

## PEER GROUP 01

	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
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Number of BHCs in Peer Group	69	66	69	67	65
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## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.08	3.16	3.18	3.48	3.34
+ Non-interest Income	2.04	2.13	2.30	2.31	2.39
- Overhead Expense	3.06	3.24	3.29	3.48	3.64
- Provision for Losses	0.15	0.18	0.30	0.42	0.42
+ Securities Gains (Losses)	0.01	0.03	0.06	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.93	1.94	1.97	2.04	1.70
Net Operating Income	1.25	1.26	1.26	1.30	1.05
Net Income	1.26	1.28	1.26	1.30	1.01
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.64	5.00	5.17	6.01	7.19
Interest Expense	2.20	1.48	1.58	2.11	3.43
Net Interest Income (TE)	3.43	3.54	3.55	3.90	3.72

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

Net Ln&Ls Losses/Avg Loans & Leases	0.28	0.35	0.53	0.68	0.58
Earnings Coverage of Net Losses (X)	22.79	18.87	10.06	10.14	9.73
Ln&Ls Allowance/Total Loans & Leases	1.14	1.28	1.45	1.57	1.51
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.48	0.58	0.77	0.94	0.94
30-89 Days Past Due Loans and Leases	0.69	0.64	0.79	0.93	1.11

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.80	35.53	35.42	32.89	34.71
Net ST Noncore Funding Dependence	23.48	19.42	19.84	18.72	20.90
Net Loans and Leases/Total Assets	60.09	59.69	58.53	59.34	58.93

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.44	7.57	7.55	7.43	7.34
Equity Capital/Total Assets	8.88	9.05	8.59	8.58	8.31
Net Loans&Ls/Equity Capital (X)	6.90	6.80	6.98	7.07	7.23
Cash Dividends/Net Income	39.46	33.09	32.26	29.58	37.89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	8.50	9.28	9.60	10.01	7.00

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	2.55	3.47	4.01	4.41	5.07
Long-Term Debt/Equity Capital	12.46	12.04	15.42	13.73	14.08
Equity Investment in Subs/Equity Cap	108.79	109.23	110.54	110.46	109.14
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	147.86	136.25	149.30	180.56	166.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	5.07	4.46	4.62	5.36	6.43
Less: Interest Expense	1.98	1.32	1.42	1.88	3.09
Equals: Net Interest Income (TE)	3.08	3.16	3.18	3.48	3.34
Plus: Non-Interest Income	2.04	2.13	2.30	2.31	2.39
Equals: Adj Operating Income (TE)	5.14	5.31	5.49	5.81	5.74
Less: Overhead Expense	3.06	3.24	3.29	3.48	3.64
Less: Provision for Loan and Lease Losses	0.15	0.18	0.30	0.42	0.42
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.03	0.06	0.06	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.93	1.94	1.97	2.04	1.70
Less: Applicable Income Taxes (TE)	0.67	0.67	0.69	0.71	0.62
Less: Minority Interest	0.01	0.01	0.02	0.02	0.02
Equals: Net Operating Income	1.25	1.26	1.26	1.30	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	1.26	1.28	1.26	1.30	1.01
Memo: Net Income (Last Four Qtrs)	1.26	1.30	1.28	1.30	1.02
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.96	89.69	89.80	89.35	89.82
Avg Int-Bearing Funds / Avg Assets	74.48	73.88	74.82	75.57	75.19
Int Income (TE) / Avg Earning Assets	5.64	5.00	5.17	6.01	7.19
Int Expense / Avg Earning Assets	2.20	1.48	1.58	2.11	3.43
Net Int Inc (TE) / Avg Earn Assets	3.43	3.54	3.55	3.90	3.72
YIELD OR COST:					
Total Loans and Leases (TE)	6.25	5.48	5.77	6.51	7.76
Interest-Bearing Bank Balances	3.38	1.96	2.04	2.31	4.65
Fed Funds Sold & Reverse Repos	3.24	1.50	1.37	1.91	4.11
Trading Assets	2.48	3.33	2.60	2.35	3.96
Total Earning Assets	5.57	4.94	5.10	5.94	7.12
Investment Securities (TE)	4.42	4.19	4.33	5.45	6.26
U. S. Treasury & Agency Sec (excl MBS)	3.64	3.24	3.42	4.48	6.21
Mortgage-Backed Securities	4.31	4.17	4.20	5.25	5.92
All Other Securities	7.72	6.99	7.77	8.76	8.90
Interest-Bearing Deposits	2.13	1.33	1.49	2.14	3.65
Time Deposits of \$100K or More	3.09	2.16	2.26	2.99	4.77
Time Deposits < \$100K	2.90	2.41	2.67	3.55	5.29
Other Domestic Deposits	1.40	0.79	0.87	1.29	2.30
Foreign Deposits	2.80	1.41	1.30	1.82	3.89
Fed Funds Purchased and Repos	3.10	1.47	1.39	1.98	4.12
Other Borrowed Funds & Trading Liab	3.51	2.91	3.11	3.62	4.78
All Interest-Bearing Funds	2.64	1.82	1.90	2.49	4.15

## PEER GROUP 01

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

73

68

66

62

59

Avg Assets per Employee (\$000)

4,727

4,581

4,348

3,771

3,523

## ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

4.02

4.36

4.15

5.23

5.03

Overhead Exp / NII + Non-Int Income

60.54

61.77

60.30

59.98

64.29

## PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.06

3.24

3.29

3.48

3.64

Personnel Expense

1.65

1.65

1.68

1.75

1.78

Net Occupancy Expense

0.42

0.43

0.45

0.48

0.48

Other Operating Expenses

0.98

1.10

1.13

1.22

1.34

Overhead Less Non-Interest Income

0.95

1.01

0.95

1.12

1.24

## PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.84

61.20

59.70

59.34

63.62

Personnel Expense

31.93

31.43

30.63

30.38

30.79

Net Occupancy Expense

8.03

8.10

8.17

8.25

8.60

Other Operating Expenses

19.57

20.55

20.28

20.37

23.54

Total Non-Interest Income

38.16

39.51

40.65

39.25

40.59

Fiduciary Activities Income

5.19

3.61

3.50

4.08

4.64

Serv Charges on Deposit Accts - Domestic

7.26

7.62

7.98

8.19

7.85

Trading Revenue

1.01

1.04

1.41

1.16

2.15

Investment Banking Fees &amp; Commissions

3.71

4.06

4.61

4.68

5.02

Venture Capital Revenue

0.18

0.18

0.02

-0.22

-0.41

Net Servicing Fees

1.12

1.00

0.58

0.92

1.09

Net Securitization Income

0.25

0.29

0.49

0.47

0.54

Insurance Activities Revenue

1.49

1.84

1.18

1.15

1.02

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

1.61

1.52

2.90

1.73

1.22

Other Non-Interest Income

10.87

11.05

10.86

10.49

10.74

Overhead Less Non-Interest Income

21.24

21.03

18.48

20.95

23.34

## TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

31.62

31.18

31.45

31.58

33.17

Appl Inc Tax+TE/Pretax NOI+TE

34.67

34.68

34.73

34.83

37.17

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	37.19	36.78	34.78	34.29	32.43
Commercial and Industrial Loans	11.37	10.79	11.27	12.34	12.89
Loans to Individuals	5.62	5.97	6.16	6.42	6.22
Loans to Depository Institutions	0.11	0.16	0.11	0.14	0.18
Agricultural Loans	0.20	0.20	0.21	0.22	0.21
Other Loans and Leases	3.33	3.28	4.30	4.25	4.92
Net Loans and Leases	60.09	59.69	58.53	59.34	58.93
Debt Securities Over 1 Year	17.25	18.70	19.67	18.00	16.22
Mutual Funds and Equity Securities	0.24	0.31	0.36	0.40	0.49
Subtotal	79.55	80.28	79.72	78.91	76.68
Interest-Bearing Bank Balances	0.69	0.79	0.70	0.63	1.07
Federal Funds Sold & Reverse Repos	2.18	2.12	1.88	2.31	2.86
Debt Securities 1 Year or Less	1.70	1.54	1.98	1.91	1.88
Trading Assets	1.51	1.50	1.66	1.69	1.86
Total Earning Assets	87.91	88.41	88.18	87.55	86.95
Non-Int Cash and Due From Dep Inst	2.74	2.25	2.85	3.38	3.52
Acceptances	0.02	0.02	0.03	0.03	0.03
Other Real Estate Owned	0.04	0.05	0.06	0.06	0.05
All Other Assets	9.20	9.19	8.83	8.91	9.33
MEMORANDA:					
Short-Term Investments	5.78	5.42	5.38	5.50	6.52
U. S. Treasury Securities	0.46	0.58	0.77	0.45	0.40
U. S. Agency Securities (excl MBS)	3.19	3.56	4.15	3.25	2.56
Municipal Securities	0.89	0.83	0.75	0.78	0.84
Mortgage-Backed Securities	11.62	12.02	12.92	12.07	11.44
Asset-Backed Securities	0.23	0.32	0.41	0.49	0.55
Other Debt Securities	0.74	0.83	0.85	0.74	0.69
RE Loans Secured by 1-4 Family	17.83	18.10	17.23	17.21	17.20
Revolving	4.51	4.65	4.16	3.58	2.80
Closed-End, Sec by First Liens	11.73	11.74	11.43	11.65	12.20
Closed-End, Sec by Junior Liens	1.38	1.16	1.16	1.50	1.75
Commercial Real Estate Loans	17.13	15.68	14.47	14.61	12.94
Construction and Land Dev	5.51	4.30	3.82	3.67	3.48
Multifamily	1.21	1.33	1.25	1.27	1.08
Nonfarm Nonresidential	9.78	9.46	8.83	8.96	8.00
RE Loans Secured by Farmland	0.21	0.21	0.19	0.22	0.16
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	60.11	60.43	57.28	55.08	52.56
RE Loans Secured by 1-4 Family	28.95	28.88	28.42	27.93	28.02
Revolving	7.07	7.36	6.71	5.75	4.47
Closed-End	21.49	20.82	21.14	21.66	23.14
Commercial Real Estate Loans	26.98	26.07	23.42	23.13	20.47
Construction and Land Dev	8.61	7.02	6.14	5.78	5.51
Multifamily	2.00	2.28	2.02	1.99	1.73
Nonfarm Nonresidential	15.30	15.87	14.44	14.23	12.66
RE Loans Secured by Farmland	0.31	0.31	0.29	0.32	0.24
Loans to Depository Institutions	0.21	0.39	0.25	0.34	0.36
Commercial and Industrial Loans	18.76	17.76	19.20	21.41	22.66
Loans to Individuals	9.73	10.26	10.34	10.73	10.42
Credit Card Loans	1.36	1.48	1.12	1.17	1.00
Agricultural Loans	0.32	0.32	0.33	0.35	0.32
Loans to Foreign Govts and Inst	0.01	0.01	0.02	0.03	0.04
Other Loans and Leases	7.00	6.22	8.79	8.30	9.61

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	5.78	5.42	5.38	5.50	6.52
Liquid Assets	23.88	24.17	26.56	25.43	25.12
Investment Securities	20.03	21.17	22.79	20.88	19.21
Net Loans and Leases	60.09	59.69	58.53	59.34	58.93
Net Lns, Ls & Stdby Ltrs of Credit	63.42	62.92	61.71	62.70	62.24
Core Deposits	49.27	48.79	50.31	52.60	50.01
Noncore Funding	34.95	33.37	33.17	30.89	32.17
Time Deposits of \$100K or More	9.23	7.71	7.17	7.39	7.34
Foreign Deposits	2.55	2.72	3.01	2.98	2.80
Fed Funds Purchased and Repos	8.72	8.39	8.63	7.58	8.08
Net Fed Funds Purchased (Sold)	5.92	5.47	6.14	4.92	5.17
Commercial Paper	0.32	0.39	0.45	0.36	0.42
Oth Borrowings W/Rem Mat 1 Yr or Less	3.61	3.64	3.53	3.52	4.02
Earning Assets Repr in 1 Year	43.89	41.75	40.94	42.29	41.01
Int-Bearing Liab Repr in 1 Year	17.46	14.06	14.98	15.89	18.85
Long-Term Debt Repr in 1 Year	2.13	2.30	2.02	1.90	2.03
Net Assets Repriceable in 1 Year	22.38	23.95	22.46	22.76	18.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.80	35.53	35.42	32.89	34.71
Net ST Noncore Funding Dependence	23.48	19.42	19.84	18.72	20.90
Short-Term Inv/ST Noncore Funding	23.86	28.08	25.44	27.11	25.78
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.72	5.74	7.34	8.49	4.46
Net Loans and Leases/Total Deposits	97.41	103.27	94.37	92.92	97.44
Net Loans and Leases/Core Deposits	146.05	154.00	130.23	118.07	126.99
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.69	0.01	0.18	0.95	0.51
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.10	0.54	1.62	5.97	2.25
Struct Notes Appr(Depr)/T1 Cap	-0.14	-0.05	-0.04	0.11	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.21	7.38	6.48	5.98	6.54
Available-For-Sale Securities	91.79	92.62	93.52	94.02	93.46
U.S. Treasury Securities	2.93	3.33	3.55	2.65	2.49
U.S. Agency Securities (excl MBS)	15.52	16.80	16.80	15.93	12.49
Municipal Securities	4.29	3.91	3.50	3.99	4.57
Mortgage-Backed Securities	60.53	59.38	58.54	59.83	62.17
Asset-Backed Securities	1.54	1.71	2.21	2.62	2.94
Other Debt Securities	4.62	5.04	5.21	4.54	5.08
Mutual Funds and Equity Securities	1.59	1.81	1.75	2.31	3.15
Debt Securities 1 Year or Less	10.45	7.66	9.01	9.49	10.10
Debt Securities 1 To 5 Years	23.18	23.40	21.80	25.14	19.37
Debt Securities Over 5 Years	62.01	64.40	64.88	60.37	62.73
Pledged Securities	59.46	57.43	53.80	54.48	49.52
Structured Notes, Fair Value	0.27	0.38	0.23	0.03	0.02

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.15	0.18	0.30	0.42	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	0.32	0.51	0.73	0.72
Provision for Ln&Ls Losses/Net Losses	94.11	97.31	100.73	115.52	125.41
Ln&Ls Allowance/Total Loans & Leases	1.14	1.28	1.45	1.57	1.51
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.05	6.86	3.95	3.49	3.88
ALL/Nonaccrual Assets	349.94	282.98	271.15	250.00	229.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	249.70	227.93	197.77	172.35	166.32
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.48	0.65	0.80	0.70
Recoveries/Avg Loans and Leases	0.11	0.12	0.12	0.11	0.10
Net Losses/Avg Loans and Leases	0.28	0.35	0.53	0.68	0.58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.02	0.01	N/A
Recoveries/Prior Year-End Losses	30.96	25.00	17.72	18.80	24.91
Earnings Coverage of Net Losses (X)	22.79	18.87	10.06	10.14	9.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.07	0.11	0.11	0.13
RE Loans Secured By 1-4 Family	0.08	0.08	0.12	0.11	0.12
Revolving	0.07	0.08	0.11	0.10	0.11
Closed-End	0.07	0.08	0.13	0.12	0.11
Commercial Real Estate Loans	0.03	0.05	0.08	0.09	0.10
Construction and Land Dev	0.01	0.04	0.06	0.09	0.06
Multifamily	0.02	0.02	0.01	0.03	0.01
Nonfarm Nonresidential	0.04	0.06	0.09	0.09	0.11
RE Loans Secured by Farmland	0.01	0.06	0.09	0.12	0.29
Commercial and Industrial Loans	0.26	0.39	0.95	1.22	1.12
Loans to Depository Institutions	0.00	-0.02	0.04	0.14	-0.01
Loans to Individuals	1.26	1.44	1.67	1.67	1.41
Credit Card Loans	3.03	22.98	3.60	2.40	3.96
Agricultural Loans	0.06	0.25	0.23	0.53	0.42
Loans to Foreign Governments & Inst	0.00	0.00	0.21	0.02	0.02
Other Loans and Leases	0.41	0.26	0.47	0.62	0.45

## PERCENT OF LOANS AND LEASES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

30-89 Days PD Loans and Leases	0.69	0.64	0.79	0.93	1.11
90+ Days PD Loans and Leases	0.16	0.15	0.17	0.20	0.22
Nonaccrual Loans and Leases	0.42	0.50	0.68	0.85	0.87
90+ Days PD and Nonaccrual Loans and Leases	0.61	0.67	0.87	1.08	1.10
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.00	0.01	0.01	0.00	0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.69	0.65	0.80	0.94	1.12
90+ Days Past Due Assets	0.16	0.15	0.18	0.21	0.22
Nonaccrual Assets	0.43	0.52	0.69	0.87	0.88
30+ Days PD & Nonaccrual Assets	1.32	1.34	1.71	2.08	2.28

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.37	0.40	0.52	0.65	0.67
90+ PD & Nonaccrual Assets + OREO	0.42	0.46	0.60	0.72	0.73

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

## + REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.29	0.34	0.46	0.57	0.57
Allowance for Loan & Lease Losses	42.11	48.07	52.66	59.52	61.22
Equity Cap + ALLL	3.33	3.83	5.07	6.33	6.64
Tier 1 Cap + ALLL	3.84	4.22	5.62	7.19	7.37
Loans & Leases + RE Acquired	0.49	0.59	0.79	0.96	0.97

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.66	0.57	0.71	0.83	1.04
- 90+ Days Past Due	0.13	0.11	0.14	0.17	0.20
- Nonaccrual	0.43	0.44	0.52	0.53	0.61
Coml & Indl - 30-89 Days PD	0.58	0.55	0.66	0.82	1.00
- 90+ Days Past Due	0.07	0.07	0.10	0.11	0.11
- Nonaccrual	0.61	0.85	1.39	1.85	1.55
Individuals - 30-89 Days PD	1.41	1.36	1.61	1.79	2.04
- 90+ Days Past Due	0.29	0.32	0.36	0.39	0.39
- Nonaccrual	0.16	0.20	0.24	0.26	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.05	0.05	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.05	0.22	0.26	0.18
Agricultural - 30-89 Days PD	0.28	0.27	0.50	0.62	0.81
- 90+ Days Past Due	0.01	0.03	0.05	0.05	0.04
- Nonaccrual	0.35	0.60	1.07	1.20	1.35
Foreign Govts- 30-89 Days PD	0.35	0.03	0.32	0.26	1.00
- 90+ Days Past Due	0.00	0.00	0.00	1.11	0.00
- Nonaccrual	0.00	0.43	0.70	0.80	0.06
Other Lns&Ls - 30-89 Days PD	0.43	0.56	0.71	0.76	0.89
- 90+ Days Past Due	0.02	0.04	0.04	0.08	0.07
- Nonaccrual	0.23	0.32	0.40	0.49	0.49
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.83	0.71	0.89	1.06	1.23
- 90+ Days Past Due	0.20	0.15	0.21	0.26	0.29
- Nonaccrual	0.41	0.39	0.41	0.44	0.42
Revolving - 30-89 Days PD	0.40	0.31	0.41	0.44	0.63
- 90+ Days Past Due	0.05	0.04	0.06	0.07	0.10
- Nonaccrual	0.14	0.13	0.13	0.11	0.13
Closed-End - 30-89 Days PD	1.01	0.91	1.13	1.28	1.39
- 90+ Days Past Due	0.27	0.19	0.29	0.33	0.34
- Nonaccrual	0.50	0.50	0.54	0.55	0.48
- Jr Lien 30-89 Days PD	0.07	0.08	0.10	0.13	N/A
- Jr Lien 90+ Days PD	0.01	0.01	0.03	0.03	N/A
- Jr Lien Nonaccrual	0.04	0.05	0.05	0.06	N/A
Commercial RE - 30-89 Days PD	0.54	0.43	0.52	0.56	0.85
- 90+ Days Past Due	0.04	0.04	0.04	0.06	0.09
- Nonaccrual	0.42	0.45	0.57	0.58	0.69
Const & Dev - 30-89 Days PD	0.63	0.63	0.76	0.82	1.11
- 90+ Days Past Due	0.05	0.03	0.04	0.06	0.08
- Nonaccrual	0.24	0.27	0.39	0.54	0.59
Multi family - 30-89 Days PD	0.50	0.26	0.32	0.44	0.59
- 90+ Days Past Due	0.03	0.01	0.02	0.02	0.03
- Nonaccrual	0.29	0.27	0.31	0.21	0.38
Nonfarm Nres- 30-89 Days PD	0.45	0.37	0.45	0.50	0.70
- 90+ Days Past Due	0.03	0.03	0.04	0.06	0.09
- Nonaccrual	0.53	0.55	0.70	0.63	0.69
Farmland - 30-89 Days PD	0.39	0.37	0.66	0.78	0.85
- 90+ Days Past Due	0.02	0.06	0.08	0.06	0.07
- Nonaccrual	0.89	1.14	1.31	1.30	1.33
Credit Card - 30-89 Days PD	1.52	1.56	1.99	1.85	2.05
- 90+ Days Past Due	0.82	0.83	1.06	1.31	0.86
- Nonaccrual	0.08	0.05	0.12	0.09	0.18



CAPITAL RATIOS	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	7.44	7.57	7.55	7.43	7.34
Tier 1 RBC Ratio	9.63	9.98	10.05	9.64	9.43
Total Risk-Based Capital Ratio	12.40	12.75	13.11	12.69	12.41
Tangible Tier 1 Leverage Ratio	7.11	7.26	7.24	7.19	6.95
Tangible Common Eq Cap/Tan Assets	5.67	5.90	5.92	6.34	5.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	30.70	29.68	28.38	29.63	29.27
Standby Letters of Credit	3.22	3.22	3.21	3.24	3.21
Commercial & Similar Letters of Credit	0.11	0.13	0.14	0.14	0.17
Securities Lent	6.42	4.99	3.92	2.92	3.07
Credit Derivatives (BHC as Guarantor)	0.90	0.56	0.29	0.20	0.13
Credit Derivatives (BHC as Beneficiary)	1.23	0.75	0.64	0.45	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	74.31	73.18	82.38	69.29	83.60
Interest Rate Contracts	55.48	54.87	64.76	55.59	61.42
Interest Rate Futures & Forward Contr	8.97	8.57	10.53	11.68	13.74
Written Options Contr (Int Rate)	5.83	7.01	8.86	8.60	8.95
Purchased Options Contr (Int Rate)	5.32	6.07	7.46	7.41	9.55
Interest Rate Swaps	28.85	30.23	32.54	25.18	21.17
Foreign Exchange Contracts	11.12	10.76	12.41	10.61	10.57
Futures & Forward Foreign Exch Contr	7.53	7.03	7.58	6.67	7.46
Written Options Contr (Foreign Exch)	0.73	0.73	0.82	0.53	0.62
Purchased Options Contr (Foreign Exch)	0.78	0.78	0.86	0.59	0.55
Foreign Exchange Rate Swaps	1.03	1.21	2.14	1.03	0.93
Equity, Commodity, & Other Deriv Contr	1.95	1.62	1.50	1.29	1.42
Commodity & Other Fut & Forward Contr	0.10	0.10	0.08	0.16	0.25
Written Options Contr (Comm & Other)	0.48	0.47	0.42	0.29	0.26
Purchased Options Contr (Comm & Oth)	0.61	0.45	0.43	0.33	0.28
Commodity & Other Swaps	0.47	0.36	0.37	0.28	0.25
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	71.25	67.31	55.70	57.47	53.51

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	90.08	92.91	91.02	90.14	86.73
Foreign Exchange Contracts	7.67	4.47	5.81	6.77	10.10
Equity, Comm, & Other Contracts	1.15	0.91	0.77	0.59	0.88
Futures and Forwards	19.73	19.51	18.00	27.06	33.52
Written Options	7.42	6.30	7.85	6.95	5.99
Exchange-Traded	0.13	0.49	0.40	0.57	0.49
Over-The-Counter	6.82	4.85	6.95	5.82	4.61
Purchased Options	6.06	5.02	5.22	6.56	6.91
Exchange-Traded	0.18	0.72	0.80	0.90	1.00
Over-The-Counter	5.28	3.93	3.66	4.77	4.71
Swaps	60.27	64.60	65.21	55.39	48.49
Held for Trading	39.34	37.56	39.67	40.66	41.31
Interest Rate Contracts	27.80	27.34	28.80	28.92	26.85
Foreign Exchange Contracts	5.51	3.57	4.24	4.86	7.28
Equity, Comm, & Other Contracts	0.78	0.56	0.61	0.38	0.65
Non-Traded	60.66	62.44	60.33	59.34	58.69
Interest Rate Contracts	58.09	61.16	58.08	56.61	56.30
Foreign Exchange Contracts	0.49	0.41	0.23	0.47	0.83
Equity, Comm, & Other Contracts	0.02	0.01	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	83.50	85.72	83.99	84.25	83.66
One Year or Less	24.72	24.18	23.90	33.14	33.94
Over 1 Year to 5 Years	27.32	30.15	30.94	26.58	30.97
Over 5 Years	20.84	25.19	24.26	12.92	11.72
Gross Negative Fair Value (Abs Val)	0.93	0.99	1.40	1.63	1.03
Gross Positive Fair Value	0.77	1.06	1.48	2.17	1.21
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.11	0.13	0.19	0.18	0.12
Gross Positive Fair Value (X)	0.10	0.14	0.19	0.20	0.12
Held for Trading (X)	0.09	0.11	0.16	0.15	0.08
Non-Traded (X)	0.01	0.02	0.03	0.04	0.03
Current Credit Exposure (X)	0.06	0.08	0.11	0.12	0.08
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.01	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.56	0.71	1.11	1.12	0.73
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.12	2.34	3.36	2.61	2.07
Decr (Incr) in Int Expense/Net Income	1.79	3.46	2.53	0.97	0.44
Net Incr (Decr) Nonint Alloc/Net Income	0.02	0.39	0.12	1.84	1.90
Incr (Decr) in Net Income/Net Income	2.23	7.67	6.34	8.28	5.84

## INSURANCE ACTIVITIES

12/31/2005

12/31/2004

12/31/2003

12/31/2002

12/31/2001

## ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.06	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	39.86	34.12	31.84	31.18	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	60.14	65.88	68.16	68.82	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.04	1.83	0.94	0.00	N/A
Ins Activities Revenue/Adj Oper Inc	1.49	1.84	1.18	1.15	N/A
Premium Inc/Ins Activities Revenue	11.36	13.71	15.69	24.44	N/A
Credit Rel Prem Inc/Tot Prem Inc	73.61	70.68	75.78	61.77	N/A
Other Prem Inc/Total Prem Inc	26.39	29.32	24.22	38.23	N/A
Ins Under Net Income/Consol Net Income	0.33	0.66	0.44	0.40	N/A
Ins Net Inc (P/C)/Equity (P/C)	10.09	13.36	16.19	16.05	N/A
Ins Net Inc (L/H)/Equity (L/H)	12.57	6.40	8.26	7.89	N/A
Insur Ben, Losses, Exp/Insur Premiums	107.42	111.73	113.20	80.44	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.48	1.26	2.26	2.11	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.69	0.73	0.66	0.44	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.02	0.01	0.01	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	10.03	9.25	8.16	N/A	N/A

## BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	1.23	1.15	1.39	1.28	N/A
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## FOREIGN ACTIVITIES

Yield: Foreign Loans	2.35	2.52	2.42	1.85	2.71
Cost: Interest-Bearing Deposits	2.80	1.41	1.30	1.82	3.89

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	28.10	8.46	25.34	0.76	8.35
Commercial and Industrial Loans	10.52	1.85	6.59	11.75	12.94
Foreign Governments and Inst	0.00	0.00	0.21	0.02	0.02
Leases	0.64	0.21	0.40	0.79	0.44

## GROWTH RATES:

Net Loans and Leases	16.73	19.87	21.36	11.78	39.14
Total Selected Assets	16.55	16.78	28.81	-0.27	17.02
Deposits	18.44	62.87	15.80	19.25	-7.32

PROFITABILITY:	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	14.36	14.67	15.27	15.28	12.26
Bank Net Inc/Avg Eq Inv in Banks	14.15	14.54	14.67	15.66	12.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.82	7.90	6.17	0.89	3.04
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.96	11.50	12.69	11.85	12.05
Bank Net Income/Parent Net Income	71.56	69.68	74.48	77.11	71.98
Nonbank Net Income/Parent Net Income	6.03	6.15	5.20	3.69	11.79
Sub BHCs Net Inc/Parent Net Income	64.95	60.49	56.38	65.99	68.11
LEVERAGE:					
Total Liabilities/Equity	33.51	34.79	41.05	41.70	39.47
Total Debt/Equity Capital	15.82	15.86	20.89	18.99	20.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	24.23	24.66	29.65	28.50	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	20.13	19.70	26.65	24.50	25.69
Total Debt/Eq Cap - Exc Over Fair Value	17.03	17.12	23.64	20.72	22.43
Long-Term Debt/Equity Capital	12.46	12.04	15.42	13.73	14.08
Short-Term Debt/Equity Capital	2.55	3.47	4.01	4.41	5.07
Current Portion of LT Debt/Equity	0.12	0.24	0.33	0.68	0.52
Exc Cost Over Fair Value/Equity Cap	1.46	1.52	2.48	1.95	2.59
Long-Term Debt/Consolidated LT Debt	15.07	15.90	19.00	18.56	22.25
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	108.79	109.23	110.54	110.46	109.14
Total Investment in Subs/Equity	119.78	120.84	123.78	123.49	122.37
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.19	99.22	99.49	99.07	100.15
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.66	108.32	111.00	110.30	111.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	0.77	0.77	0.75	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.90	1.79	1.75	1.53	2.35
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	145.15	134.09	145.52	183.87	165.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	147.86	136.25	149.30	180.56	166.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.70	117.83	116.50	119.39	125.90
Pretax Oper Inc + Int Exp/Int Expense	3256.40	3483.15	3082.11	6175.51	2536.30
Div + Int From Subs/Int Exp + Div	176.23	157.60	169.47	200.00	181.04
Fees+Other Inc From Subs/Sal + Oth Exp	19.67	20.43	18.47	21.27	25.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	811.40	209.83	306.23	2452.50	323.90
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.42	0.60	0.76	1.37	-0.09
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.62	0.62	0.21	2.65	2.75
Total	11.11	0.62	0.34	2.66	2.78
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.01	0.02	0.00
To Nonbank Subsidiaries	1.22	0.65	1.22	0.91	0.74
To Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00
Total	1.76	1.21	1.89	1.62	1.05
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.96	9.38	6.96	6.52	10.95
Combined Thrift Assets	0.35	0.42	0.06	0.10	0.21
Combined Foreign Nonbank Sub Assets	0.14	0.15	0.18	0.17	0.28

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	12/31/2005	12/31/2004	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	68.84	77.33	64.56	45.81	53.12
Dividends Paid/Net Income	39.46	33.09	32.26	29.58	37.89
Net Income - Dividends/Avg Equity	8.50	9.28	9.60	10.01	7.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	138.97	111.04	127.99	146.90	131.61
Dividends From Nonbank Subs	11.16	6.40	5.61	7.70	12.70
Dividends From Subsidiary BHCs	21.35	21.50	19.80	38.96	31.41
Dividends From All Subsidiaries	197.28	159.89	181.64	222.83	213.57
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	59.83	57.08	53.80	61.05	72.77
Interest Income From Bank Subs	2.55	1.57	1.75	2.81	8.80
Mgt & Service Fees From Bank Subs	3.58	4.69	3.11	3.22	11.21
Other Income From Bank Subs	0.27	0.14	0.02	0.06	0.01
Operating Income From Bank Subs	68.38	63.55	66.66	72.58	249.15
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	46.37	64.19	63.69	89.32	49.14
Interest Income From Nonbank Subs	23.92	19.71	16.13	21.77	21.56
Mgt & Serv Fees From Nonbank Subs	2.70	3.41	3.41	4.53	1.94
Other Income From Nonbank Subs	0.01	0.08	0.03	0.03	0.06
Operating Inc From Nonbank Subs	91.74	103.99	102.94	133.51	99.04
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	48.96	39.32	52.11	76.43	67.26
Interest Inc From Subsidiary BHCs	4.48	4.05	1.27	1.39	1.90
Mgt & Serv Fees From Sub BHCs	3.17	1.17	1.10	0.73	1.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.03
Operating Income From Sub BHCs	60.75	59.20	57.23	85.82	73.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.37	55.38	56.83	54.98	49.12
Interest Income From Bank Subs	2.40	2.58	2.48	3.83	3.77
Mgt & Serv Fees From Bank Subs	2.62	3.07	2.78	2.80	2.86
Other Income From Bank Subs	0.02	0.02	0.01	0.02	0.00
Operating Income From Bank Subs	64.11	71.61	65.81	72.36	61.82
Dividends From Nonbank Subs	4.35	3.40	2.56	2.24	2.95
Interest Income From Nonbank Subs	1.51	0.96	1.00	1.02	1.70
Mgt & Serv Fees From Nonbank Subs	0.12	0.11	0.11	0.13	0.14
Other Income From Nonbank Subs	0.00	0.01	0.01	0.00	0.00
Operating Inc From Nonbank Subs	7.27	5.40	4.59	4.45	5.76
Dividends From Subsidiary BHCs	12.66	12.29	12.24	15.26	14.77
Interest Inc From Subsidiary BHCs	0.42	0.07	0.17	0.16	0.13
Mgt & Serv Fees From Sub BHCs	0.06	0.00	0.04	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	14.68	13.94	13.55	16.16	15.74
Loans and Adv From Subs/ST Debt	487.31	262.37	299.85	237.07	101.79
Loans and Adv From Subs/Total Debt	138.66	170.26	77.24	73.90	298.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.07	1.03	1.56	2.69	3.20	3.47	4.09	4.17	69
+ Non-interest Income	2.03	0.25	0.59	1.20	1.78	2.44	4.26	4.79	69
- Overhead Expense	3.06	1.01	1.71	2.45	3.00	3.47	4.42	5.94	69
- Provision for Losses	0.15	-0.04	0.00	0.03	0.11	0.25	0.40	0.48	69
+ Securities Gains (Losses)	0.00	-0.11	-0.05	-0.00	0.00	0.02	0.07	0.11	69
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	69
= Pretax Net Oper Income (TE)	1.93	0.54	0.80	1.55	1.98	2.30	2.79	3.11	69
Net Operating Income	1.24	0.33	0.47	1.01	1.26	1.52	1.76	2.01	69
Net Income	1.25	0.33	0.47	1.01	1.26	1.56	1.76	2.01	69
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)	5.63	4.03	4.69	5.35	5.63	5.94	6.45	6.69	69
Interest Expense	2.20	1.03	1.37	1.92	2.19	2.44	2.88	3.39	69
Net Interest Income (TE)	3.43	1.15	1.95	2.99	3.60	3.89	4.47	4.72	69
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.27	0.00	0.02	0.08	0.20	0.40	0.68	1.17	69
Earnings Coverage of Net Losses (X)	22.79	2.61	4.03	6.07	13.00	30.11	67.65	130.34	67
Ln&Ls Allowance/Total Loans & Leases	1.14	0.40	0.57	0.99	1.14	1.35	1.48	1.62	69
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.48	0.04	0.13	0.25	0.38	0.67	1.06	1.50	69
30-89 Days Past Due Loans and Leases	0.69	0.05	0.16	0.42	0.65	0.87	1.28	1.84	69
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	37.80	7.09	8.78	23.40	34.23	48.38	78.36	89.69	69
Net ST Noncore Funding Dependence	23.48	-0.33	4.34	14.64	21.40	28.96	46.69	52.73	69
Net Loans and Leases/Total Assets	60.09	7.58	36.43	51.03	64.83	69.39	73.85	76.96	69
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.44	3.15	5.54	6.65	7.23	8.34	9.63	9.99	69
Equity Capital/Total Assets	8.87	2.60	6.17	7.41	8.95	9.97	12.53	14.92	69
Net Loans&Ls/Equity Capital (X)	6.90	2.12	4.09	5.61	6.81	8.19	9.60	10.59	69
Cash Dividends/Net Income	39.46	0.00	1.43	28.40	42.13	49.06	58.59	69.95	68
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	8.49	1.21	2.29	5.71	8.65	10.93	13.61	14.98	69
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	2.55	0.00	0.00	0.00	0.00	3.22	12.62	20.99	69
Long-Term Debt/Equity Capital	12.45	0.00	0.00	0.00	5.61	22.18	44.73	66.37	69
Equity Investment in Subs/Equity Cap	108.78	88.66	92.97	101.36	109.24	115.84	121.28	135.97	69
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	147.86	55.78	71.72	102.26	133.78	181.95	253.19	349.69	69

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.07	3.45	3.83	4.74	5.12	5.34	5.84	6.11	69
Less: Interest Expense	1.97	0.94	1.26	1.65	1.95	2.17	2.68	3.22	69
Equals: Net Interest Income (TE)	3.07	1.03	1.56	2.69	3.20	3.47	4.09	4.17	69
Plus: Non-Interest Income	2.03	0.25	0.59	1.20	1.78	2.44	4.26	4.79	69
Equals: Adj Operating Income (TE)	5.14	2.21	3.03	4.33	5.13	5.70	6.94	7.82	69
Less: Overhead Expense	3.06	1.01	1.71	2.45	3.00	3.47	4.42	5.94	69
Less: Provision for Loan and Lease Losses	0.15	-0.04	0.00	0.03	0.11	0.25	0.40	0.48	69
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Plus: Realized G/L on AFS Sec	0.00	-0.11	-0.05	-0.00	0.00	0.02	0.07	0.11	69
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	69
Equals: Pretax Net Oper Inc (TE)	1.93	0.54	0.80	1.55	1.98	2.30	2.79	3.11	69
Less: Applicable Income Taxes (TE)	0.66	0.12	0.27	0.52	0.66	0.82	1.01	1.08	69
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	69
Equals: Net Operating Income	1.24	0.33	0.47	1.01	1.26	1.52	1.76	2.01	69
Plus: Net Extraordinary Items	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	69
Equals: Net Income	1.25	0.33	0.47	1.01	1.26	1.56	1.76	2.01	69
Memo: Net Income (Last Four Qtrs)	1.25	0.33	0.47	1.01	1.26	1.56	1.76	2.01	69
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	89.95	83.02	85.33	87.92	89.99	91.56	93.32	96.30	69
Avg Int-Bearing Funds / Avg Assets	74.48	58.35	61.08	69.54	75.03	79.69	83.89	86.11	69
Int Income (TE) / Avg Earning Assets	5.63	4.03	4.69	5.35	5.63	5.94	6.45	6.69	69
Int Expense / Avg Earning Assets	2.20	1.03	1.37	1.92	2.19	2.44	2.88	3.39	69
Net Int Inc (TE) / Avg Earn Assets	3.43	1.15	1.95	2.99	3.60	3.89	4.47	4.72	69
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.25	4.56	5.40	5.82	6.22	6.56	7.04	8.01	69
Interest-Bearing Bank Balances	3.38	0.33	1.08	2.37	3.22	4.41	5.81	6.36	68
Fed Funds Sold & Reverse Repos	3.24	2.03	2.52	3.04	3.26	3.51	3.74	4.05	69
Trading Assets	2.47	0.00	0.00	0.34	2.64	3.72	6.28	7.68	54
Total Earning Assets	5.56	3.95	4.63	5.32	5.59	5.84	6.38	6.66	69
Investment Securities (TE)	4.41	3.16	3.73	3.99	4.39	4.87	5.16	5.42	69
U.S. Treasury & Agency Sec (excl MBS)	3.64	2.53	2.73	3.14	3.60	4.01	4.76	4.85	68
Mortgage-Backed Securities	4.30	3.43	3.62	3.97	4.23	4.60	5.01	5.65	69
All Other Securities	7.71	3.81	4.12	4.89	6.64	8.98	12.57	27.60	69
Interest-Bearing Deposits	2.12	1.28	1.48	1.75	2.12	2.39	2.64	3.24	69
Time Deposits of \$100K or More	3.08	0.89	2.24	2.88	3.20	3.39	3.55	3.76	69
Time Deposits < \$100K	2.89	1.86	2.14	2.59	2.86	3.16	3.68	3.82	69
Other Domestic Deposits	1.40	0.57	0.82	1.01	1.31	1.78	2.08	2.22	69
Foreign Deposits	2.79	1.17	1.93	2.45	2.94	3.14	3.25	3.40	42
Fed Funds Purchased and Repos	3.09	2.06	2.47	2.75	3.07	3.41	3.66	4.25	69
Other Borrowed Funds & Trading Liab	3.51	1.88	2.43	2.98	3.50	3.96	4.60	5.08	69
All Interest-Bearing Funds	2.64	1.55	1.75	2.39	2.57	2.82	3.54	3.96	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	72.79	41.87	48.21	57.04	67.65	88.23	103.11	112.15	69
Avg Assets per Employee (\$000)	4727.13	2094.93	2853.32	3376.25	4242.46	5387.08	7419.35	11515.4	69

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.02	0.00	0.00	1.67	4.27	6.09	8.78	13.22	68
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Overhead Exp / NII + Non-Int Income	60.54	42.51	49.51	54.57	59.67	65.77	72.27	78.45	69
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.06	1.01	1.71	2.45	3.00	3.47	4.42	5.94	69
Personnel Expense	1.64	0.51	0.90	1.28	1.59	1.93	2.51	2.82	69
Net Occupancy Expense	0.42	0.08	0.26	0.31	0.41	0.49	0.61	0.81	69
Other Operating Expenses	0.98	0.36	0.51	0.77	0.93	1.11	1.35	2.25	69

Overhead Less Non-Interest Income	0.94	-0.51	-0.17	0.54	1.00	1.41	1.68	1.89	69
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.83	41.54	48.76	54.11	59.08	64.52	71.96	76.73	69
Personnel Expense	31.93	19.04	23.72	28.75	31.78	36.17	38.38	42.24	69
Net Occupancy Expense	8.03	3.48	5.46	6.63	7.86	9.29	11.12	12.60	69
Other Operating Expenses	19.56	12.36	13.90	16.64	18.91	21.22	25.69	33.14	69

Total Non-Interest Income	38.16	12.95	17.50	27.81	34.63	46.35	65.83	73.94	69
Fiduciary Activities Income	5.18	0.00	0.03	0.61	2.78	5.95	11.50	41.80	69
Serv Charges on Deposit Accts - Domestic	7.25	0.12	1.05	3.77	7.38	9.96	13.08	14.58	69
Trading Revenue	1.01	-0.23	-0.01	0.00	0.25	1.30	4.06	8.21	69
Investment Banking Fees & Commissions	3.71	0.03	0.25	1.14	2.02	4.81	11.13	19.12	69
Venture Capital Revenue	0.17	-0.07	-0.00	0.00	0.00	0.10	1.09	1.41	69
Net Servicing Fees	1.11	0.00	0.00	0.05	0.40	1.66	4.50	6.64	69
Net Securitization Income	0.24	0.00	0.00	0.00	0.00	0.04	0.77	4.49	69
Insurance Activities Revenue	1.49	0.00	0.01	0.24	1.00	2.15	4.60	5.05	69
Net Gain (Loss) - Sales Loans, OREO, Oth	1.60	0.00	0.08	0.46	1.27	2.64	4.34	5.60	69
Other Non-Interest Income	10.86	1.70	3.89	6.47	9.93	14.02	21.50	24.12	69

Overhead Less Non-Interest Income	21.24	-8.18	-2.53	12.96	19.98	32.76	42.06	49.12	69
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	31.61	16.17	26.12	29.78	31.99	33.98	35.94	36.44	68
Appl Inc Tax+TE/Pretax NOI+TE	34.66	29.78	30.82	32.45	34.35	36.18	38.57	40.25	68



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	37.19	2.75	7.84	26.49	38.34	48.06	54.95	60.45	69
Commercial and Industrial Loans	11.36	0.35	3.35	7.16	11.31	15.12	20.41	21.76	69
Loans to Individuals	5.62	0.04	0.24	1.49	4.12	8.92	14.33	15.62	69
Loans to Depository Institutions	0.11	0.00	0.00	0.00	0.01	0.10	0.51	1.17	69
Agricultural Loans	0.20	0.00	0.00	0.01	0.08	0.39	0.70	1.00	69
Other Loans and Leases	3.33	0.20	0.65	1.55	2.57	4.39	7.67	10.45	69
Net Loans and Leases	60.09	7.58	36.43	51.03	64.83	69.39	73.85	76.96	69
Debt Securities Over 1 Year	17.24	4.05	7.17	11.90	17.78	21.10	26.21	41.43	69
Mutual Funds and Equity Securities	0.24	0.00	0.00	0.06	0.17	0.33	0.71	1.10	69
Subtotal	79.55	40.53	59.29	75.53	84.41	87.09	89.37	89.96	69
Interest-Bearing Bank Balances	0.68	0.00	0.00	0.01	0.10	0.42	2.31	7.91	69
Federal Funds Sold & Reverse Repos	2.18	0.00	0.00	0.03	0.59	2.89	9.32	14.84	69
Debt Securities 1 Year or Less	1.70	0.02	0.03	0.13	0.77	2.94	5.50	7.09	69
Trading Assets	1.50	0.00	0.00	0.00	0.16	1.47	7.45	16.32	69
Total Earning Assets	87.90	78.40	84.05	85.49	88.16	89.97	91.36	94.83	69
Non-Int Cash and Due From Dep Inst	2.73	0.38	0.81	2.00	2.62	3.38	4.88	5.40	69
Acceptances	0.01	0.00	0.00	0.00	0.00	0.02	0.09	0.15	69
Other Real Estate Owned	0.03	0.00	0.00	0.00	0.02	0.06	0.11	0.14	69
All Other Assets	9.20	3.48	5.73	6.70	8.79	11.31	13.91	14.84	69
<b>MEMORANDA:</b>									
Short-Term Investments	5.78	0.13	0.23	0.84	3.24	8.91	19.23	36.31	69
U.S. Treasury Securities	0.45	0.00	0.00	0.04	0.14	0.47	1.81	3.46	69
U.S. Agency Securities (excl MBS)	3.18	0.00	0.00	0.17	1.56	5.56	10.30	16.21	69
Municipal Securities	0.88	0.00	0.00	0.11	0.52	1.64	2.44	3.34	69
Mortgage-Backed Securities	11.62	0.18	1.10	5.56	11.08	16.64	22.09	31.26	69
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.19	1.11	2.83	69
Other Debt Securities	0.73	0.00	0.00	0.03	0.18	0.92	3.18	5.25	69
RE Loans Secured by 1-4 Family	17.82	0.15	2.65	10.82	17.39	23.11	32.40	39.02	69
Revolving	4.51	0.00	0.03	1.37	3.83	7.30	9.34	10.57	69
Closed-End, Sec by First Liens	11.72	0.10	2.41	6.48	10.88	15.95	23.00	29.41	69
Closed-End, Sec by Junior Liens	1.38	0.00	0.03	0.46	1.23	1.86	3.84	4.23	69
Commercial Real Estate Loans	17.12	0.51	1.82	7.44	17.22	25.47	33.17	40.97	69
Construction and Land Dev	5.51	0.00	0.13	1.99	4.67	8.02	12.58	13.67	69
Multifamily	1.21	0.00	0.10	0.42	0.80	1.59	3.64	4.66	69
Nonfarm Nonresidential	9.77	0.18	1.26	4.56	9.55	12.73	20.32	21.79	69
RE Loans Secured by Farmland	0.20	0.00	0.00	0.00	0.08	0.32	0.82	1.18	69
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	60.11	12.86	37.82	48.25	61.15	71.31	78.38	84.28	69
RE Loans Secured by 1-4 Family	28.94	0.38	8.91	17.17	27.99	40.00	50.16	52.04	69
Revolving	7.07	0.00	0.06	2.56	5.70	11.52	13.59	14.33	69
Closed-End	21.49	0.31	6.77	11.58	21.67	30.17	36.54	44.73	69
Commercial Real Estate Loans	26.98	1.24	4.83	14.96	25.65	37.57	50.23	58.45	69
Construction and Land Dev	8.61	0.00	0.33	3.33	7.22	12.41	19.62	20.34	69
Multifamily	2.00	0.00	0.24	0.83	1.37	2.56	5.08	8.78	69
Nonfarm Nonresidential	15.29	0.44	3.22	8.48	14.21	21.08	28.97	32.60	69
RE Loans Secured by Farmland	0.30	0.00	0.00	0.00	0.13	0.45	1.16	1.70	69
Loans to Depository Institutions	0.21	0.00	0.00	0.00	0.01	0.17	1.06	2.17	69
Commercial and Industrial Loans	18.76	1.83	7.45	12.01	18.80	22.45	30.87	38.52	69
Loans to Individuals	9.72	0.18	0.72	2.93	7.40	15.01	23.15	28.41	69
Credit Card Loans	1.35	0.00	0.00	0.00	0.07	1.14	6.99	14.11	69
Agricultural Loans	0.32	0.00	0.00	0.01	0.13	0.57	1.15	2.01	69
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.21	69
Other Loans and Leases	6.99	0.56	1.09	2.21	4.16	9.35	20.30	37.61	69

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.78	0.13	0.23	0.84	3.24	8.91	19.23	36.31	69
Liquid Assets	23.88	9.39	11.72	14.82	20.24	28.27	44.82	52.08	69
Investment Securities	20.03	4.47	7.86	13.44	19.66	23.79	31.67	49.31	69
Net Loans and Leases	60.09	7.58	36.43	51.03	64.83	69.39	73.85	76.96	69
Net Lns, Ls & Stdbly Ltrs of Credit	63.42	11.21	38.04	54.44	66.15	73.77	77.73	81.60	69
Core Deposits	49.27	2.40	11.89	39.56	52.94	61.51	70.12	74.07	69
Noncore Funding	34.95	11.05	16.02	23.36	31.20	43.26	64.65	78.89	69
Time Deposits of \$100K or More	9.22	1.54	3.25	5.50	8.27	11.84	16.30	24.83	69
Foreign Deposits	2.54	0.00	0.00	0.00	1.19	3.85	7.28	20.52	69
Fed Funds Purchased and Repos	8.72	0.56	1.30	4.11	6.69	10.67	18.90	32.25	69
Net Fed Funds Purchased (Sold)	5.91	-4.07	-1.58	2.55	5.06	9.51	14.18	18.11	69
Commercial Paper	0.32	0.00	0.00	0.00	0.00	0.50	1.43	2.90	69
Oth Borrowings W/Rem Mat 1 Yr or Less	3.60	0.10	0.19	1.10	2.66	5.61	9.13	11.51	69
Earning Assets Repr in 1 Year	43.89	19.19	26.53	35.59	43.65	51.57	61.92	65.61	69
Int-Bearing Liab Repr in 1 Year	17.46	0.22	7.74	11.72	16.60	21.15	32.44	42.19	69
Long-Term Debt Repr in 1 Year	2.12	0.00	0.00	0.00	0.67	4.73	6.66	8.64	69
Net Assets Repriceable in 1 Year	22.38	-1.90	1.29	13.85	21.43	29.96	44.93	55.16	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.80	7.09	8.78	23.40	34.23	48.38	78.36	89.69	69
Net ST Noncore Funding Dependence	23.48	-0.33	4.34	14.64	21.40	28.96	46.69	52.73	69
Short-Term Inv/ST Noncore Funding	23.85	0.40	1.27	4.62	13.48	36.72	75.84	83.76	69
Liq Asts-ST Noncore Fndg/Nonliq Asts	1.72	-26.20	-20.92	-11.33	-0.28	9.55	28.47	51.94	69
Net Loans and Leases/Total Deposits	97.40	31.19	62.93	80.98	99.41	106.87	123.71	175.06	69
Net Loans and Leases/Core Deposits	146.05	49.31	87.77	102.17	124.36	147.41	306.77	455.51	69
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.68	-9.66	-4.65	-1.21	0.00	0.02	0.08	0.54	47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.10	-8.32	-7.19	-5.39	-2.86	-1.02	-0.12	1.13	68
Struct Notes Appr(Depr)/T1 Cap	-0.13	-0.76	-0.61	-0.12	-0.05	-0.00	-0.00	0.00	17
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.21	0.00	0.00	0.00	0.38	9.84	49.43	59.41	69
Available-For-Sale Securities	91.78	35.38	47.95	89.28	99.52	100.00	100.00	100.00	69
U.S. Treasury Securities	2.93	0.00	0.02	0.24	0.82	2.32	13.20	21.75	69
U.S. Agency Securities (excl MBS)	15.52	0.00	0.03	1.09	8.96	24.62	56.09	62.28	69
Municipal Securities	4.28	0.00	0.10	0.60	2.92	7.92	11.42	16.70	69
Mortgage-Backed Securities	60.53	2.16	9.75	37.08	65.81	86.24	92.80	94.36	69
Asset-Backed Securities	1.54	0.00	0.00	0.00	0.00	1.83	7.19	14.67	69
Other Debt Securities	4.61	0.00	0.01	0.14	1.10	4.48	19.36	42.45	69
Mutual Funds and Equity Securities	1.58	0.00	0.01	0.35	1.11	2.50	4.97	6.13	69
Debt Securities 1 Year or Less	10.44	0.05	0.20	1.22	4.67	16.63	34.92	50.71	69
Debt Securities 1 To 5 Years	23.17	0.33	1.10	5.15	16.92	36.09	62.03	67.32	69
Debt Securities Over 5 Years	62.01	6.51	12.42	30.10	71.15	89.27	95.96	98.21	69
Pledged Securities	59.46	9.77	21.87	42.48	59.77	75.93	87.66	92.38	69
Structured Notes, Fair Value	0.27	0.00	0.00	0.00	0.00	0.00	2.07	3.47	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.04	0.00	0.03	0.11	0.25	0.40	0.48	69
Provision for Ln&Ls Losses/Avg Lns&Ls	0.26	-0.12	0.00	0.06	0.17	0.42	0.66	1.10	69
Provision for Ln&Ls Losses/Net Losses	94.10	-91.84	5.64	67.41	104.11	120.23	159.55	218.28	67
Ln&Ls Allowance/Total Loans & Leases	1.14	0.40	0.57	0.99	1.14	1.35	1.48	1.62	69
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.04	1.27	1.75	2.67	5.01	9.91	20.47	36.63	66
ALLL/Nonaccrual Assets	349.93	91.72	139.66	206.57	295.07	433.43	670.25	1102.81	67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	249.70	71.10	84.52	142.34	219.58	341.41	491.65	549.11	67
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.00	0.08	0.17	0.29	0.54	0.90	1.52	69
Recoveries/Avg Loans and Leases	0.10	0.00	0.02	0.05	0.09	0.14	0.22	0.29	69
Net Losses/Avg Loans and Leases	0.27	0.00	0.02	0.08	0.20	0.40	0.68	1.17	69
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Recoveries/Prior Year-End Losses	30.96	11.66	16.05	22.02	26.72	38.98	58.84	66.04	67
Earnings Coverage of Net Losses (X)	22.79	2.61	4.03	6.07	13.00	30.11	67.65	130.34	67
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.05	-0.01	-0.00	0.00	0.02	0.09	0.18	0.23	67
RE Loans Secured By 1-4 Family	0.07	-0.00	-0.00	0.00	0.04	0.10	0.26	0.30	66
Revolving	0.07	-0.02	-0.00	0.00	0.03	0.13	0.23	0.36	64
Closed-End	0.07	-0.00	-0.00	0.00	0.04	0.11	0.23	0.34	66
Commercial Real Estate Loans	0.02	-0.05	-0.01	-0.00	0.00	0.05	0.12	0.14	67
Construction and Land Dev	0.01	-0.07	-0.02	-0.00	0.00	0.03	0.04	0.07	65
Multifamily	0.02	-0.03	-0.01	0.00	0.00	0.01	0.07	0.48	66
Nonfarm Nonresidential	0.03	-0.06	-0.02	-0.00	0.00	0.06	0.18	0.19	67
RE Loans Secured by Farmland	0.01	-0.15	-0.02	0.00	0.00	0.00	0.11	0.15	55
Commercial and Industrial Loans	0.26	-0.10	-0.00	0.04	0.14	0.44	0.86	0.97	68
Loans to Depository Institutions	0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.02	43
Loans to Individuals	1.26	0.11	0.23	0.51	0.97	1.86	2.99	4.36	64
Credit Card Loans	3.03	-107.54	-1.34	1.09	3.52	4.57	6.34	11.80	48
Agricultural Loans	0.05	-0.46	-0.25	0.00	0.00	0.05	0.41	0.90	58
Loans to Foreign Governments & Inst	0.00	-8.93	0.00	0.00	0.00	0.00	0.00	0.02	20
Other Loans and Leases	0.41	-0.04	-0.00	0.00	0.20	0.69	1.32	2.12	69

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.69	0.05	0.16	0.42	0.65	0.87	1.28	1.84	69
90+ Days PD Loans and Leases	0.15	0.00	0.00	0.03	0.10	0.23	0.38	0.72	69
Nonaccrual Loans and Leases	0.42	0.04	0.11	0.20	0.33	0.58	0.99	1.32	69
90+ Days PD and Nonaccrual Loans and Leases	0.60	0.12	0.18	0.29	0.50	0.86	1.25	1.55	69
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.06	69
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
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30-89 Days Past Due Assets	0.69	0.05	0.16	0.42	0.65	0.87	1.28	1.84	69
90+ Days Past Due Assets	0.16	0.00	0.00	0.04	0.10	0.23	0.38	0.72	69
Nonaccrual Assets	0.42	0.07	0.11	0.20	0.33	0.59	0.99	1.32	69
30+ Days PD & Nonaccrual Assets	1.31	0.30	0.42	0.79	1.23	1.73	2.48	3.16	69
PERCENT OF TOTAL ASSETS									
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90+ Days PD and Nonaccrual Assets	0.36	0.02	0.09	0.16	0.33	0.50	0.77	0.95	69
90+ PD & Nonaccrual Assets + OREO	0.41	0.02	0.09	0.19	0.36	0.56	0.81	1.05	69
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
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Total Assets	0.29	0.01	0.07	0.14	0.27	0.39	0.66	0.82	69
Allowance for Loan & Lease Losses	42.10	2.96	9.32	24.62	37.61	53.41	79.96	114.49	69
Equity Cap + ALLL	3.33	0.16	0.73	1.47	2.88	4.20	8.18	10.85	69
Tier 1 Cap + ALLL	3.84	0.00	0.81	1.77	3.34	5.23	8.17	10.46	69
Loans & Leases + RE Acquired	0.49	0.04	0.15	0.26	0.40	0.69	1.06	1.51	69

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.66	0.01	0.12	0.36	0.61	0.86	1.33	1.93	67
- 90+ Days Past Due	0.12	0.00	0.00	0.01	0.07	0.20	0.37	0.87	67
- Nonaccrual	0.42	0.05	0.10	0.19	0.33	0.56	1.06	1.49	67
Coml & Indl - 30-89 Days PD	0.57	0.00	0.14	0.24	0.45	0.86	1.25	1.58	68
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.05	0.10	0.23	0.34	68
- Nonaccrual	0.60	0.01	0.09	0.30	0.48	0.79	1.56	1.79	68
Individuals - 30-89 Days PD	1.40	0.05	0.40	0.90	1.26	1.77	2.80	3.50	69
- 90+ Days Past Due	0.28	0.00	0.00	0.06	0.18	0.44	1.01	1.19	69
- Nonaccrual	0.16	0.00	0.00	0.00	0.07	0.24	0.67	0.75	69
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.49	43
Agricultural - 30-89 Days PD	0.28	0.00	0.00	0.00	0.07	0.34	1.41	1.86	58
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.10	58
- Nonaccrual	0.35	0.00	0.00	0.00	0.01	0.49	1.44	3.34	58
Foreign Govts- 30-89 Days PD	0.34	0.00	0.00	0.00	0.00	0.00	1.94	4.43	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	20
Other Lns&Ls - 30-89 Days PD	0.42	0.00	0.00	0.08	0.27	0.78	1.20	1.46	69
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.14	69
- Nonaccrual	0.23	0.00	0.00	0.02	0.11	0.42	0.84	0.97	69
<b>MEMORANDA:</b>									
1-4 Family - 30-89 Days PD	0.82	0.02	0.15	0.37	0.81	1.30	1.78	2.19	66
- 90+ Days Past Due	0.20	0.00	0.00	0.01	0.11	0.28	0.78	1.23	66
- Nonaccrual	0.41	0.01	0.05	0.15	0.27	0.46	1.19	2.44	66
Revolving - 30-89 Days PD	0.39	0.00	0.04	0.15	0.35	0.58	0.83	0.90	64
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.02	0.10	0.16	0.20	64
- Nonaccrual	0.14	0.00	0.00	0.01	0.10	0.19	0.36	1.09	64
Closed-End - 30-89 Days PD	1.00	0.03	0.16	0.40	0.88	1.53	2.35	2.75	66
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.13	0.37	1.08	1.94	66
- Nonaccrual	0.50	0.02	0.06	0.16	0.33	0.60	1.46	2.44	66
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.02	0.06	0.10	0.19	0.26	66
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.06	66
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.03	0.06	0.10	0.16	66
Commercial RE - 30-89 Days PD	0.53	0.00	0.07	0.21	0.42	0.69	1.47	1.62	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.05	0.14	0.24	67
- Nonaccrual	0.41	0.00	0.04	0.19	0.34	0.60	0.93	1.03	67
Const & Dev - 30-89 Days PD	0.62	0.00	0.00	0.07	0.38	1.07	1.83	3.18	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.05	0.21	0.49	65
- Nonaccrual	0.24	0.00	0.00	0.02	0.17	0.42	0.75	0.95	65
Multifamily - 30-89 Days PD	0.49	0.00	0.00	0.03	0.19	0.64	1.95	2.90	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.13	0.47	66
- Nonaccrual	0.28	0.00	0.00	0.00	0.13	0.43	1.06	1.82	66
Nonfarm Nres- 30-89 Days PD	0.45	0.00	0.10	0.18	0.35	0.57	1.02	1.54	67
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.04	0.09	0.15	67
- Nonaccrual	0.53	0.00	0.04	0.27	0.40	0.81	1.06	1.14	67
Farmland - 30-89 Days PD	0.39	0.00	0.00	0.00	0.18	0.62	1.19	1.97	55
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.14	0.19	55
- Nonaccrual	0.89	0.00	0.00	0.00	0.60	1.52	2.82	3.80	55
Credit Card - 30-89 Days PD	1.51	0.00	0.00	0.79	1.47	2.20	3.87	4.51	48
- 90+ Days Past Due	0.81	0.00	0.00	0.00	0.64	1.26	2.08	3.37	48
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.02	0.46	0.77	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.44	3.15	5.54	6.65	7.23	8.34	9.63	9.99	69
Tier 1 RBC Ratio	9.63	5.61	7.49	8.23	9.16	11.09	12.58	13.12	69
Total Risk-Based Capital Ratio	12.40	7.79	10.53	11.07	12.16	13.87	15.12	15.48	69
Tangible Tier 1 Leverage Ratio	7.11	2.20	4.53	6.07	6.98	8.20	9.42	10.00	69
Tangible Common Eq Cap/Tan Assets	5.67	0.77	3.01	4.67	5.74	6.62	8.21	9.03	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	30.69	6.57	8.94	22.24	28.62	40.87	49.59	67.20	69
Standby Letters of Credit	3.21	0.01	0.35	1.17	2.47	5.10	7.48	8.81	69
Commercial & Similar Letters of Credit	0.11	0.00	0.00	0.01	0.08	0.16	0.36	0.43	69
Securities Lent	6.41	0.00	0.00	0.00	0.00	0.00	17.68	166.90	69
Credit Derivatives (BHC as Guarantor)	0.90	0.00	0.00	0.00	0.00	0.00	0.61	26.70	69
Credit Derivatives (BHC as Beneficiary)	1.22	0.00	0.00	0.00	0.00	0.06	3.74	29.38	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	74.31	0.16	0.74	5.51	18.33	60.46	270.51	719.59	69
Interest Rate Contracts	55.48	0.13	0.61	4.67	16.31	35.56	134.69	653.54	69
Interest Rate Futures & Forward Contr	8.97	0.00	0.00	0.02	0.76	8.49	56.06	83.13	69
Written Options Contr (Int Rate)	5.83	0.00	0.00	0.03	0.44	2.27	30.57	91.48	69
Purchased Options Contr (Int Rate)	5.32	0.00	0.00	0.00	0.15	2.30	13.35	92.36	69
Interest Rate Swaps	28.84	0.00	0.07	2.74	11.44	23.79	72.86	369.32	69
Foreign Exchange Contracts	11.11	0.00	0.00	0.00	0.14	3.06	84.49	154.97	69
Futures & Forward Foreign Exch Contr	7.53	0.00	0.00	0.00	0.11	2.00	54.94	108.93	69
Written Options Contr (Foreign Exch)	0.73	0.00	0.00	0.00	0.00	0.06	3.53	13.08	69
Purchased Options Contr (Foreign Exch)	0.78	0.00	0.00	0.00	0.00	0.04	4.07	13.59	69
Foreign Exchange Rate Swaps	1.03	0.00	0.00	0.00	0.00	0.02	3.08	24.14	69
Equity, Commodity, & Other Deriv Contr	1.94	0.00	0.00	0.00	0.00	0.49	8.38	27.19	69
Commodity & Other Fut & Forward Contr	0.10	0.00	0.00	0.00	0.00	0.00	0.73	1.73	69
Written Options Contr (Comm & Other)	0.48	0.00	0.00	0.00	0.00	0.06	2.43	8.70	69
Purchased Options Contr (Comm & Oth)	0.60	0.00	0.00	0.00	0.00	0.05	2.43	11.11	69
Commodity & Other Swaps	0.46	0.00	0.00	0.00	0.00	0.13	3.01	4.95	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	71.25	14.10	25.69	35.90	48.00	79.57	194.82	367.86	69

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	90.08	13.28	59.17	86.62	94.25	99.78	100.00	100.00	68
Foreign Exchange Contracts	7.67	0.00	0.00	0.00	1.49	9.14	29.05	70.92	68
Equity, Comm, & Other Contracts	1.15	0.00	0.00	0.00	0.00	0.97	5.45	9.54	68
Futures and Forwards	19.72	0.00	0.00	4.71	12.96	25.56	67.25	87.27	68
Written Options	7.42	0.00	0.00	0.53	4.34	10.81	23.12	39.27	68
Exchange-Traded	0.13	0.00	0.00	0.00	0.00	0.00	0.71	2.06	68
Over-The-Counter	6.82	0.00	0.00	0.23	4.26	9.58	22.70	39.27	68
Purchased Options	6.05	0.00	0.00	0.00	2.62	8.95	21.60	39.07	68
Exchange-Traded	0.17	0.00	0.00	0.00	0.00	0.00	1.04	2.78	68
Over-The-Counter	5.28	0.00	0.00	0.00	2.56	7.95	20.84	39.07	68
Swaps	60.27	0.00	3.18	30.85	62.95	85.48	94.04	99.93	68
Held for Trading	39.33	0.00	0.00	0.00	32.32	77.06	98.05	99.27	68
Interest Rate Contracts	27.80	0.00	0.00	0.00	18.45	56.94	79.89	88.20	68
Foreign Exchange Contracts	5.50	0.00	0.00	0.00	0.07	8.09	16.55	70.79	68
Equity, Comm, & Other Contracts	0.77	0.00	0.00	0.00	0.00	0.81	4.26	8.02	68
Non-Traded	60.66	0.23	1.28	22.38	62.37	100.00	100.00	100.00	68
Interest Rate Contracts	58.09	0.21	1.18	22.38	61.83	92.45	100.00	100.00	68
Foreign Exchange Contracts	0.48	0.00	0.00	0.00	0.00	0.21	2.69	5.79	68
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.36	68
Deriv Contr (Excl Fut & FX LE 14 Days)	83.50	15.60	49.85	65.34	88.99	97.43	99.98	100.00	68
One Year or Less	24.72	0.03	3.47	11.05	19.80	31.39	60.76	80.84	68
Over 1 Year to 5 Years	27.32	0.00	0.00	13.12	25.88	43.38	59.08	66.35	68
Over 5 Years	20.83	0.00	0.00	8.81	20.15	33.53	45.95	67.28	68
Gross Negative Fair Value (Abs Val)	0.93	0.09	0.22	0.48	0.87	1.23	1.73	2.43	68
Gross Positive Fair Value	0.77	0.05	0.17	0.40	0.79	1.07	1.33	1.59	68
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.11	0.00	0.00	0.00	0.02	0.09	0.79	1.01	69
Gross Positive Fair Value (X)	0.10	0.00	0.00	0.00	0.01	0.07	0.63	1.02	69
Held for Trading (X)	0.08	0.00	0.00	0.00	0.00	0.03	0.62	0.96	69
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.06	69
Current Credit Exposure (X)	0.05	0.00	0.00	0.00	0.01	0.06	0.32	0.40	69
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	69
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.56	0.00	0.00	0.03	0.13	0.61	2.56	3.36	69
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.12	-2.04	-0.91	-0.17	0.00	0.09	1.53	3.03	68
Decr (Incr) in Int Expense/Net Income	1.79	-4.29	-1.07	0.00	0.70	3.44	6.60	8.82	68
Net Incr (Decr) Nonint Alloc/Net Income	0.02	-3.62	-1.06	0.00	0.00	0.03	0.46	2.84	68
Incr (Decr) in Net Income/Net Income	2.22	-4.38	-2.71	-0.16	1.01	4.71	8.20	15.24	68

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	0.07	0.18	0.74	69
Ins Under Assets(P/C)/Tot Ins Und Ast	39.85	0.00	0.00	0.00	22.72	70.99	100.00	100.00	33
Ins Under Assets(L/H)/Tot Ins Und Ast	60.14	0.00	0.00	21.27	69.77	100.00	100.00	100.00	33
Sep Acct Assets(L/H)/Total Life Ast	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.70	27
Ins Activities Revenue/Adj Oper Inc	1.49	0.00	0.01	0.24	1.00	2.15	4.60	5.05	69
Premium Inc/Ins Activities Revenue	11.35	0.00	0.00	0.00	0.00	18.54	53.43	70.90	64
Credit Rel Prem Inc/Tot Prem Inc	73.61	0.00	0.00	45.25	100.00	100.00	100.00	100.00	30
Other Prem Inc/Total Prem Inc	26.38	0.00	0.00	0.00	0.00	46.90	96.82	100.00	30
Ins Under Net Income/Consol Net Income	0.32	0.00	0.00	0.00	0.00	0.26	1.32	4.40	69
Ins Net Inc (P/C)/Equity (P/C)	10.09	-48.16	0.28	3.09	11.08	16.05	17.65	17.84	22
Ins Net Inc (L/H)/Equity (L/H)	12.56	0.72	0.79	2.02	4.08	9.49	25.17	106.01	27
Insur Ben, Losses, Exp/Insur Premiums	107.41	5.61	14.36	38.42	80.45	118.69	207.07	346.47	30
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.47	0.00	0.00	0.00	0.00	0.03	7.01	11.73	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.68	0.00	0.00	0.00	0.00	0.67	2.87	6.12	27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	69
CSV Life Insurance/Tier 1 Cap + ALLL	10.02	0.00	0.00	0.00	6.88	19.64	27.33	31.10	68
-----									
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.22	0.00	0.00	0.00	0.00	0.31	8.77	15.72	69
-----									
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.35	0.00	0.00	0.00	0.00	4.33	8.83	13.94	51
Cost: Interest-Bearing Deposits	2.79	1.17	1.93	2.45	2.94	3.14	3.25	3.40	42
-----									
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	28.10	0.09	0.09	0.09	0.14	0.50	67.34	117.30	6
Commercial and Industrial Loans	10.51	0.00	0.00	0.21	0.51	1.17	28.51	44.56	8
Foreign Governments and Inst	0.00	-8.93	0.00	0.00	0.00	0.00	0.00	0.02	20
Leases	0.63	0.03	0.03	0.03	0.13	0.59	1.22	1.42	3
-----									
GROWTH RATES:									
Net Loans and Leases	16.73	-91.74	-66.82	-19.70	5.96	29.66	61.59	324.57	48
Total Selected Assets	16.54	-91.52	-44.95	-9.18	0.00	20.00	59.44	461.38	68
Deposits	18.44	-53.69	-35.88	-16.45	6.74	38.34	76.76	252.68	42



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	14.36	3.42	5.52	10.98	14.98	17.23	20.17	21.84	69
Bank Net Inc/Avg Eq Inv in Banks	14.14	0.00	4.96	8.76	14.42	17.94	23.40	26.27	61
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.82	-6.49	-0.78	1.14	6.72	13.21	26.62	36.92	64
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.95	-0.02	0.00	4.54	11.14	16.68	19.64	21.16	30
Bank Net Income/Parent Net Income	71.55	0.00	0.00	17.59	97.59	101.87	106.85	112.50	68
Nonbank Net Income/Parent Net Income	6.03	0.00	0.00	0.24	2.06	9.29	21.70	32.44	62
Sub BHCs Net Inc/Parent Net Income	64.95	0.47	1.62	13.98	81.89	101.38	105.67	134.43	26
LEVERAGE:									
Total Liabilities/Equity	33.50	0.27	2.77	16.26	23.76	48.14	97.06	128.36	69
Total Debt/Equity Capital	15.82	0.00	0.00	0.00	7.11	27.93	55.13	81.34	69
Tot Debt+NP to Subs Iss Tr Pref/Equity	24.22	0.00	0.00	10.93	18.22	35.37	61.06	89.32	69
Tot Debt+Lns Guaranteed for Affl/Equity	20.12	0.00	0.00	0.00	8.93	37.82	62.25	115.94	69
Total Debt/Eq Cap - Exc Over Fair Value	17.02	0.00	0.00	0.00	7.11	27.93	57.54	95.15	69
Long-Term Debt/Equity Capital	12.45	0.00	0.00	0.00	5.61	22.18	44.73	66.37	69
Short-Term Debt/Equity Capital	2.55	0.00	0.00	0.00	0.00	3.22	12.62	20.99	69
Current Portion of LT Debt/Equity	0.12	0.00	0.00	0.00	0.00	0.00	1.01	1.77	69
Exc Cost Over Fair Value/Equity Cap	1.45	0.00	0.00	0.00	0.00	0.41	4.26	25.51	69
Long-Term Debt/Consolidated LT Debt	15.06	0.00	0.00	0.00	4.89	23.37	55.77	78.67	69
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	108.78	88.66	92.97	101.36	109.24	115.84	121.28	135.97	69
Total Investment in Subs/Equity	119.77	98.27	99.21	105.01	113.30	126.58	158.68	178.17	69
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.18	77.56	84.00	92.36	98.68	104.65	112.95	117.74	69
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.66	83.39	90.38	97.54	101.99	117.25	140.18	159.09	69
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.70	-0.97	-0.64	0.07	0.68	1.21	1.79	3.13	68
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.89	0.14	0.28	0.85	1.57	2.31	4.14	6.63	51
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	145.15	43.71	74.36	107.46	123.06	179.37	239.32	274.55	69
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	147.86	55.78	71.72	102.26	133.78	181.95	253.19	349.69	69
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	98.70	-44.69	50.03	89.98	100.32	113.15	142.57	164.37	69
Pretax Oper Inc + Int Exp/Int Expense	3256.40	124.93	180.91	416.57	1039.20	3580.54	11862.9	23172.9	54
Div + Int From Subs/Int Exp + Div	176.22	37.85	79.57	110.68	136.88	210.58	320.15	727.05	67
Fees+Other Inc From Subs/Sal + Oth Exp	19.66	0.00	0.00	0.00	0.00	57.94	85.84	98.92	68
Net Inc/Curr Port of LT Debt+Pfd Div(X)	811.40	2.08	2.48	4.48	45.05	808.59	2056.69	7639.51	26
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.41	-17.89	-8.63	-1.07	0.76	2.70	6.04	9.77	69
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	5.00	19
Nonaccrual	0.62	0.00	0.00	0.00	0.00	0.00	1.11	15.60	19
Total	11.11	0.00	0.00	0.00	0.00	0.00	20.04	100.00	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
To Nonbank Subsidiaries	1.21	0.00	0.00	0.00	0.00	0.00	3.85	30.64	69
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	69
Total	1.75	0.00	0.00	0.00	0.00	0.00	6.48	42.54	69
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.95	0.00	0.00	0.12	1.53	12.00	29.97	53.37	69
Combined Thrift Assets	0.35	0.00	0.00	0.00	0.00	0.00	1.49	8.55	69
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.03	0.77	1.68	69

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.84	0.00	2.47	41.31	66.48	86.49	104.56	208.38	67
Dividends Paid/Net Income	39.46	0.00	1.43	28.40	42.13	49.06	58.59	69.95	68
Net Income - Dividends/Avg Equity	8.49	1.21	2.29	5.71	8.65	10.92	13.61	14.98	69
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	138.96	0.00	0.00	26.44	115.27	200.01	278.31	1120.58	63
Dividends From Nonbank Subs	11.16	0.00	0.00	0.00	0.43	14.82	42.81	167.40	63
Dividends From Subsidiary BHCs	21.34	0.00	0.00	0.00	0.00	18.55	124.59	152.83	63
Dividends From All Subsidiaries	197.28	31.96	71.40	114.40	140.67	243.31	334.98	1124.01	63
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	59.82	0.00	7.42	38.23	62.02	78.66	93.58	111.37	58
Interest Income From Bank Subs	2.55	0.00	0.00	0.21	0.83	2.53	8.35	18.85	58
Mgt & Service Fees From Bank Subs	3.58	0.00	0.00	0.00	0.00	3.63	15.39	26.48	58
Other Income From Bank Subs	0.27	0.00	0.00	0.00	0.00	0.00	0.22	3.48	58
Operating Income From Bank Subs	68.37	8.20	26.06	44.29	65.56	87.84	110.00	141.20	58
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	46.37	0.00	0.00	0.00	22.86	87.72	170.09	195.63	53
Interest Income From Nonbank Subs	23.92	0.00	0.00	0.00	4.52	26.97	65.82	241.13	53
Mgt & Serv Fees From Nonbank Subs	2.69	0.00	0.00	0.00	0.00	0.63	17.91	20.49	53
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	53
Operating Inc From Nonbank Subs	91.73	0.00	0.02	12.91	64.81	117.10	243.45	475.52	53
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	48.96	0.00	0.00	0.65	59.22	67.57	101.12	134.37	26
Interest Inc From Subsidiary BHCs	4.48	0.00	0.00	0.00	0.00	6.65	18.71	28.80	26
Mgt & Serv Fees From Sub BHCs	3.16	0.00	0.00	0.00	0.00	0.06	19.83	26.82	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	60.74	0.00	0.00	31.21	61.04	91.85	104.61	136.18	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.36	0.00	0.00	3.09	72.23	92.21	97.12	98.87	69
Interest Income From Bank Subs	2.39	0.00	0.00	0.01	0.98	3.69	9.06	16.54	69
Mgt & Serv Fees From Bank Subs	2.62	0.00	0.00	0.00	0.00	1.39	16.13	24.82	69
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.62	69
Operating Income From Bank Subs	64.11	0.00	0.06	23.52	87.28	96.73	99.30	99.77	69
Dividends From Nonbank Subs	4.35	0.00	0.00	0.00	0.12	7.20	25.01	30.58	69
Interest Income From Nonbank Subs	1.51	0.00	0.00	0.00	0.04	2.36	7.99	12.89	69
Mgt & Serv Fees From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.46	1.89	69
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	69
Operating Inc From Nonbank Subs	7.26	0.00	0.00	0.08	1.19	9.65	29.09	57.04	69
Dividends From Subsidiary BHCs	12.65	0.00	0.00	0.00	0.00	11.62	69.33	95.08	69
Interest Inc From Subsidiary BHCs	0.42	0.00	0.00	0.00	0.00	0.00	1.93	7.93	69
Mgt & Serv Fees From Sub BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.06	69
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating Income From Sub BHCs	14.67	0.00	0.00	0.00	0.00	14.34	89.30	98.03	69
Loans and Adv From Subs/ST Debt	487.31	0.00	0.25	51.41	102.73	432.33	1192.76	3906.55	29
Loans and Adv From Subs/Total Debt	138.66	0.00	0.00	10.60	47.65	169.57	501.04	1345.76	49

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
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1379552	144, 073, 691	ABN AMRO NORTH AMERICA HOLDING	CHI CAGO, IL	
1078604	52, 619, 315	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	22, 117, 591	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	11, 782, 738	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	66, 345, 204	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1, 294, 312, 241	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10, 187, 462	BANK OF HAWAII CORPORATION	HONOLULU, HI	
1033470	102, 157, 000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
2914521	206, 728, 390	BARCLAYS GROUP US INC.	WILMINGTON, DE	
1074156	109, 169, 759	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	16, 273, 288	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	88, 701, 411	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	1, 494, 037, 000	CITIGROUP INC.	NEW YORK, NY	
1132449	155, 439, 714	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	14, 586, 336	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	21, 440, 300	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	53, 682, 457	COMERICA INCORPORATED	DETROIT, MI	
1117679	38, 496, 335	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	13, 900, 459	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	30, 858, 429	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	11, 830, 329	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1130780	13, 724, 559	FBOP CORPORATION	OAK PARK, IL	
1070345	105, 225, 054	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	19, 888, 691	FIRST BANCORP	SAN JUAN, PR	
1075612	14, 639, 392	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	36, 581, 677	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12, 575, 553	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10, 168, 441	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	12, 407, 481	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	50, 006, 022	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	404, 254, 480	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	32, 758, 006	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10, 391, 852	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	12, 103, 390	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1, 198, 942, 000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	92, 844, 997	KEYCORP	CLEVELAND, OH	
1037003	55, 146, 406	M&T BANK CORPORATION	BUFFALO, NY	
1199497	46, 295, 972	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	38, 773, 216	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	16, 421, 729	MERCANTILE BANCSHARES CORPORAT	BALTIMORE, MD	
1069125	142, 410, 520	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	26, 285, 042	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	14, 642, 982	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1048429	57, 616, 871	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	53, 413, 797	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
1246702	10, 954, 414	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	91, 992, 332	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	48, 624, 000	POPULAR, INC.	SAN JUAN, PR	
1826056	20, 364, 063	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
3242838	84, 786, 331	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	15, 688, 573	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	

BHCPR Reporters for Quarter Ending 12/31/2005  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2005 and Other Notes
1141599	14,328,524	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	97,995,766	STATE STREET CORPORATION	BOSTON, MA	
1131787	179,712,841	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	27,634,551	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	364,693,000	TAUNUS CORPORATION	NEW YORK, NY	
2388941	13,484,335	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	32,119,130	TD BANKNORTH INC.	PORTLAND, ME	
1119794	209,465,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	49,416,609	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	51,008,151	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,434,005	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	16,149,557	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	520,755,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,839,831	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	481,741,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,111,589	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	Moved from Peer 2
1888193	10,272,262	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	42,762,673	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.