricultural Loans	0.21	0.00	0.00	0.01	0.08	0.37	0.74	1.35	67
Other Loans and Leases	3.10	0.05	0.40	1.43	2.41	4.42	7.20	9.19	67
Net Loans and Leases	63.17	17.92	35.31	56.54	67.40	71.91	74.78	76.20	67
Debt Securities Over 1 Year	13.50	3.90	4.80	8.67	12.22	17.19	23.12	32.83	67
Mutual Funds and Equity Securities	0.21	0.00	0.00	0.03	0.13	0.29	0.64	1.19	67
Subtotal	77.73	39.50	49.53	72.29	82.52	85.50	87.63	88.63	67
Interest-Bearing Bank Balances	0.61	0.00	0.00	0.02	0.09	0.60	2.66	4.82	67
Federal Funds Sold & Reverse Repos	3.35	0.01	0.03	0.44	1.55	4.94	13.77	18.36	67
Debt Securities 1 Year or Less	2.75	0.03	0.11	0.34	1.48	4.11	9.08	16.22	67
Trading Assets	1.51	0.00	0.00	0.00	0.22	1.35	7.87	13.10	67
Total Earning Assets	88.40	80.18	83.68	86.27	88.45	90.47	92.16	94.49	67
Non-Int Cash and Due From Dep Inst	2.07	0.60	0.79	1.47	2.10	2.48	3.32	4.05	67
Other Real Estate Owned	0.06	0.00	0.00	0.01	0.03	0.09	0.17	0.19	67
All Other Assets	9.39	3.58	5.52	7.03	9.16	11.48	13.72	16.05	67
MEMORANDA:									
Short-Term Investments	7.79	0.56	0.76	2.04	4.68	9.67	20.43	44.66	67
U.S. Treasury Securities	0.19	0.00	0.00	0.01	0.08	0.21	0.94	1.26	67
U.S. Agency Securities (excl MBS)	3.03	0.00	0.00	0.10	1.45	4.69	11.03	13.48	67
Municipal Securities	1.10	0.00	0.00	0.13	0.56	2.23	2.84	4.14	67
Mortgage-Backed Securities	9.64	0.40	2.47	4.45	9.24	12.31	20.14	24.32	67
Asset-Backed Securities	0.21	0.00	0.00	0.00	0.00	0.17	1.36	2.61	67
Other Debt Securities	0.57	0.00	0.00	0.02	0.14	0.68	2.69	3.67	67
RE Loans Secured by 1-4 Family	16.62	0.48	4.50	10.05	16.10	22.40	29.84	33.21	67
Revolving	3.84	0.00	0.06	1.23	3.49	6.62	8.22	9.69	67
Closed-End, Sec by First Liens	10.73	0.37	3.21	5.56	10.10	14.67	21.08	24.25	67
Closed-End, Sec by Junior Liens	1.71	0.00	0.01	0.58	1.57	2.41	4.31	5.86	67
Commercial Real Estate Loans	21.19	0.81	2.03	11.69	20.18	29.99	42.22	47.99	67
Construction and Land Dev	7.63	0.03	0.41	2.94	6.25	11.63	16.88	20.23	67
Multifamily	1.40	0.01	0.26	0.48	0.93	1.80	3.53	8.73	67
Nonfarm Nonresidential	11.28	0.32	1.49	5.84	10.24	16.85	21.42	24.10	67
RE Loans Secured by Farmland	0.24	0.00	0.00	0.00	0.09	0.40	0.94	1.33	67
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.76	12.89	39.92	51.51	63.17	72.52	78.88	83.13	67
RE Loans Secured by 1-4 Family	26.55	1.10	7.59	15.74	26.89	36.23	45.42	50.47	67
Revolving	5.83	0.02	0.15	1.79	5.03	10.18	11.95	13.02	67
Closed-End	20.25	0.84	5.68	11.12	18.57	27.58	37.77	44.21	67
Commercial Real Estate Loans	31.91	2.16	7.41	17.49	29.52	43.14	61.43	69.27	67
Construction and Land Dev	11.32	0.10	0.98	5.17	10.02	17.26	23.78	29.48	67
Multifamily	2.17	0.04	0.43	0.91	1.41	2.58	5.12	12.91	67
Nonfarm Nonresidential	16.97	0.85	4.73	9.63	15.26	24.92	29.32	35.18	67
RE Loans Secured by Farmland	0.35	0.00	0.00	0.01	0.15	0.58	1.35	1.86	67
Loans to Depository Institutions	0.15	0.00	0.00	0.00	0.00	0.15	0.67	1.73	67
Commercial and Industrial Loans	19.39	3.39	9.03	13.34	17.90	23.24	32.27	38.98	67
Loans to Individuals	8.76	0.18	0.44	1.98	6.43	15.11	21.50	24.79	67
Credit Card Loans	1.17	0.00	0.00	0.00	0.06	1.07	5.98	13.12	67
Agricultural Loans	0.32	0.00	0.00	0.02	0.12	0.51	1.28	2.27	67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	67
Other Loans and Leases	6.03	0.08	0.70	2.13	4.54	7.79	14.38	33.22	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.79	0.56	0.76	2.04	4.68	9.67	20.43	44.66	67
Liquid Assets	21.56	9.30	11.20	13.38	18.22	28.06	42.27	52.15	67
Investment Securities	17.02	5.72	6.83	11.50	16.08	20.35	28.38	41.03	67
Net Loans and Leases	63.17	17.92	35.31	56.54	67.40	71.91	74.78	76.20	67
Net Lns, Ls & Stdbly Ltrs of Credit	66.39	18.71	40.97	59.63	69.13	75.67	78.48	83.39	67
Core Deposits	48.35	4.33	12.27	40.02	51.61	60.80	65.82	69.91	67
Noncore Funding	35.95	13.35	19.52	24.53	31.96	44.55	67.39	77.37	67
Time Deposits of \$100K or More	11.46	2.06	4.22	7.13	10.85	14.05	21.34	26.16	67
Foreign Deposits	2.53	0.00	0.00	0.00	0.85	3.33	8.46	20.80	67
Fed Funds Purchased and Repos	7.46	0.35	0.93	3.05	6.20	10.80	15.67	20.02	67
Net Fed Funds Purchased (Sold)	4.32	-4.94	-2.15	0.13	4.23	7.73	11.05	13.26	67
Commercial Paper	0.45	0.00	0.00	0.00	0.00	0.64	2.49	3.23	67
Oth Borrowings W/Rem Mat 1 Yr or Less	3.47	0.02	0.05	0.38	2.24	5.34	9.44	15.63	67
Earning Assets Repr in 1 Year	43.62	17.02	21.51	36.37	44.97	50.32	61.77	67.02	67
Int-Bearing Liab Repr in 1 Year	22.02	0.39	10.26	16.54	21.37	27.07	35.22	45.67	67
Long-Term Debt Repr in 1 Year	2.34	0.00	0.00	0.00	0.90	4.95	7.31	9.16	67
Net Assets Repriceable in 1 Year	17.22	-6.13	-1.85	6.73	16.98	24.04	34.63	48.32	67
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.72	1.37	12.85	24.29	33.28	46.99	75.35	90.46	67
Net ST Noncore Funding Dependence	23.63	-9.38	8.32	15.28	22.83	31.60	42.35	46.44	67
Short-Term Inv/ST Noncore Funding	28.01	2.03	3.25	9.21	18.98	44.80	66.84	104.46	67
Liq Asts-ST Noncore Fndg/Nonliq Asts	-4.49	-30.72	-21.06	-12.19	-5.57	1.39	12.96	34.23	67
Net Loans and Leases/Total Deposits	98.28	39.39	69.21	84.76	98.99	108.52	123.52	144.37	67
Net Loans and Leases/Core Deposits	159.97	64.08	97.57	113.37	132.38	157.60	410.90	520.77	67
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.42	-7.36	-3.26	-0.23	0.00	0.02	0.08	0.30	44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.33	-4.51	-4.29	-3.16	-1.09	0.04	1.09	1.98	66
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.47	-0.29	-0.04	-0.00	0.00	0.00	0.01	17
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.45	0.00	0.00	0.00	0.28	6.51	51.97	64.33	67
Available-For-Sale Securities	92.54	27.06	44.11	93.03	99.61	100.00	100.00	100.00	67
U.S. Treasury Securities	1.53	0.00	0.00	0.08	0.37	1.47	6.67	12.57	67
U.S. Agency Securities (excl MBS)	16.26	0.00	0.05	1.11	8.15	27.41	53.87	63.76	67
Municipal Securities	6.51	0.00	0.07	0.64	4.38	10.98	18.22	19.88	67
Mortgage-Backed Securities	61.09	1.64	14.54	39.67	64.60	81.62	91.83	94.44	67
Asset-Backed Securities	1.49	0.00	0.00	0.00	0.00	1.89	7.90	16.11	67
Other Debt Securities	4.29	0.00	0.02	0.12	1.00	4.23	22.26	31.83	67
Mutual Funds and Equity Securities	1.58	0.00	0.01	0.11	0.99	2.20	4.62	11.00	67
Debt Securities 1 Year or Less	15.70	0.26	0.64	2.97	11.11	21.33	45.68	66.86	67
Debt Securities 1 To 5 Years	19.44	0.20	0.51	5.11	13.16	32.54	49.86	58.43	67
Debt Securities Over 5 Years	59.53	8.61	15.31	33.87	63.66	85.89	93.16	95.32	67
Pledged Securities	62.08	6.36	27.65	46.33	64.61	78.20	86.26	89.02	67
Structured Notes, Fair Value	0.21	0.00	0.00	0.00	0.00	0.00	1.32	3.68	67

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.01	0.00	0.06	0.13	0.26	0.41	0.58	67
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	-0.03	0.00	0.10	0.20	0.43	0.76	1.04	67
Provision for Ln&Ls Losses/Net Losses	117.63	-125.00	15.27	94.00	107.71	144.12	204.30	265.47	65
Ln&Ls Allowance/Total Loans & Leases	1.10	0.36	0.60	0.93	1.11	1.28	1.51	1.61	67
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.52	1.22	1.52	2.86	5.65	9.59	16.71	34.14	60
ALLL/Nonaccrual Assets	318.92	60.70	114.59	171.04	251.81	421.33	722.06	915.88	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	224.65	51.79	66.71	121.06	179.46	273.46	538.20	621.72	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.32	0.00	0.00	0.10	0.24	0.45	0.91	1.10	67
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.03	0.07	0.13	0.20	0.29	67
Net Losses/Avg Loans and Leases	0.23	-0.00	0.00	0.07	0.15	0.30	0.75	0.90	67
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Recoveries/Prior Year-End Losses	7.37	0.14	3.08	5.17	6.83	8.19	13.58	19.56	65
Earnings Coverage of Net Losses (X)	15.67	-222.94	2.03	5.55	10.89	24.45	44.17	119.40	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.09	-0.01	-0.00	0.00	0.04	0.15	0.29	0.45	65
RE Loans Secured By 1-4 Family	0.12	-0.00	-0.00	0.00	0.08	0.19	0.31	0.64	65
Revolving	0.18	-0.00	0.00	0.00	0.09	0.34	0.48	0.67	65
Closed-End	0.10	-0.00	0.00	0.00	0.04	0.13	0.31	0.69	65
Commercial Real Estate Loans	0.03	-0.03	-0.01	0.00	0.01	0.05	0.14	0.28	65
Construction and Land Dev	0.04	-0.00	-0.00	0.00	0.00	0.04	0.25	0.40	65
Multifamily	0.00	-0.09	-0.03	0.00	0.00	0.00	0.03	0.06	64
Nonfarm Nonresidential	0.03	-0.06	-0.01	0.00	0.00	0.06	0.13	0.18	65
RE Loans Secured by Farmland	-0.03	-0.68	-0.24	-0.01	0.00	0.00	0.00	0.00	54
Commercial and Industrial Loans	0.23	-0.17	-0.04	0.06	0.19	0.37	0.66	0.81	67
Loans to Depository Institutions	-0.00	-0.56	0.00	0.00	0.00	0.00	0.00	0.00	39
Loans to Individuals	1.24	0.10	0.22	0.54	0.97	1.71	3.38	3.86	59
Credit Card Loans	3.25	-4.86	0.32	1.44	3.38	4.26	6.37	8.80	46
Agricultural Loans	0.03	-0.34	-0.04	0.00	0.00	0.00	0.18	0.66	58
Loans to Foreign Governments & Inst	-0.44	-5.26	-4.22	-0.00	0.00	0.00	0.00	0.00	12
Other Loans and Leases	0.14	-0.46	-0.19	-0.01	0.01	0.26	0.73	1.18	67

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	0.74	0.06	0.24	0.46	0.67	0.94	1.37	1.96	67
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.02	0.10	0.23	0.40	0.58	67
Nonaccrual Loans and Leases	0.50	0.07	0.12	0.21	0.38	0.62	1.02	1.93	67
90+ Days PD and Nonaccrual Loans and Leases	0.69	0.12	0.16	0.34	0.60	0.87	1.64	2.08	67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	67
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.75	0.06	0.24	0.46	0.67	0.96	1.37	1.96	67
90+ Days Past Due Assets	0.14	0.00	0.00	0.03	0.10	0.23	0.40	0.58	67
Nonaccrual Assets	0.50	0.07	0.12	0.23	0.41	0.63	1.02	1.93	67
30+ Days PD & Nonaccrual Assets	1.44	0.24	0.61	0.89	1.30	1.84	2.44	3.52	67
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.42	0.06	0.08	0.20	0.39	0.58	0.91	1.32	67
90+ PD & Nonaccrual Assets + OREO	0.50	0.06	0.09	0.26	0.43	0.68	1.06	1.49	67
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	0.37	0.03	0.08	0.15	0.31	0.51	0.83	1.10	67
Allowance for Loan & Lease Losses	52.73	7.00	12.68	27.74	47.10	71.60	118.08	154.01	67
Equity Cap + ALLL	4.18	0.38	0.80	1.52	3.07	5.45	9.88	16.63	67
Tier 1 Cap + ALLL	4.64	0.13	0.90	1.83	3.93	6.69	9.64	13.66	67
Loans & Leases + RE Acquired	0.60	0.07	0.15	0.27	0.47	0.77	1.36	2.11	67

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.79	0.14	0.30	0.48	0.71	0.97	1.38	2.46	65
- 90+ Days Past Due	0.13	0.00	0.00	0.01	0.07	0.20	0.41	0.75	65
- Nonaccrual	0.60	0.11	0.13	0.27	0.44	0.85	1.44	2.23	65
Coml & Indl - 30-89 Days PD	0.54	0.00	0.09	0.24	0.43	0.82	1.30	1.48	67
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.10	0.16	0.26	67
- Nonaccrual	0.47	0.00	0.12	0.20	0.38	0.61	1.16	1.40	67
Individuals - 30-89 Days PD	1.41	0.00	0.54	0.75	1.14	1.98	3.05	3.54	67
- 90+ Days Past Due	0.28	0.00	0.00	0.01	0.15	0.38	1.08	1.39	67
- Nonaccrual	0.15	0.00	0.00	0.01	0.07	0.21	0.62	0.87	67
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	39
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	39
Agricultural - 30-89 Days PD	0.37	0.00	0.00	0.00	0.09	0.66	1.43	1.76	58
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.31	58
- Nonaccrual	0.44	0.00	0.00	0.00	0.13	0.64	1.33	2.81	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.00	0.00	0.92	12
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Other Lns&Ls - 30-89 Days PD	0.41	0.00	0.00	0.05	0.39	0.71	1.20	1.39	67
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.29	67
- Nonaccrual	0.12	0.00	0.00	0.00	0.05	0.24	0.37	0.54	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.88	0.12	0.25	0.45	0.80	1.10	1.80	2.69	65
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.09	0.26	0.60	1.28	65
- Nonaccrual	0.59	0.05	0.07	0.14	0.36	0.72	1.79	3.12	65
Revolving - 30-89 Days PD	0.58	0.00	0.02	0.31	0.60	0.79	1.06	1.32	65
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.11	0.31	0.41	65
- Nonaccrual	0.33	0.00	0.00	0.04	0.22	0.43	1.28	1.88	65
Closed-End - 30-89 Days PD	0.98	0.12	0.22	0.45	0.90	1.28	2.06	2.93	65
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.08	0.28	0.88	1.93	65
- Nonaccrual	0.67	0.06	0.08	0.19	0.40	0.87	2.19	3.15	65
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.02	0.08	0.14	0.24	0.27	65
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.06	65
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.04	0.10	0.16	0.25	65
Commercial RE - 30-89 Days PD	0.69	0.07	0.18	0.31	0.56	0.99	1.31	2.00	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.10	0.20	0.32	65
- Nonaccrual	0.59	0.04	0.09	0.23	0.46	0.94	1.29	1.50	65
Const & Dev - 30-89 Days PD	1.01	0.01	0.12	0.37	0.87	1.39	2.67	3.26	65
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.11	0.32	0.49	65
- Nonaccrual	0.68	0.00	0.03	0.22	0.53	0.95	1.75	1.93	65
Multifamily - 30-89 Days PD	0.59	0.00	0.00	0.05	0.38	0.88	1.86	3.25	64
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.03	0.23	0.62	64
- Nonaccrual	0.43	0.00	0.00	0.03	0.21	0.57	1.81	3.20	64
Nonfarm Nres- 30-89 Days PD	0.47	0.03	0.12	0.21	0.39	0.63	1.07	1.41	65
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.07	0.15	0.23	65
- Nonaccrual	0.48	0.00	0.06	0.17	0.40	0.63	1.13	1.49	65
Farmland - 30-89 Days PD	0.44	0.00	0.00	0.00	0.23	0.77	1.29	1.96	54
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.01	0.22	0.63	54
- Nonaccrual	0.59	0.00	0.00	0.00	0.27	1.06	1.67	2.94	54
Credit Card - 30-89 Days PD	1.48	0.00	0.00	0.69	1.29	2.17	3.47	4.50	46
- 90+ Days Past Due	0.94	0.00	0.00	0.07	0.67	1.69	2.56	3.14	46
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.12	0.87	1.13	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.67	3.87	5.79	6.91	7.77	8.54	9.23	9.86	67
Tier 1 RBC Ratio	9.45	5.55	7.52	8.40	9.23	10.53	11.56	12.40	67
Total Risk-Based Capital Ratio	12.03	7.78	10.66	11.36	11.95	12.60	13.48	14.35	67
Tangible Tier 1 Leverage Ratio	7.32	3.68	4.27	6.35	7.63	8.34	8.94	9.62	67
Tangible Common Eq Cap/Tan Assets	5.84	1.87	3.40	4.73	5.96	6.68	7.83	8.19	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	31.82	5.66	12.21	21.51	29.70	41.90	51.60	74.67	67
Standby Letters of Credit	3.12	0.21	0.39	1.13	2.59	4.73	6.90	8.96	67
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.02	0.08	0.19	0.32	0.40	67
Securities Lent	3.11	0.00	0.00	0.00	0.00	0.00	16.29	61.61	67
Credit Derivatives (BHC as Guarantor)	0.60	0.00	0.00	0.00	0.00	0.06	1.16	18.28	67
Credit Derivatives (BHC as Beneficiary)	1.82	0.00	0.00	0.00	0.00	0.11	3.94	50.19	67
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	83.18	0.02	0.19	4.54	17.88	48.53	291.57	971.37	67
Interest Rate Contracts	63.95	0.00	0.09	3.19	13.56	32.41	148.40	831.49	67
Interest Rate Futures & Forward Contr	8.94	0.00	0.00	0.00	0.53	4.11	50.76	97.49	67
Written Options Contr (Int Rate)	8.11	0.00	0.00	0.01	0.46	3.07	14.80	166.19	67
Purchased Options Contr (Int Rate)	8.56	0.00	0.00	0.00	0.33	4.30	16.43	162.53	67
Interest Rate Swaps	29.98	0.00	0.00	2.50	9.69	22.28	60.36	408.66	67
Foreign Exchange Contracts	12.10	0.00	0.00	0.00	0.13	3.07	100.43	176.65	67
Futures & Forward Foreign Exch Contr	7.74	0.00	0.00	0.00	0.13	1.74	62.95	109.86	67
Written Options Contr (Foreign Exch)	0.67	0.00	0.00	0.00	0.00	0.09	1.05	14.54	67
Purchased Options Contr (Foreign Exch)	0.69	0.00	0.00	0.00	0.00	0.09	1.11	14.86	67
Foreign Exchange Rate Swaps	0.88	0.00	0.00	0.00	0.00	0.07	3.59	19.88	67
Equity, Commodity, & Other Deriv Contr	2.45	0.00	0.00	0.00	0.00	0.85	16.44	35.54	67
Commodity & Other Fut & Forward Contr	0.11	0.00	0.00	0.00	0.00	0.00	0.58	2.43	67
Written Options Contr (Comm & Other)	0.67	0.00	0.00	0.00	0.00	0.13	2.85	12.90	67
Purchased Options Contr (Comm & Oth)	0.91	0.00	0.00	0.00	0.00	0.10	4.54	16.03	67
Commodity & Other Swaps	0.42	0.00	0.00	0.00	0.00	0.08	2.86	5.54	67
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	57.86	12.46	25.03	33.95	45.18	60.21	127.28	212.69	67

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.09	1.88	24.51	79.77	94.66	99.49	100.00	100.00	64
Foreign Exchange Contracts	8.20	0.00	0.00	0.01	1.26	8.50	35.72	95.26	64
Equity, Comm, & Other Contracts	1.95	0.00	0.00	0.00	0.00	2.21	9.85	20.11	64
Futures and Forwards	20.27	0.00	0.00	3.95	12.64	28.24	68.90	94.55	64
Written Options	7.27	0.00	0.00	2.00	6.10	12.00	21.36	24.17	64
Exchange-Traded	0.37	0.00	0.00	0.00	0.00	0.00	3.06	6.05	64
Over-The-Counter	6.31	0.00	0.00	1.42	5.48	9.30	21.09	23.99	64
Purchased Options	6.76	0.00	0.00	0.00	3.27	13.10	22.23	25.36	64
Exchange-Traded	0.40	0.00	0.00	0.00	0.00	0.00	2.77	6.03	64
Over-The-Counter	5.85	0.00	0.00	0.00	2.94	9.03	20.90	25.36	64
Swaps	59.54	0.13	6.60	36.16	64.00	83.36	92.57	98.25	64
Held for Trading	38.52	0.00	0.00	0.00	34.57	77.18	97.31	99.30	64
Interest Rate Contracts	27.61	0.00	0.00	0.00	23.33	57.88	82.48	87.84	64
Foreign Exchange Contracts	3.87	0.00	0.00	0.00	0.13	5.94	13.07	47.12	64
Equity, Comm, & Other Contracts	1.11	0.00	0.00	0.00	0.00	1.47	5.93	13.73	64
Non-Traded	61.47	0.54	2.02	21.70	65.11	100.00	100.00	100.00	64
Interest Rate Contracts	54.95	0.24	1.13	9.16	56.42	91.54	99.88	100.00	64
Foreign Exchange Contracts	0.60	0.00	0.00	0.00	0.00	0.51	3.08	10.22	64
Equity, Comm, & Other Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.49	2.94	64
Deriv Contr (Excl Fut & FX LE 14 Days)	84.47	36.77	61.72	72.76	88.92	95.37	99.02	100.00	64
One Year or Less	25.90	0.13	1.86	8.39	19.82	34.67	70.47	91.19	64
Over 1 Year to 5 Years	29.39	0.00	0.00	16.80	30.17	45.79	60.20	73.54	64
Over 5 Years	19.39	0.00	0.00	9.75	17.43	32.01	40.61	62.09	64
Gross Negative Fair Value (Abs Val)	0.61	0.02	0.12	0.36	0.55	0.86	1.05	2.17	64
Gross Positive Fair Value	0.66	0.02	0.24	0.44	0.62	0.87	1.13	1.28	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.08	0.00	0.00	0.00	0.01	0.04	0.46	1.16	67
Gross Positive Fair Value (X)	0.08	0.00	0.00	0.00	0.01	0.04	0.43	1.19	67
Held for Trading (X)	0.07	0.00	0.00	0.00	0.00	0.02	0.42	1.12	67
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	67
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.01	0.04	0.22	0.42	67
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
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	67
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.50	0.00	0.00	0.02	0.14	0.36	2.29	4.38	67

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.06	0.23	0.64	67
Ins Under Assets(P/C)/Tot Ins Und Ast	40.94	0.00	0.00	0.00	17.98	80.35	100.00	100.00	28
Ins Under Assets(L/H)/Tot Ins Und Ast	59.05	0.00	0.00	14.42	77.14	100.00	100.00	100.00	28
Sep Acct Assets(L/H)/Total Life Ast	0.82	0.00	0.00	0.00	0.00	0.00	0.00	15.48	23
Ins Activities Revenue/Adj Oper Inc	1.32	0.00	0.01	0.09	0.53	2.16	4.31	5.42	67
Premium Inc/Ins Activities Revenue	8.74	0.00	0.00	0.00	0.00	11.91	48.80	66.54	63
Credit Rel Prem Inc/Tot Prem Inc	73.92	0.00	0.00	44.81	100.00	100.00	100.00	100.00	25
Other Prem Inc/Total Prem Inc	26.07	-7.14	0.00	0.00	0.00	37.40	99.07	100.00	25
Ins Under Net Income/Consol Net Income	0.28	0.00	0.00	0.00	0.00	0.18	1.25	3.65	67
Ins Net Inc (P/C)/Equity (P/C)	18.93	-0.43	1.34	5.12	14.50	18.16	24.47	37.86	18
Ins Net Inc (L/H)/Equity (L/H)	4.85	-1.89	-0.39	1.38	4.20	5.69	10.90	13.02	23
Insur Ben, Losses, Exp/Insur Premiums	122.98	-0.76	0.00	26.71	61.70	110.45	437.76	754.00	25
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.95	0.00	0.00	0.00	0.00	0.64	4.28	8.45	19
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.23	0.00	0.00	0.00	0.00	0.18	0.97	2.37	23
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.09	67
CSV Life Insurance/Tier 1 Cap + ALLL	12.60	0.00	0.00	2.07	13.35	23.21	26.58	31.29	66
BROKER-DEALER ACTIVITIES									
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Net Assets Broker-Dealer Subs/Cons Asts	0.98	0.00	0.00	0.00	0.00	0.17	5.59	15.52	67
FOREIGN ACTIVITIES									
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Yield: Foreign Loans	3.36	0.00	0.00	0.00	0.00	5.05	12.00	20.73	54
Cost: Interest-Bearing Deposits	4.46	1.92	2.99	3.99	4.60	5.01	5.26	5.42	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	25.49	0.03	0.03	0.03	0.24	0.25	60.98	81.22	4
Commercial and Industrial Loans	0.20	0.04	0.04	0.06	0.11	0.22	0.36	0.44	6
Foreign Governments and Inst	-0.44	-5.26	-4.22	-0.00	0.00	0.00	0.00	0.00	12
GROWTH RATES:									
Net Loans and Leases	23.42	-87.14	-62.42	-25.77	7.18	40.73	81.48	441.35	51
Total Selected Assets	28.17	-95.37	-56.38	-13.44	5.27	46.93	117.14	441.19	65
Deposits	31.27	-55.78	-36.84	2.82	18.27	46.04	137.68	200.39	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	12.12	4.32	5.67	8.39	12.56	15.40	17.23	20.73	67
Bank Net Inc/Avg Eq Inv in Banks	12.61	2.50	5.34	8.66	12.04	15.74	19.01	25.14	57
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.16	-1.27	0.00	1.58	6.86	16.11	25.95	45.68	62
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.97	-17.65	-0.02	3.63	9.46	13.07	17.06	19.26	25
Bank Net Income/Parent Net Income	76.89	0.00	0.00	66.60	96.19	105.45	114.79	121.09	66
Nonbank Net Income/Parent Net Income	6.90	0.00	0.00	0.08	3.68	8.37	31.08	38.44	62
Sub BHCs Net Inc/Parent Net Income	69.96	0.03	0.62	12.05	84.28	105.09	122.73	129.57	21
<b>LEVERAGE:</b>									
Total Liabilities/Equity	35.26	0.72	2.59	15.05	24.13	48.07	105.67	117.99	67
Total Debt/Equity Capital	16.09	0.00	0.00	0.00	6.60	26.42	55.44	84.52	67
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.70	0.00	0.00	11.95	20.77	38.62	65.01	95.78	67
Tot Debt+Lns Guaranteed for Affl/Equity	17.95	0.00	0.00	0.00	7.50	30.87	56.76	101.73	67
Total Debt/Eq Cap - Exc Over Fair Value	16.33	0.00	0.00	0.00	6.64	26.53	55.76	86.14	67
Long-Term Debt/Equity Capital	12.03	0.00	0.00	0.00	5.16	21.68	45.19	60.01	67
Short-Term Debt/Equity Capital	3.12	0.00	0.00	0.00	0.00	5.98	15.12	22.37	67
Current Portion of LT Debt/Equity	0.37	0.00	0.00	0.00	0.00	0.14	2.41	3.33	67
Exc Cost Over Fair Value/Equity Cap	0.40	0.00	0.00	0.00	0.00	0.10	2.58	5.11	67
Long-Term Debt/Consolidated LT Debt	14.09	0.00	0.00	0.00	7.78	24.27	52.28	67.78	67
<b>DOUBLE LEVERAGE:</b>									
Equity Investment in Subs/Equity	111.14	91.55	95.92	103.51	109.40	118.48	127.62	136.89	67
Total Investment in Subs/Equity	121.49	96.41	99.64	106.42	114.48	131.07	162.68	182.02	67
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.25	84.67	86.97	95.56	99.28	102.84	115.37	122.24	67
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.25	87.24	91.92	97.84	101.51	115.25	147.54	166.37	67
<b>DOUBLE LEVERAGE PAYBACK:</b>									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.16	-0.72	-0.17	0.26	0.84	1.61	2.76	5.92	67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.11	0.43	0.50	0.92	1.89	4.49	7.78	11.43	53
<b>COVERAGE ANALYSIS:</b>									
Op Inc-Tax + Noncash/Oper Exp + Div	130.38	10.63	32.23	80.04	107.30	155.99	292.38	382.17	67
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	137.44	-7.55	18.99	69.01	106.66	162.83	315.10	428.49	67
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	100.95	-76.26	-8.28	43.63	99.85	131.76	241.50	272.74	67
Pretax Oper Inc + Int Exp/Int Expense	1992.69	-187.00	-4.84	212.77	633.91	2953.01	7443.43	11728.3	50
Div + Int From Subs/Int Exp + Div	145.24	0.85	4.70	88.49	116.57	172.32	393.31	477.00	64
Fees+Other Inc From Subs/Sal + Oth Exp	17.27	0.00	0.00	0.00	0.00	31.07	72.17	100.71	66
Net Inc/Curr Port of LT Debt+Pfd Div(X)	37.50	0.25	0.61	1.44	3.65	29.94	155.41	252.61	30
<b>OTHER RATIOS:</b>									
Net Assets Repr in 1 Yr/Total Assets	0.64	-25.42	-10.32	-1.57	0.90	4.10	7.19	14.23	67
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Nonaccrual	11.39	0.00	0.00	0.00	0.00	0.00	15.35	100.00	20
Total	11.39	0.00	0.00	0.00	0.00	0.00	15.35	100.00	20
<b>GUARANTEED LOANS AS % OF EQUITY CAP:</b>									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	67
To Nonbank Subsidiaries	0.28	0.00	0.00	0.00	0.00	0.00	0.32	7.64	67
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Total	0.36	0.00	0.00	0.00	0.00	0.00	2.15	8.59	67
<b>AS A % OF CONSOLIDATED BHC ASSETS:</b>									
Nonbank Assets of Nonbank Subsidiaries	5.88	0.00	0.00	0.03	1.16	5.97	27.56	41.92	67
Combined Thrift Assets	0.24	0.00	0.00	0.00	0.00	0.00	1.53	4.43	67
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.00	1.01	1.79	67

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.08	0.71	16.23	32.75	74.89	101.91	127.36	180.77	54
Dividends Paid/Net Income	38.81	0.00	0.00	19.99	43.12	54.88	75.47	80.16	67
Net Income - Dividends/Avg Equity	7.14	0.50	1.81	4.13	7.40	9.42	12.67	14.33	67
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	119.82	0.00	0.00	0.00	100.00	167.08	395.53	551.33	60
Dividends From Nonbank Subs	3.60	0.00	0.00	0.00	0.00	1.15	16.17	58.65	60
Dividends From Subsidiary BHCs	13.18	0.00	0.00	0.00	0.00	0.00	116.87	129.39	60
Dividends From All Subsidiaries	178.31	0.00	0.20	90.09	128.67	201.79	460.37	689.51	60
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	60.41	0.00	0.00	16.35	61.66	91.68	146.22	188.35	55
Interest Income From Bank Subs	3.20	0.00	0.00	0.05	1.29	3.48	14.17	20.01	55
Mgt & Service Fees From Bank Subs	4.30	0.00	0.00	0.00	0.00	3.76	22.36	28.74	55
Other Income From Bank Subs	-0.00	-0.15	0.00	0.00	0.00	0.00	0.00	0.00	55
Operating Income From Bank Subs	77.29	0.11	1.93	37.87	65.86	105.08	164.78	210.77	55
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	40.08	0.00	0.00	0.00	0.53	100.14	156.61	193.49	51
Interest Income From Nonbank Subs	24.79	0.00	0.00	0.00	6.24	31.43	91.56	191.30	51
Mgt & Serv Fees From Nonbank Subs	2.63	0.00	0.00	0.00	0.00	1.59	15.88	21.38	51
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	51
Operating Inc From Nonbank Subs	83.01	0.00	0.00	10.95	55.19	126.94	227.03	395.57	51
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.74	0.00	0.00	0.00	15.46	68.60	105.77	108.22	21
Interest Inc From Subsidiary BHCs	5.16	0.00	0.00	0.00	0.00	4.99	24.39	31.11	21
Mgt & Serv Fees From Sub BHCs	2.29	0.00	0.00	0.00	0.00	0.00	10.60	32.45	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	50.59	0.00	0.00	2.35	54.96	90.92	108.12	132.68	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	49.34	0.00	0.00	0.00	67.67	90.85	97.53	99.11	67
Interest Income From Bank Subs	4.03	0.00	0.00	0.00	1.42	5.91	15.17	29.36	67
Mgt & Serv Fees From Bank Subs	3.31	0.00	0.00	0.00	0.00	1.99	22.38	31.08	67
Other Income From Bank Subs	0.00	-0.06	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Bank Subs	62.87	0.00	0.00	14.61	88.80	97.98	99.77	99.95	67
Dividends From Nonbank Subs	3.17	0.00	0.00	0.00	0.00	0.66	20.89	45.61	67
Interest Income From Nonbank Subs	2.79	0.00	0.00	0.00	0.13	4.31	15.01	22.88	67
Mgt & Serv Fees From Nonbank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.67	4.59	67
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Inc From Nonbank Subs	8.27	0.00	0.00	0.00	1.09	9.07	40.43	60.61	67
Dividends From Subsidiary BHCs	9.80	0.00	0.00	0.00	0.00	0.00	73.73	93.39	67
Interest Inc From Subsidiary BHCs	0.37	0.00	0.00	0.00	0.00	0.00	1.93	8.40	67
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	67
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Operating Income From Sub BHCs	11.69	0.00	0.00	0.00	0.00	0.61	90.25	97.06	67
Loans and Adv From Subs/ST Debt	1500.69	5.91	14.95	64.41	191.40	803.92	3681.91	13421.4	30
Loans and Adv From Subs/Total Debt	262.32	0.00	2.46	15.17	55.46	239.88	849.54	2502.81	49

BHCPR Reporters for Quarter Ending 03/31/2007  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
1379552	156,420,349	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1199563	20,507,556	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	12,964,663	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	68,686,360	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,509,618,809	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,491,957	BANK OF HAWAII CORPORATION	HONOLULU, HI	
1033470	99,960,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1074156	121,694,315	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	18,226,127	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	148,698,605	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	2,020,966,000	CITIGROUP INC.	NEW YORK, NY	
1205688	13,330,227	CITIZENS BANKING CORPORATION	FLINT, MI	
1132449	159,464,911	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	15,270,628	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	23,072,737	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	57,830,077	COMERICA INCORPORATED	DETROIT, MI	
1117679	47,421,065	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	15,214,526	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	34,447,570	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	13,246,168	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	10,655,868	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	14,470,594	FBOP CORPORATION	OAK PARK, IL	
1070345	99,823,708	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,192,745	FIRST BANCORP	SAN JUAN, PR	
1118797	10,387,828	FIRST BANKS, INC.	HAZELWOOD, MO	
1075612	15,853,778	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	38,830,743	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	13,782,767	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,348,812	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	14,670,336	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	59,844,210	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	483,682,338	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	34,979,265	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,226,493	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	14,207,844	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1,408,918,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	93,075,955	KEYCORP	CLEVELAND, OH	
1037003	57,842,471	M&T BANK CORPORATION	BUFFALO, NY	
1199497	56,560,444	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1069125	138,570,626	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	27,990,200	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	15,206,214	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	59,532,356	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1129382	47,165,000	POPULAR, INC.	SAN JUAN, PR	
1826056	25,522,201	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	138,069,628	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	17,623,009	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,158,145	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	110,091,129	STATE STREET CORPORATION	BOSTON, MA	
3152245	11,405,832	STERLING FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 2
1131787	186,384,841	SUNTRUST BANKS, INC.	ATLANTA, GA	

BHCPR Reporters for Quarter Ending 03/31/2007  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2006 and Other Notes
1078846	32,760,632	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	536,664,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	14,984,200	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	41,271,671	TD BANKNORTH INC.	PORTLAND, ME	
1119794	221,448,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	10,306,383	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	54,616,849	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	79,592,197	UTRECHT- AMERI CA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,302,728	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	17,555,439	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	706,406,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	16,894,010	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	485,901,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,592,452	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,094,808	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	48,558,866	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.