

PEER GROUP 01

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Number of BHCs in Peer Group

69

69

69

67

65

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.14	3.26	3.18	3.48	3.34
+ Non-interest Income	2.18	2.29	2.31	2.31	2.39
- Overhead Expense	3.20	3.34	3.29	3.48	3.64
- Provision for Losses	0.22	0.32	0.30	0.42	0.42
+ Securities Gains (Losses)	0.05	0.10	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)	1.97	2.01	1.98	2.04	1.70
Net Operating Income	1.27	1.28	1.26	1.30	1.05
Net Income	1.30	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)	4.90	5.34	5.17	6.01	7.19
Interest Expense	1.39	1.66	1.58	2.11	3.43
Net Interest Income (TE)	3.49	3.64	3.55	3.90	3.72

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.36	0.52	0.54	0.68	0.58
Earnings Coverage of Net Losses (X)	15.50	10.76	10.06	10.14	9.73
Ln&Ls Allowance/Total Loans & Leases	1.38	1.50	1.45	1.57	1.51
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.65	0.90	0.77	0.94	0.94
30-89 Days Past Due Loans and Leases	0.66	0.75	0.79	0.93	1.11

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.04	32.60	35.57	32.89	34.71
Net ST Noncore Funding Dependence	20.42	18.14	19.99	18.72	20.90
Net Loans and Leases/Total Assets	59.91	57.85	58.56	59.34	58.93

CAPITALIZATION:

Tier 1 Leverage Ratio	7.50	7.47	7.55	7.43	7.34
Equity Capital/Total Assets	8.41	8.39	8.59	8.58	8.31
Net Loans&Ls/Equity Capital (X)	7.27	7.10	6.99	7.07	7.23
Cash Dividends/Net Income	33.74	32.07	32.23	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	9.59	9.73	9.62	10.01	7.00

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.37	4.42	4.01	4.41	5.07
Long-Term Debt/Equity Capital	15.04	14.52	15.42	13.73	14.08
Equity Investment in Subs/Equity Cap	110.90	111.45	110.55	110.46	109.14
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.92	135.46	149.30	180.56	166.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	4.40	4.76	4.62	5.36	6.43
Less: Interest Expense	1.25	1.49	1.42	1.88	3.09
Equals: Net Interest Income (TE)	3.14	3.26	3.18	3.48	3.34
Plus: Non-Interest Income	2.18	2.29	2.31	2.31	2.39
Equals: Adj Operating Income (TE)	5.31	5.56	5.49	5.81	5.74
Less: Overhead Expense	3.20	3.34	3.29	3.48	3.64
Less: Provision for Loan and Lease Losses	0.22	0.32	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	0.05	0.10	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)	1.97	2.01	1.98	2.04	1.70
Less: Applicable Income Taxes (TE)	0.69	0.70	0.69	0.71	0.62
Less: Minority Interest	0.01	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.27	1.28	1.26	1.30	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	1.30	1.28	1.26	1.30	1.01
Memo: Net Income (Last Four Qtrs)	1.29	1.29	1.28	1.30	1.02
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.02	89.55	89.81	89.35	89.82
Avg Int-Bearing Funds / Avg Assets	75.22	74.58	74.82	75.57	75.19
Int Income (TE) / Avg Earning Assets	4.90	5.34	5.17	6.01	7.19
Int Expense / Avg Earning Assets	1.39	1.66	1.58	2.11	3.43
Net Int Inc (TE) / Avg Earn Assets	3.49	3.64	3.55	3.90	3.72
YIELD OR COST:					
Total Loans and Leases (TE)	5.38	5.93	5.78	6.51	7.76
Interest-Bearing Bank Balances	1.56	2.06	2.04	2.31	4.65
Fed Funds Sold & Reverse Repos	1.16	1.46	1.37	1.91	4.11
Trading Assets	2.48	2.32	2.42	2.35	3.96
Total Earning Assets	4.83	5.28	5.10	5.94	7.12
Investment Securities (TE)	4.19	4.55	4.33	5.45	6.26
U. S. Treasury & Agency Sec (excl MBS)	3.34	3.50	3.42	4.48	6.21
Mortgage-Backed Securities	4.20	4.38	4.20	5.25	5.92
All Other Securities	7.18	7.16	7.77	8.76	8.90
Interest-Bearing Deposits	1.28	1.60	1.49	2.14	3.65
Time Deposits of \$100K or More	2.03	2.41	2.26	2.99	4.77
Time Deposits < \$100K	2.30	2.83	2.67	3.55	5.29
Other Domestic Deposits	0.72	0.93	0.87	1.29	2.30
Foreign Deposits	1.10	1.37	1.30	1.82	3.89
Fed Funds Purchased and Repos	1.23	1.46	1.39	1.98	4.12
Other Borrowed Funds & Trading Liab	2.72	3.21	3.11	3.62	4.78
All Interest-Bearing Funds	1.66	1.99	1.90	2.49	4.15

PEER GROUP 01

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

34

33

66

62

59

Avg Assets per Employee (\$000)

4,492

4,179

4,348

3,771

3,523

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

4.47

5.03

4.15

5.23

5.03

Overhead Exp / NII + Non-Int Income

60.90

60.34

60.26

59.98

64.29

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.20

3.34

3.29

3.48

3.64

Personnel Expense

1.66

1.74

1.68

1.75

1.78

Net Occupancy Expense

0.43

0.46

0.45

0.48

0.48

Other Operating Expenses

1.09

1.10

1.13

1.22

1.34

Overhead Less Non-Interest Income

0.96

1.02

0.94

1.12

1.24

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.26

59.70

59.66

59.34

63.62

Personnel Expense

31.43

31.62

30.62

30.38

30.79

Net Occupancy Expense

8.14

8.14

8.17

8.25

8.60

Other Operating Expenses

20.12

19.48

20.25

20.37

23.54

Total Non-Interest Income

40.07

40.42

40.66

39.25

40.59

Fiduciary Activities Income

3.84

3.64

3.50

4.08

4.64

Serv Charges on Deposit Accts - Domestic

8.10

8.07

7.97

8.19

7.85

Trading Revenue

1.36

1.58

1.41

1.16

2.15

Investment Banking Fees & Commissions

4.14

4.55

4.61

4.68

5.02

Venture Capital Revenue

0.12

-0.09

0.02

-0.22

-0.41

Net Servicing Fees

1.16

-0.08

0.58

0.92

1.09

Net Securitization Income

0.35

0.45

0.49

0.47

0.54

Insurance Activities Revenue

1.73

1.18

1.17

1.15

1.02

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

1.95

3.06

2.89

1.73

1.22

Other Non-Interest Income

10.91

10.97

10.85

10.49

10.74

Overhead Less Non-Interest Income

19.38

19.60

18.42

20.95

23.34

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

31.85

31.67

31.45

31.58

33.17

Appl Inc Tax+TE/Pretax NOI+TE

34.96

34.78

34.73

34.83

37.17

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	36.88	34.06	34.79	34.29	32.43
Commercial and Industrial Loans	11.11	11.42	11.27	12.34	12.89
Loans to Individuals	6.07	5.95	6.16	6.42	6.22
Loans to Depository Institutions	0.11	0.16	0.10	0.14	0.18
Agricultural Loans	0.23	0.21	0.21	0.22	0.21
Other Loans and Leases	3.84	4.25	4.31	4.25	4.92
Net Loans and Leases	59.91	57.85	58.56	59.34	58.93
Debt Securities Over 1 Year	19.26	19.18	19.67	18.00	16.22
Mutual Funds and Equity Securities	0.32	0.39	0.36	0.40	0.49
Subtotal	80.74	78.55	79.75	78.91	76.68
Interest-Bearing Bank Balances	0.73	0.78	0.70	0.63	1.07
Federal Funds Sold & Reverse Repos	2.02	2.60	1.88	2.31	2.86
Debt Securities 1 Year or Less	1.47	1.76	1.99	1.91	1.88
Trading Assets	1.37	1.61	1.64	1.69	1.86
Total Earning Assets	88.37	87.25	88.19	87.55	86.95
Non-Int Cash and Due From Dep Inst	2.71	3.40	2.85	3.38	3.52
Acceptances	0.03	0.03	0.03	0.03	0.03
Other Real Estate Owned	0.06	0.06	0.06	0.06	0.05
All Other Assets	8.85	9.13	8.81	8.91	9.33

MEMORANDA:

Short-Term Investments	4.73	5.94	5.38	5.50	6.52
U. S. Treasury Securities	0.66	0.73	0.78	0.45	0.40
U. S. Agency Securities (excl MBS)	3.92	3.38	4.15	3.25	2.56
Municipal Securities	0.80	0.83	0.75	0.78	0.84
Mortgage-Backed Securities	12.60	12.77	12.92	12.07	11.44
Asset-Backed Securities	0.36	0.40	0.41	0.49	0.55
Other Debt Securities	0.72	0.99	0.85	0.74	0.69
RE Loans Secured by 1-4 Family	18.46	17.31	17.22	17.21	17.20
Revolving	4.78	3.66	4.16	3.58	2.80
Closed-End, Sec by First Liens	12.11	11.87	11.43	11.65	12.20
Closed-End, Sec by Junior Liens	1.19	1.23	1.16	1.50	1.75
Commercial Real Estate Loans	15.44	14.34	14.48	14.61	12.94
Construction and Land Dev	4.11	3.42	3.82	3.67	3.48
Multifamily	1.25	1.42	1.26	1.27	1.08
Nonfarm Nonresidential	9.46	8.58	8.84	8.96	8.00
RE Loans Secured by Farmland	0.22	0.20	0.19	0.22	0.16

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	59.65	56.55	57.27	55.08	52.56
RE Loans Secured by 1-4 Family	30.29	28.75	28.40	27.93	28.02
Revolving	7.62	5.97	6.71	5.75	4.47
Closed-End	22.27	22.07	21.13	21.66	23.14
Commercial Real Estate Loans	24.61	23.51	23.43	23.13	20.47
Construction and Land Dev	6.53	5.57	6.13	5.78	5.51
Multifamily	1.99	2.30	2.03	1.99	1.73
Nonfarm Nonresidential	15.22	14.15	14.45	14.23	12.66
RE Loans Secured by Farmland	0.33	0.31	0.29	0.32	0.24
Loans to Depository Institutions	0.32	0.40	0.25	0.34	0.36
Commercial and Industrial Loans	18.63	19.92	19.18	21.41	22.66
Loans to Individuals	10.16	10.14	10.34	10.73	10.42
Credit Card Loans	1.02	1.04	1.12	1.17	1.00
Agricultural Loans	0.35	0.33	0.33	0.35	0.32
Loans to Foreign Govts and Inst	0.02	0.02	0.02	0.03	0.04
Other Loans and Leases	7.67	8.58	8.80	8.30	9.61

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	4.73	5.94	5.38	5.50	6.52
Liquid Assets	25.51	26.90	26.54	25.43	25.12
Investment Securities	21.54	22.00	22.80	20.88	19.21
Net Loans and Leases	59.91	57.85	58.56	59.34	58.93
Net Lns, Ls & Stdby Ltrs of Credit	63.34	60.99	61.74	62.70	62.24
Core Deposits	50.04	52.09	50.22	52.60	50.01
Noncore Funding	34.28	30.89	33.26	30.89	32.17
Time Deposits of \$100K or More	7.45	6.82	7.17	7.39	7.34
Foreign Deposits	2.91	2.64	3.01	2.98	2.80
Fed Funds Purchased and Repos	8.60	7.97	8.63	7.58	8.08
Net Fed Funds Purchased (Sold)	5.88	5.08	6.14	4.92	5.17
Commercial Paper	0.43	0.28	0.44	0.36	0.42
Oth Borrowings W/Rem Mat 1 Yr or Less	4.03	3.72	3.63	3.52	4.02
Earning Assets Repr in 1 Year	40.81	42.66	40.95	42.29	41.01
Int-Bearing Liab Repr in 1 Year	14.48	14.96	15.09	15.89	18.85
Long-Term Debt Repr in 1 Year	2.27	2.11	2.02	1.90	2.03
Net Assets Repriceable in 1 Year	22.53	24.10	22.37	22.76	18.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.04	32.60	35.57	32.89	34.71
Net ST Noncore Funding Dependence	20.42	18.14	19.99	18.72	20.90
Short-Term Inv/ST Noncore Funding	23.28	29.65	25.35	27.11	25.78
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.37	10.75	7.19	8.49	4.46
Net Loans and Leases/Total Deposits	97.65	93.57	94.49	92.92	97.44
Net Loans and Leases/Core Deposits	138.61	122.11	130.66	118.07	126.99
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.47	0.77	0.13	0.82	0.46
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.39	4.69	1.39	4.73	1.71
Struct Notes Appr(Depr)/Eq Cap	-0.19	0.01	-0.03	0.08	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.63	5.47	6.48	5.98	6.54
Available-For-Sale Securities	93.37	94.53	93.52	94.02	93.46
U.S. Treasury Securities	3.30	3.64	3.56	2.65	2.49
U.S. Agency Securities (excl MBS)	17.01	15.19	16.79	15.93	12.49
Municipal Securities	3.72	3.92	3.50	3.99	4.57
Mortgage-Backed Securities	59.76	58.99	58.53	59.83	62.17
Asset-Backed Securities	2.05	2.19	2.21	2.62	2.94
Other Debt Securities	4.42	5.78	5.21	4.54	5.08
Mutual Funds and Equity Securities	1.71	2.04	1.75	2.31	3.15
Debt Securities 1 Year or Less	7.19	9.03	9.02	9.49	10.10
Debt Securities 1 To 5 Years	23.74	21.53	21.79	25.14	19.37
Debt Securities Over 5 Years	65.25	65.14	64.88	60.37	62.73
Pledged Securities	57.17	51.69	53.79	54.48	49.52
Structured Notes, Fair Value	0.59	0.11	0.23	0.03	0.02

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.22	0.32	0.30	0.42	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.37	0.55	0.51	0.73	0.72
Provision for Ln&Ls Losses/Net Losses	111.31	113.79	100.79	115.52	125.41
Ln&Ls Allowance/Total Loans & Leases	1.38	1.50	1.45	1.57	1.51
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.04	4.26	3.95	3.49	3.88
ALL/Nonaccrual Assets	296.45	243.63	271.61	250.00	229.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	220.36	182.46	197.94	172.35	166.32
Gross Ln&Ls Losses/Avg Loans & Leases	0.49	0.63	0.66	0.80	0.70
Recoveries/Avg Loans and Leases	0.13	0.11	0.12	0.11	0.10
Net Losses/Avg Loans and Leases	0.36	0.52	0.54	0.68	0.58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.01	0.02	0.01	N/A
Recoveries/Prior Year-End Losses	11.04	8.51	17.72	18.80	24.91
Earnings Coverage of Net Losses (X)	15.50	10.76	10.06	10.14	9.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.09	0.11	0.11	0.13
RE Loans Secured By 1-4 Family	0.10	0.11	0.12	0.11	0.12
Revolving	0.10	0.10	0.11	0.10	0.11
Closed-End	0.11	0.11	0.13	0.12	0.11
Commercial Real Estate Loans	0.05	0.05	0.08	0.09	0.10
Construction and Land Dev	0.03	0.04	0.06	0.09	0.06
Multifamily	0.02	0.01	0.01	0.03	0.01
Nonfarm Nonresidential	0.06	0.06	0.09	0.09	0.11
RE Loans Secured by Farmland	0.06	0.03	0.09	0.12	0.29
Commercial and Industrial Loans	0.46	0.87	0.95	1.22	1.12
Loans to Depository Institutions	0.01	0.06	0.04	0.14	-0.01
Loans to Individuals	1.56	1.56	1.67	1.67	1.41
Credit Card Loans	4.17	1.01	3.61	2.40	3.96
Agricultural Loans	0.17	0.15	0.23	0.53	0.42
Loans to Foreign Governments & Inst	0.00	0.00	0.20	0.02	0.02
Other Loans and Leases	0.26	0.51	0.47	0.62	0.45

PERCENT OF LOANS AND LEASES	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.66	0.75	0.79	0.93	1.11
90+ Days PD Loans and Leases	0.15	0.17	0.17	0.20	0.22
Nonaccrual Loans and Leases	0.57	0.80	0.68	0.85	0.87
90+ Days PD and Nonaccrual Loans and Leases	0.74	0.99	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	0.00	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.66	0.76	0.80	0.94	1.12
90+ Days Past Due Assets	0.15	0.17	0.18	0.21	0.22
Nonaccrual Assets	0.58	0.82	0.69	0.87	0.88
30+ Days PD & Nonaccrual Assets	1.42	1.81	1.70	2.08	2.28
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.44	0.58	0.52	0.65	0.67
90+ PD & Nonaccrual Assets + OREO	0.51	0.65	0.60	0.72	0.73
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.38	0.52	0.46	0.57	0.57
Allowance for Loan & Lease Losses	47.97	58.52	52.56	59.52	61.22
Equity Cap + ALLL	4.50	5.91	5.07	6.33	6.64
Tier 1 Cap + ALLL	4.82	6.73	5.62	7.19	7.37
Loans & Leases + RE Acquired	0.67	0.91	0.79	0.96	0.97

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.61	0.71	0.71	0.83	1.04
- 90+ Days Past Due	0.11	0.15	0.14	0.17	0.20
- Nonaccrual	0.50	0.52	0.52	0.53	0.61
Coml & Indl - 30-89 Days PD	0.56	0.75	0.66	0.82	1.00
- 90+ Days Past Due	0.08	0.09	0.10	0.11	0.11
- Nonaccrual	1.06	1.73	1.39	1.85	1.55
Individuals - 30-89 Days PD	1.40	1.44	1.61	1.79	2.04
- 90+ Days Past Due	0.32	0.33	0.36	0.39	0.39
- Nonaccrual	0.25	0.23	0.23	0.26	0.25
Dep Inst Lns - 30-89 Days PD	0.00	0.05	0.05	0.05	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.27	0.22	0.26	0.18
Agricultural - 30-89 Days PD	0.32	0.76	0.50	0.62	0.81
- 90+ Days Past Due	0.05	0.06	0.05	0.05	0.04
- Nonaccrual	0.87	1.14	1.07	1.20	1.35
Foreign Govts- 30-89 Days PD	0.04	0.31	0.30	0.26	1.00
- 90+ Days Past Due	0.00	0.10	0.00	1.11	0.00
- Nonaccrual	0.62	0.65	0.67	0.80	0.06
Other Lns&Ls - 30-89 Days PD	0.52	0.57	0.70	0.76	0.89
- 90+ Days Past Due	0.05	0.06	0.04	0.08	0.07
- Nonaccrual	0.31	0.51	0.40	0.49	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.72	0.82	0.89	1.06	1.23
- 90+ Days Past Due	0.17	0.22	0.21	0.26	0.29
- Nonaccrual	0.38	0.43	0.41	0.44	0.42
Revolving - 30-89 Days PD	0.32	0.36	0.41	0.44	0.63
- 90+ Days Past Due	0.04	0.06	0.06	0.07	0.10
- Nonaccrual	0.13	0.12	0.13	0.11	0.13
Closed-End - 30-89 Days PD	0.92	1.00	1.13	1.28	1.39
- 90+ Days Past Due	0.23	0.28	0.29	0.33	0.34
- Nonaccrual	0.50	0.54	0.54	0.55	0.48
- Jr Lien 30-89 Days PD	0.08	0.10	0.10	0.13	N/A
- Jr Lien 90+ Days PD	0.01	0.02	0.03	0.03	N/A
- Jr Lien Nonaccrual	0.05	0.05	0.05	0.06	N/A
Commercial RE - 30-89 Days PD	0.48	0.54	0.52	0.56	0.85
- 90+ Days Past Due	0.05	0.06	0.04	0.06	0.09
- Nonaccrual	0.56	0.61	0.57	0.58	0.69
Const & Dev - 30-89 Days PD	0.60	0.61	0.76	0.82	1.11
- 90+ Days Past Due	0.05	0.06	0.04	0.06	0.08
- Nonaccrual	0.34	0.54	0.39	0.54	0.59
Multi family - 30-89 Days PD	0.30	0.34	0.32	0.44	0.59
- 90+ Days Past Due	0.02	0.03	0.02	0.02	0.03
- Nonaccrual	0.28	0.31	0.31	0.21	0.38
Nonfarm Nres- 30-89 Days PD	0.41	0.50	0.45	0.50	0.70
- 90+ Days Past Due	0.04	0.05	0.04	0.06	0.09
- Nonaccrual	0.65	0.71	0.70	0.63	0.69
Farmland - 30-89 Days PD	0.29	0.57	0.66	0.78	0.85
- 90+ Days Past Due	0.11	0.08	0.08	0.06	0.07
- Nonaccrual	1.16	1.31	1.31	1.30	1.33
Credit Card - 30-89 Days PD	1.81	1.85	1.99	1.85	2.05
- 90+ Days Past Due	1.00	1.28	1.06	1.31	0.86
- Nonaccrual	0.10	0.13	0.12	0.09	0.18

CAPITAL RATIOS	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	7.50	7.47	7.55	7.43	7.34
Tier 1 RBC Ratio	9.91	9.84	10.05	9.64	9.43
Total Risk-Based Capital Ratio	12.81	12.87	13.11	12.69	12.41
Tangible Tier 1 Leverage Ratio	7.17	7.25	7.25	7.19	6.95
Tangible Common Eq Cap/Tan Assets	5.71	6.11	5.92	6.34	5.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	28.17	27.89	28.38	29.63	29.27
Standby Letters of Credit	3.29	3.11	3.21	3.24	3.21
Commercial & Similar Letters of Credit	0.15	0.14	0.14	0.14	0.17
Securities Lent	4.70	3.59	3.92	2.92	3.07
Credit Derivatives (BHC as Guarantor)	0.33	0.21	0.29	0.20	0.13
Credit Derivatives (BHC as Beneficiary)	0.70	0.64	0.64	0.45	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	77.56	88.40	82.36	69.29	83.60
Interest Rate Contracts	59.82	63.13	64.76	55.59	61.42
Interest Rate Futures & Forward Contr	12.15	14.29	10.53	11.68	13.74
Written Options Contr (Int Rate)	7.76	10.18	8.86	8.60	8.95
Purchased Options Contr (Int Rate)	6.28	8.25	7.46	7.41	9.55
Interest Rate Swaps	30.61	27.38	32.54	25.18	21.17
Foreign Exchange Contracts	10.56	12.65	12.41	10.61	10.57
Futures & Forward Foreign Exch Contr	6.85	7.86	7.58	6.67	7.46
Written Options Contr (Foreign Exch)	0.78	0.83	0.82	0.53	0.62
Purchased Options Contr (Foreign Exch)	0.81	0.88	0.86	0.59	0.55
Foreign Exchange Rate Swaps	1.25	1.19	2.14	1.03	0.93
Equity, Commodity, & Other Deriv Contr	1.62	1.34	1.47	1.29	1.42
Commodity & Other Fut & Forward Contr	0.09	0.07	0.08	0.16	0.25
Written Options Contr (Comm & Other)	0.37	0.33	0.41	0.29	0.26
Purchased Options Contr (Comm & Oth)	0.48	0.38	0.42	0.33	0.28
Commodity & Other Swaps	0.38	0.31	0.37	0.28	0.25
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	55.96	55.79	55.70	57.47	53.51

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	92.43	90.62	91.04	90.14	86.73
Foreign Exchange Contracts	4.72	6.48	5.81	6.77	10.10
Equity, Comm, & Other Contracts	0.83	0.53	0.75	0.59	0.88
Futures and Forwards	20.79	26.39	18.01	27.06	33.52
Written Options	7.90	9.40	7.84	6.95	5.99
Exchange-Traded	0.51	0.46	0.40	0.57	0.49
Over-The-Counter	6.79	8.49	6.94	5.82	4.61
Purchased Options	4.94	6.35	5.22	6.56	6.91
Exchange-Traded	0.82	0.64	0.80	0.90	1.00
Over-The-Counter	3.49	4.63	3.65	4.77	4.71
Swaps	59.12	49.26	65.21	55.39	48.49
Held for Trading	38.35	39.51	39.67	40.66	41.31
Interest Rate Contracts	28.13	28.36	28.82	28.92	26.85
Foreign Exchange Contracts	4.13	4.60	4.24	4.86	7.28
Equity, Comm, & Other Contracts	0.48	0.32	0.59	0.38	0.65
Non-Traded	61.65	60.49	60.33	59.34	58.69
Interest Rate Contracts	60.69	58.09	58.08	56.61	56.30
Foreign Exchange Contracts	0.29	0.26	0.23	0.47	0.83
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	82.83	81.17	83.99	84.25	83.66
One Year or Less	25.11	30.67	23.89	33.14	33.94
Over 1 Year to 5 Years	26.80	26.57	30.94	26.58	30.97
Over 5 Years	23.81	14.10	24.27	12.92	11.72
Gross Negative Fair Value (Abs Val)	1.11	1.33	1.40	1.63	1.03
Gross Positive Fair Value	0.96	1.91	1.48	2.17	1.21
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.21	0.19	0.18	0.12
Gross Positive Fair Value (X)	0.12	0.22	0.19	0.20	0.12
Held for Trading (X)	0.09	0.17	0.16	0.15	0.08
Non-Traded (X)	0.02	0.04	0.03	0.04	0.03
Current Credit Exposure (X)	0.07	0.13	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	0.71	1.14	1.11	1.12	0.73
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	2.68	3.26	3.36	2.61	2.07
Decr (Incr) in Int Expense/Net Income	3.38	1.47	2.53	0.97	0.44
Net Incr (Decr) Nonint Alloc/Net Income	0.26	1.02	0.12	1.84	1.90
Incr (Decr) in Net Income/Net Income	7.06	7.15	6.34	8.28	5.84

INSURANCE ACTIVITIES

06/30/2004

06/30/2003

12/31/2003

12/31/2002

12/31/2001

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.07	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	33.48	31.50	31.84	31.18	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	66.52	68.50	68.16	68.82	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.93	0.00	0.94	0.00	N/A
Ins Activities Revenue/Adj Oper Inc	1.73	1.18	1.17	1.15	N/A
Premium Inc/Ins Activities Revenue	15.08	15.94	15.69	24.44	N/A
Credit Rel Prem Inc/Tot Prem Inc	71.87	78.18	75.78	61.77	N/A
Other Prem Inc/Total Prem Inc	28.13	21.82	24.22	38.23	N/A
Ins Under Net Income/Consol Net Income	0.65	0.41	0.44	0.40	N/A
Ins Net Inc (P/C)/Equity (P/C)	17.48	16.88	16.19	16.05	N/A
Ins Net Inc (L/H)/Equity (L/H)	8.60	13.63	8.26	7.89	N/A
Insur Ben, Losses, Exp/Insur Premiums	102.53	125.51	113.20	80.44	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.38	1.70	2.26	2.11	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.64	0.33	0.66	0.44	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.01	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	7.77	6.44	8.16	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	1.40	1.47	1.39	1.28	N/A
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FOREIGN ACTIVITIES

Yield: Foreign Loans	2.43	2.04	2.41	1.85	2.71
Cost: Interest-Bearing Deposits	1.10	1.37	1.30	1.82	3.89

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

Real Estate Loans	39.55	14.96	25.34	0.76	8.35
Commercial and Industrial Loans	2.78	3.80	6.60	11.75	12.94
Foreign Governments and Inst	0.00	0.00	0.20	0.02	0.02
Leases	0.37	0.52	0.40	0.79	0.44

GROWTH RATES:

Net Loans and Leases	2.22	71.71	21.52	11.78	39.14
Total Selected Assets	18.88	51.70	28.95	-0.27	17.02
Deposits	232.65	9.93	15.80	19.25	-7.32

PROFITABILITY:	PEER GROUP 01				
	06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	15.34	15.26	15.29	15.28	12.26
Bank Net Inc/Avg Eq Inv in Banks	15.28	15.21	14.70	15.66	12.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.89	4.49	6.17	0.89	3.04
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.23	12.10	12.69	11.85	12.05
Bank Net Income/Parent Net Income	72.65	75.03	74.51	77.11	71.98
Nonbank Net Income/Parent Net Income	5.68	4.37	5.19	3.69	11.79
Sub BHCs Net Inc/Parent Net Income	62.31	64.17	56.31	65.99	68.11
LEVERAGE:					
Total Liabilities/Equity	39.17	40.65	41.05	41.70	39.47
Total Debt/Equity Capital	19.73	20.22	20.89	18.99	20.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.36	29.14	29.65	28.50	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	24.92	24.98	26.66	24.50	25.69
Total Debt/Eq Cap - Exc Over Fair Value	23.27	22.49	23.64	20.72	22.43
Long-Term Debt/Equity Capital	15.04	14.52	15.42	13.73	14.08
Short-Term Debt/Equity Capital	3.37	4.42	4.01	4.41	5.07
Current Portion of LT Debt/Equity	0.33	0.51	0.33	0.68	0.52
Exc Cost Over Fair Value/Equity Cap	2.52	2.50	2.48	1.95	2.59
Long-Term Debt/Consolidated LT Debt	17.80	19.83	19.00	18.56	22.25
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.90	111.45	110.55	110.46	109.14
Total Investment in Subs/Equity	123.18	124.38	123.78	123.49	122.37
Equity Inv in Subs/Cons Eq Cap+Min Int	100.36	100.27	99.49	99.07	100.15
Total Inv in Subs/Cons Eq Cap+Min Int	110.52	111.51	111.00	110.30	111.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.84	0.84	0.77	0.75	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.67	1.70	1.75	1.53	2.35
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	131.46	130.46	145.52	183.87	165.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.92	135.46	149.30	180.56	166.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.18	98.86	116.50	119.39	125.90
Pretax Oper Inc + Int Exp/Int Expense	3577.31	3762.41	3082.11	6175.51	2536.30
Div + Int From Subs/Int Exp + Div	137.30	158.94	169.47	200.00	181.04
Fees+Other Inc From Subs/Sal + Oth Exp	19.32	19.46	18.47	21.27	25.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	151.34	529.06	306.45	2452.50	323.90
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.40	0.98	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	0.00	4.30	0.21	2.65	2.75
Total	0.09	4.31	0.34	2.66	2.78
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.01	0.01	0.02	0.00
To Nonbank Subsidiaries	0.92	0.90	1.22	0.91	0.74
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.46	1.48	1.90	1.62	1.05
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.85	7.53	7.10	6.52	10.95
Combined Thrift Assets	0.07	0.07	0.06	0.10	0.21
Combined Foreign Nonbank Sub Assets	0.12	0.17	0.18	0.17	0.28

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 06/30/2004	06/30/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	75.96	85.93	64.56	45.81	53.12
Dividends Paid/Net Income	33.74	32.07	32.23	29.58	37.89
Net Income - Dividends/Avg Equity	9.59	9.73	9.62	10.01	7.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	104.90	109.84	127.99	146.90	131.61
Dividends From Nonbank Subs	4.76	4.50	5.61	7.70	12.70
Dividends From Subsidiary BHCs	15.27	19.56	19.80	38.96	31.41
Dividends From All Subsidiaries	153.00	163.20	181.64	222.83	213.57
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	47.02	42.31	53.65	61.05	72.77
Interest Income From Bank Subs	1.71	1.93	1.75	2.81	8.80
Mgt & Service Fees From Bank Subs	5.74	3.01	3.07	3.22	11.21
Other Income From Bank Subs	0.03	0.02	0.02	0.06	0.01
Operating Income From Bank Subs	63.46	56.23	66.46	72.58	249.15
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	41.30	69.61	63.69	89.32	49.14
Interest Income From Nonbank Subs	20.48	30.99	16.13	21.77	21.56
Mgt & Serv Fees From Nonbank Subs	2.48	3.46	3.41	4.53	1.94
Other Income From Nonbank Subs	0.01	0.03	0.03	0.03	0.06
Operating Inc From Nonbank Subs	81.17	128.61	102.94	133.51	99.04
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	41.06	50.99	52.10	76.43	67.26
Interest Inc From Subsidiary BHCs	2.59	1.15	1.27	1.39	1.90
Mgt & Serv Fees From Sub BHCs	1.40	1.02	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	59.33	55.89	57.22	85.82	73.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.72	47.94	56.83	54.98	49.12
Interest Income From Bank Subs	2.98	5.42	2.48	3.83	3.77
Mgt & Serv Fees From Bank Subs	4.19	3.54	2.78	2.80	2.86
Other Income From Bank Subs	0.01	0.01	0.01	0.02	0.00
Operating Income From Bank Subs	64.75	62.52	65.81	72.36	61.82
Dividends From Nonbank Subs	3.05	2.98	2.56	2.24	2.95
Interest Income From Nonbank Subs	0.94	1.26	1.00	1.02	1.70
Mgt & Serv Fees From Nonbank Subs	0.14	0.14	0.11	0.13	0.14
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	5.04	5.91	4.59	4.45	5.76
Dividends From Subsidiary BHCs	9.85	14.25	12.24	15.26	14.77
Interest Inc From Subsidiary BHCs	0.15	0.09	0.17	0.16	0.13
Mgt & Serv Fees From Sub BHCs	0.00	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	10.98	15.39	13.55	16.16	15.74
Loans and Adv From Subs/ST Debt	377.45	231.07	299.85	237.07	101.79
Loans and Adv From Subs/Total Debt	136.48	98.70	77.24	73.90	298.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.14	1.16	1.48	2.83	3.30	3.59	3.91	4.02	69
+ Non-interest Income	2.17	0.50	0.82	1.34	1.93	2.82	4.30	5.23	69
- Overhead Expense	3.20	1.36	1.99	2.57	3.05	3.69	4.91	5.74	69
- Provision for Losses	0.21	-0.03	0.00	0.07	0.17	0.29	0.45	0.96	69
+ Securities Gains (Losses)	0.04	-0.19	-0.01	0.00	0.02	0.07	0.20	0.23	69
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	69
= Pretax Net Oper Income (TE)	1.96	0.13	0.72	1.53	2.06	2.37	2.88	3.15	69
Net Operating Income	1.26	0.01	0.48	1.02	1.30	1.51	1.85	2.04	69
Net Income	1.29	0.20	0.52	1.04	1.33	1.53	1.85	2.05	69
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.90	2.58	3.57	4.57	4.99	5.33	5.67	6.00	69
Interest Expense	1.38	0.78	0.84	1.14	1.35	1.60	2.01	2.10	69
Net Interest Income (TE)	3.49	1.31	1.71	3.17	3.63	4.04	4.27	4.43	69
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.35	-0.00	0.02	0.13	0.26	0.46	0.74	1.66	69
Earnings Coverage of Net Losses (X)	15.49	-19.10	1.58	5.82	10.00	17.60	43.28	96.05	67
Ln&Ls Allowance/Total Loans & Leases	1.37	0.66	0.85	1.18	1.36	1.64	1.80	1.94	69
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.65	0.18	0.27	0.39	0.53	0.81	1.21	1.92	69
30-89 Days Past Due Loans and Leases	0.65	0.14	0.24	0.37	0.61	0.89	1.10	1.40	69
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.03	4.14	10.59	24.37	33.42	46.03	73.77	82.82	69
Net ST Noncore Funding Dependence	20.41	-2.51	4.29	14.33	19.80	26.16	35.83	41.95	69
Net Loans and Leases/Total Assets	59.91	22.92	37.47	53.72	62.05	68.98	72.11	75.37	69
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.50	4.28	5.54	6.65	7.59	8.31	9.01	9.84	69
Equity Capital/Total Assets	8.40	4.94	6.28	7.19	8.46	9.22	10.69	11.32	69
Net Loans&Ls/Equity Capital (X)	7.27	3.95	4.78	5.88	6.85	8.74	9.78	9.90	69
Cash Dividends/Net Income	33.73	0.00	0.00	27.02	39.29	46.31	55.28	68.31	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	9.58	-0.42	4.38	7.03	9.94	11.60	14.68	16.21	69
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.36	0.00	0.00	0.00	0.00	6.22	16.73	18.82	69
Long-Term Debt/Equity Capital	15.04	0.00	0.00	0.00	9.09	24.73	54.23	71.98	69
Equity Investment in Subs/Equity Cap	110.89	94.19	97.18	103.75	110.79	115.84	121.76	149.49	69
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	127.91	-21.78	10.92	83.17	125.57	168.63	224.63	278.08	69

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.40	2.36	2.77	4.04	4.52	4.80	5.07	5.47	69
Less: Interest Expense	1.24	0.71	0.77	0.99	1.21	1.39	1.87	2.01	69
Equals: Net Interest Income (TE)	3.14	1.16	1.48	2.83	3.30	3.59	3.91	4.02	69
Plus: Non-Interest Income	2.17	0.50	0.82	1.34	1.93	2.82	4.30	5.23	69
Equals: Adj Operating Income (TE)	5.31	3.08	3.83	4.47	5.20	5.84	7.24	8.35	69
Less: Overhead Expense	3.20	1.36	1.99	2.57	3.05	3.69	4.91	5.74	69
Less: Provision for Loan and Lease Losses	0.21	-0.03	0.00	0.07	0.17	0.29	0.45	0.96	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	0.04	-0.19	-0.01	0.00	0.02	0.07	0.20	0.23	69
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	69
Equals: Pretax Net Oper Inc (TE)	1.96	0.13	0.72	1.53	2.06	2.37	2.88	3.15	69
Less: Applicable Income Taxes (TE)	0.68	0.10	0.27	0.53	0.68	0.85	1.01	1.10	69
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.01	0.04	0.06	69
Equals: Net Operating Income	1.26	0.01	0.48	1.02	1.30	1.51	1.85	2.04	69
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Income	1.29	0.20	0.52	1.04	1.33	1.53	1.85	2.05	69
Memo: Net Income (Last Four Qtrs)	1.29	0.15	0.53	1.11	1.31	1.56	1.84	1.90	67
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.01	83.36	84.47	88.13	90.31	92.15	93.39	93.79	69
Avg Int-Bearing Funds / Avg Assets	75.21	60.87	64.37	71.15	74.99	80.31	84.48	86.19	69
Int Income (TE) / Avg Earning Assets	4.90	2.58	3.57	4.57	4.99	5.33	5.67	6.00	69
Int Expense / Avg Earning Assets	1.38	0.78	0.84	1.14	1.35	1.60	2.01	2.10	69
Net Int Inc (TE) / Avg Earn Assets	3.49	1.31	1.71	3.17	3.63	4.04	4.27	4.43	69
YIELD OR COST:									
Total Loans and Leases (TE)	5.37	2.96	4.43	5.01	5.32	5.78	6.01	7.16	69
Interest-Bearing Bank Balances	1.56	0.01	0.38	0.79	1.19	2.02	3.32	5.53	69
Fed Funds Sold & Reverse Repos	1.16	0.71	0.80	0.94	1.03	1.29	1.69	2.26	69
Trading Assets	2.47	0.00	0.13	0.64	1.60	3.49	5.39	10.25	53
Total Earning Assets	4.83	2.56	3.49	4.56	4.93	5.19	5.66	5.83	69
Investment Securities (TE)	4.18	2.41	3.05	3.79	4.20	4.67	5.04	5.35	69
U.S. Treasury & Agency Sec (excl MBS)	3.34	1.33	1.81	2.42	3.32	4.32	4.89	5.79	68
Mortgage-Backed Securities	4.20	2.68	3.27	3.76	4.15	4.56	5.22	5.76	69
All Other Securities	7.17	3.17	3.58	4.72	6.40	7.89	15.26	19.76	69
Interest-Bearing Deposits	1.27	0.75	0.85	1.04	1.25	1.54	1.71	1.88	69
Time Deposits of \$100K or More	2.03	0.66	1.18	1.54	2.02	2.48	2.85	3.07	69
Time Deposits < \$100K	2.30	1.35	1.68	1.88	2.23	2.65	3.09	3.45	69
Other Domestic Deposits	0.72	0.30	0.41	0.55	0.68	0.87	1.10	1.24	68
Foreign Deposits	1.09	0.72	0.82	0.93	1.01	1.19	1.49	2.01	41
Fed Funds Purchased and Repos	1.23	0.66	0.77	0.89	1.02	1.43	2.20	2.87	69
Other Borrowed Funds & Trading Liab	2.71	1.02	1.27	1.77	2.64	3.49	4.03	4.85	69
All Interest-Bearing Funds	1.65	0.89	1.15	1.40	1.60	1.93	2.22	2.42	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	34.24	22.18	24.61	26.74	31.90	40.33	49.80	52.57	69
Avg Assets per Employee (\$000)	4491.66	1862.45	2696.76	3260.13	4009.47	5210.21	6795.55	11975.5	69
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	4.46	0.00	0.10	2.01	4.95	7.37	8.56	12.16	69
Overhead Exp / NII + Non-Int Income	60.89	38.77	48.27	53.42	59.18	66.89	77.27	88.60	69
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.20	1.36	1.99	2.57	3.05	3.69	4.91	5.74	69
Personnel Expense	1.66	0.64	0.94	1.34	1.64	1.87	2.34	2.95	69
Net Occupancy Expense	0.43	0.14	0.28	0.33	0.38	0.50	0.64	0.82	69
Other Operating Expenses	1.08	0.40	0.58	0.72	1.01	1.24	1.68	2.67	69
Overhead Less Non-Interest Income	0.96	-0.48	0.02	0.62	1.01	1.29	1.57	1.85	69
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	60.25	35.97	47.04	53.17	58.74	66.36	77.03	88.51	69
Personnel Expense	31.42	18.30	22.40	27.90	30.96	34.57	40.53	42.66	69
Net Occupancy Expense	8.13	4.66	5.36	6.55	7.75	9.31	11.93	14.65	69
Other Operating Expenses	20.12	12.01	13.43	15.96	18.66	21.79	29.48	38.28	69
Total Non-Interest Income	40.06	12.11	22.64	27.99	37.51	47.85	67.72	75.80	69
Fiduciary Activities Income	3.83	0.00	0.17	0.90	2.42	5.30	9.37	20.58	69
Serv Charges on Deposit Accts - Domestic	8.10	0.85	2.13	4.69	7.85	11.33	13.64	15.63	69
Trading Revenue	1.35	-0.04	0.00	0.00	0.57	1.63	5.51	8.92	69
Investment Banking Fees & Commissions	4.14	0.36	0.51	1.33	2.24	4.54	14.81	18.32	69
Venture Capital Revenue	0.11	-0.05	-0.01	0.00	0.00	0.10	0.66	1.00	69
Net Servicing Fees	1.15	-0.15	-0.00	0.01	0.38	2.00	4.23	5.77	69
Net Securitization Income	0.34	-0.00	0.00	0.00	0.00	0.06	2.64	4.01	69
Insurance Activities Revenue	1.72	0.00	0.04	0.31	0.95	2.96	5.44	6.99	69
Net Gain (Loss) - Sales Loans, OREO, Oth	1.95	-0.17	-0.03	0.32	1.37	2.76	5.25	10.93	69
Other Non-Interest Income	10.91	2.99	3.81	6.92	9.70	13.44	19.15	25.90	69
Overhead Less Non-Interest Income	19.37	-8.67	0.36	13.00	20.15	27.67	34.20	38.86	69
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	31.85	20.48	24.86	28.91	32.28	34.51	36.69	38.99	67
Appl Inc Tax+TE/Pretax NOI+TE	34.96	27.27	30.38	32.97	34.68	37.18	39.31	41.21	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.87	5.90	12.72	26.89	37.50	48.85	53.44	59.15	69
Commercial and Industrial Loans	11.11	0.67	2.78	7.32	11.06	15.07	18.07	20.72	69
Loans to Individuals	6.07	0.07	0.39	1.86	5.08	9.62	13.58	16.28	69
Loans to Depository Institutions	0.11	0.00	0.00	0.00	0.01	0.09	0.72	0.98	69
Agricultural Loans	0.22	0.00	0.00	0.00	0.10	0.41	0.77	1.24	69
Other Loans and Leases	3.83	0.08	0.93	1.58	2.65	5.53	9.06	13.75	69
Net Loans and Leases	59.91	22.92	37.47	53.72	62.05	68.98	72.11	75.37	69
Debt Securities Over 1 Year	19.26	5.77	7.54	13.24	18.21	25.97	31.27	33.21	69
Mutual Funds and Equity Securities	0.32	0.00	0.02	0.09	0.21	0.37	1.16	1.36	69
Subtotal	80.74	37.20	50.90	77.08	84.61	88.93	90.18	90.79	69
Interest-Bearing Bank Balances	0.73	0.00	0.00	0.01	0.09	0.64	2.44	8.43	69
Federal Funds Sold & Reverse Repos	2.01	0.00	0.00	0.02	0.73	2.97	8.70	13.13	69
Debt Securities 1 Year or Less	1.46	0.00	0.01	0.17	0.97	2.03	4.32	6.74	69
Trading Assets	1.37	0.00	0.00	0.00	0.21	1.78	4.18	14.85	69
Total Earning Assets	88.36	80.40	83.70	86.08	88.80	90.45	91.43	92.06	69
Non-Int Cash and Due From Dep Inst	2.70	0.57	1.08	1.99	2.58	3.35	4.23	4.91	69
Acceptances	0.02	0.00	0.00	0.00	0.01	0.03	0.11	0.15	69
Other Real Estate Owned	0.05	0.00	0.00	0.01	0.05	0.08	0.13	0.20	69
All Other Assets	8.85	4.70	5.53	6.72	7.95	10.69	13.32	14.90	69
MEMORANDA:									
Short-Term Investments	4.72	0.12	0.26	1.10	2.44	7.14	14.47	21.75	69
U. S. Treasury Securities	0.66	0.00	0.00	0.06	0.15	0.51	2.66	5.14	69
U. S. Agency Securities (excl MBS)	3.91	0.00	0.02	0.24	2.00	5.52	13.51	17.11	69
Municipal Securities	0.80	0.00	0.01	0.14	0.50	1.23	2.43	3.03	69
Mortgage-Backed Securities	12.60	0.57	1.78	5.56	12.37	18.83	23.66	25.78	69
Asset-Backed Securities	0.35	0.00	0.00	0.00	0.01	0.23	1.55	3.46	69
Other Debt Securities	0.71	0.00	0.00	0.04	0.29	0.91	2.67	5.21	69
RE Loans Secured by 1-4 Family	18.45	0.88	3.72	12.02	17.69	23.90	36.15	42.40	69
Revolving	4.78	0.00	0.06	1.86	3.96	6.85	10.62	11.92	69
Closed-End, Sec by First Liens	12.11	0.78	2.26	6.80	11.10	16.61	27.05	29.81	69
Closed-End, Sec by Junior Liens	1.18	0.00	0.07	0.38	1.01	1.51	3.04	4.11	69
Commercial Real Estate Loans	15.44	0.71	2.34	6.60	14.66	22.67	29.77	38.42	69
Construction and Land Dev	4.10	0.00	0.12	1.72	3.41	6.07	9.58	10.31	69
Multifamily	1.25	0.00	0.09	0.39	0.92	1.42	3.68	4.84	69
Nonfarm Nonresidential	9.46	0.35	1.75	4.35	8.71	13.43	20.24	21.45	69
RE Loans Secured by Farmland	0.22	0.00	0.00	0.00	0.07	0.32	0.95	1.20	69
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	59.64	19.68	35.63	47.91	59.77	72.10	77.97	82.03	69
RE Loans Secured by 1-4 Family	30.29	2.87	9.57	21.17	29.38	37.41	52.35	56.45	69
Revolving	7.62	0.00	0.09	3.18	7.84	10.85	14.29	15.88	69
Closed-End	22.27	2.33	5.28	12.56	21.13	30.07	41.25	44.51	69
Commercial Real Estate Loans	24.61	2.08	5.16	11.79	23.05	34.58	44.68	54.20	69
Construction and Land Dev	6.53	0.00	0.33	2.98	5.76	9.38	15.14	15.70	69
Multifamily	1.98	0.01	0.19	0.79	1.48	2.47	5.25	7.92	69
Nonfarm Nonresidential	15.21	1.07	4.28	8.02	14.15	21.60	29.29	31.64	69
RE Loans Secured by Farmland	0.32	0.00	0.00	0.00	0.13	0.45	1.36	1.71	69
Loans to Depository Institutions	0.32	0.00	0.00	0.00	0.02	0.19	1.51	5.19	69
Commercial and Industrial Loans	18.62	2.66	6.96	13.88	18.51	22.49	30.83	34.62	69
Loans to Individuals	10.15	0.19	1.16	3.28	8.29	15.91	24.19	27.53	69
Credit Card Loans	1.01	0.00	0.00	0.00	0.02	1.24	5.01	8.04	69
Agricultural Loans	0.35	0.00	0.00	0.01	0.16	0.69	1.12	1.99	69
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.24	69
Other Loans and Leases	7.67	0.12	1.37	2.33	4.51	9.60	18.36	40.02	69

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	4.72	0.12	0.26	1.10	2.44	7.14	14.47	21.75	69
Liquid Assets	25.51	10.32	13.03	17.17	23.85	30.29	43.44	56.68	69
Investment Securities	21.54	7.87	8.61	15.40	21.00	26.68	33.42	36.77	69
Net Loans and Leases	59.91	22.92	37.47	53.72	62.05	68.98	72.11	75.37	69
Net Lns, Ls & Stdbly Ltrs of Credit	63.34	26.60	40.64	56.58	65.08	71.69	76.43	81.45	69
Core Deposits	50.03	2.98	13.03	40.25	51.80	62.51	68.29	75.94	69
Noncore Funding	34.28	10.94	15.26	25.47	31.58	41.77	60.31	71.49	69
Time Deposits of \$100K or More	7.45	1.14	2.87	3.91	6.00	9.34	16.72	18.22	69
Foreign Deposits	2.91	0.00	0.00	0.00	0.80	5.02	9.70	20.33	69
Fed Funds Purchased and Repos	8.59	0.25	1.26	3.71	6.47	13.01	18.98	26.68	69
Net Fed Funds Purchased (Sold)	5.88	-3.13	-1.83	1.63	4.25	9.52	15.22	20.57	69
Commercial Paper	0.43	0.00	0.00	0.00	0.00	0.58	2.33	2.81	69
Oth Borrowings W/Rem Mat 1 Yr or Less	4.03	0.02	0.31	1.12	2.97	5.53	10.09	11.89	69
Earning Assets Repr in 1 Year	40.81	10.30	22.48	32.40	40.47	50.43	58.77	61.85	69
Int-Bearing Liab Repr in 1 Year	14.47	3.20	6.78	9.69	12.50	18.13	25.15	31.93	69
Long-Term Debt Repr in 1 Year	2.27	0.00	0.00	0.00	1.35	4.21	7.62	9.37	69
Net Assets Repriceable in 1 Year	22.53	-5.02	2.09	11.13	23.86	33.27	39.88	43.45	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.03	4.14	10.59	24.37	33.42	46.03	73.77	82.82	69
Net ST Noncore Funding Dependence	20.41	-2.51	4.29	14.33	19.80	26.16	35.83	41.95	69
Short-Term Inv/ST Noncore Funding	23.27	0.69	1.30	5.39	10.87	35.99	72.90	97.14	69
Liq Asts-ST Noncore Fndg/Nonliq Asts	5.37	-22.19	-11.73	-4.94	3.29	12.14	25.54	52.88	69
Net Loans and Leases/Total Deposits	97.64	46.79	68.44	80.84	96.65	108.65	124.80	159.93	69
Net Loans and Leases/Core Deposits	138.61	76.13	84.34	102.04	120.12	144.70	218.73	448.13	69
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.46	-8.34	-3.63	-0.42	0.00	0.04	0.24	0.37	49
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.38	-9.67	-6.54	-4.54	-2.53	-0.44	1.55	2.39	69
Struct Notes Appr(Depr)/Eq Cap	-0.18	-1.63	-1.31	-0.26	-0.05	-0.00	0.00	0.00	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.62	0.00	0.00	0.00	0.57	6.02	41.49	51.50	69
Available-For-Sale Securities	93.37	39.65	53.83	92.97	99.29	100.00	100.00	100.00	69
U.S. Treasury Securities	3.29	0.00	0.02	0.37	0.83	4.29	12.83	25.24	69
U.S. Agency Securities (excl MBS)	17.00	0.00	0.13	1.32	9.43	24.71	53.11	75.00	69
Municipal Securities	3.72	0.01	0.09	0.60	2.68	5.86	11.03	13.12	69
Mortgage-Backed Securities	59.75	4.00	9.16	31.14	70.02	85.19	92.40	94.29	69
Asset-Backed Securities	2.04	0.00	0.00	0.00	0.03	2.02	11.62	20.26	69
Other Debt Securities	4.42	0.01	0.03	0.21	1.50	5.03	11.38	50.51	69
Mutual Funds and Equity Securities	1.70	0.01	0.09	0.51	1.20	2.09	5.40	6.47	69
Debt Securities 1 Year or Less	7.19	0.04	0.12	1.24	4.60	10.58	19.40	36.83	69
Debt Securities 1 To 5 Years	23.74	0.51	1.04	3.03	19.92	41.15	52.64	60.13	69
Debt Securities Over 5 Years	65.24	11.48	23.98	44.32	67.53	88.57	96.58	97.81	69
Pledged Securities	57.17	6.01	17.66	35.76	56.89	79.48	88.09	90.64	69
Structured Notes, Fair Value	0.59	0.00	0.00	0.00	0.00	0.01	3.66	7.56	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	-0.03	0.00	0.07	0.17	0.29	0.45	0.96	69
Provision for Ln&Ls Losses/Avg Lns&Ls	0.36	-0.09	0.00	0.14	0.28	0.49	0.73	1.54	69
Provision for Ln&Ls Losses/Net Losses	111.30	-57.75	30.37	82.00	103.76	148.05	200.29	262.98	67
Ln&Ls Allowance/Total Loans & Leases	1.37	0.66	0.85	1.18	1.36	1.64	1.80	1.94	69
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.04	1.11	1.77	3.12	4.55	7.99	14.76	25.05	64
ALLL/Nonaccrual Assets	296.45	74.88	140.24	197.62	269.37	378.96	474.82	696.61	69
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	220.35	79.13	104.57	150.59	203.11	271.52	363.74	404.34	68
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.02	0.07	0.24	0.37	0.61	0.95	1.87	69
Recoveries/Avg Loans and Leases	0.13	0.00	0.03	0.06	0.09	0.19	0.26	0.36	69
Net Losses/Avg Loans and Leases	0.35	-0.00	0.02	0.13	0.26	0.46	0.74	1.66	69
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	69
Recoveries/Prior Year-End Losses	11.03	2.98	5.59	8.41	10.31	13.63	17.26	21.11	65
Earnings Coverage of Net Losses (X)	15.49	-19.10	1.58	5.82	10.00	17.60	43.28	96.05	67
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.08	-0.00	-0.00	0.01	0.05	0.13	0.23	0.35	68
RE Loans Secured By 1-4 Family	0.10	-0.01	0.00	0.00	0.09	0.15	0.32	0.42	67
Revolving	0.10	-0.01	-0.00	0.00	0.07	0.18	0.27	0.35	65
Closed-End	0.10	-0.02	-0.00	0.00	0.06	0.15	0.43	0.56	67
Commercial Real Estate Loans	0.04	-0.02	-0.01	-0.00	0.02	0.08	0.18	0.26	67
Construction and Land Dev	0.02	-0.03	-0.01	0.00	0.00	0.03	0.14	0.23	65
Multifamily	0.01	-0.03	-0.00	0.00	0.00	0.00	0.07	0.27	66
Nonfarm Nonresidential	0.06	-0.03	-0.01	-0.00	0.00	0.08	0.23	0.39	67
RE Loans Secured by Farmland	0.05	-0.15	-0.02	0.00	0.00	0.00	0.17	0.87	55
Commercial and Industrial Loans	0.45	-0.20	-0.01	0.10	0.35	0.67	1.02	1.75	69
Loans to Depository Institutions	0.00	-0.59	-0.00	0.00	0.00	0.00	0.00	0.26	47
Loans to Individuals	1.56	0.24	0.34	0.64	1.22	2.20	3.60	5.49	63
Credit Card Loans	4.16	-8.82	-0.67	1.47	3.42	5.45	10.04	21.61	49
Agricultural Loans	0.16	-0.26	-0.04	0.00	0.00	0.09	0.97	2.51	60
Loans to Foreign Governments & Inst	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.00	22
Other Loans and Leases	0.25	-0.06	-0.01	0.00	0.09	0.40	0.92	1.34	68

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

30-89 Days PD Loans and Leases	0.65	0.14	0.24	0.37	0.61	0.89	1.10	1.40	69
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.03	0.11	0.19	0.36	0.58	69
Nonaccrual Loans and Leases	0.56	0.15	0.20	0.32	0.46	0.75	1.12	1.54	69
90+ Days PD and Nonaccrual Loans and Leases	0.73	0.20	0.30	0.44	0.62	0.91	1.29	2.01	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	0.02	0.04	69
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.66	0.14	0.24	0.37	0.63	0.90	1.10	1.40	69
90+ Days Past Due Assets	0.15	0.00	0.00	0.03	0.11	0.20	0.37	0.58	69
Nonaccrual Assets	0.58	0.15	0.20	0.32	0.47	0.75	1.13	1.70	69
30+ Days PD & Nonaccrual Assets	1.41	0.38	0.60	0.89	1.26	1.92	2.37	2.77	69
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.43	0.07	0.17	0.28	0.37	0.60	0.83	0.89	69
90+ PD & Nonaccrual Assets + OREO	0.50	0.07	0.18	0.31	0.43	0.66	0.94	1.13	69
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.38	0.09	0.15	0.25	0.32	0.49	0.65	0.86	69
Allowance for Loan & Lease Losses	47.97	16.84	24.45	31.94	41.38	58.80	80.29	142.47	69
Equity Cap + ALLL	4.49	1.03	1.90	2.71	3.70	5.56	8.11	16.66	69
Tier 1 Cap + ALLL	4.82	0.76	1.67	2.96	4.18	6.05	9.27	13.38	69
Loans & Leases + RE Acquired	0.66	0.22	0.30	0.41	0.53	0.81	1.21	2.02	69

PEER GROUP 1

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.60	0.12	0.18	0.31	0.51	0.86	1.25	1.58	68
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.08	0.17	0.34	0.53	68
- Nonaccrual	0.49	0.05	0.13	0.24	0.38	0.73	1.14	1.46	68
Coml & Indl - 30-89 Days PD	0.56	0.00	0.07	0.25	0.50	0.77	1.09	1.46	69
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.06	0.13	0.21	0.40	69
- Nonaccrual	1.06	0.05	0.22	0.58	0.89	1.41	2.25	3.14	69
Individuals - 30-89 Days PD	1.39	0.27	0.60	0.83	1.37	1.79	2.35	3.32	69
- 90+ Days Past Due	0.32	0.00	0.00	0.06	0.20	0.47	1.05	1.59	69
- Nonaccrual	0.24	0.00	0.00	0.03	0.13	0.36	0.71	1.10	69
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	47
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.35	1.33	47
Agricultural - 30-89 Days PD	0.32	0.00	0.00	0.00	0.15	0.62	0.97	1.66	60
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.31	0.42	60
- Nonaccrual	0.86	0.00	0.00	0.00	0.31	1.30	3.64	5.13	60
Foreign Govts- 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.42	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.62	0.00	0.00	0.00	0.00	0.00	2.85	8.92	22
Other Lns&Ls - 30-89 Days PD	0.51	0.00	0.01	0.12	0.35	0.71	1.46	2.26	68
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.31	68
- Nonaccrual	0.30	0.00	0.00	0.02	0.18	0.56	0.86	1.89	68
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.72	0.12	0.15	0.32	0.62	0.94	1.57	1.97	67
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.09	0.25	0.52	0.82	67
- Nonaccrual	0.38	0.00	0.05	0.16	0.28	0.53	1.00	1.29	67
Revolving - 30-89 Days PD	0.32	0.01	0.05	0.12	0.24	0.41	0.75	1.77	65
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.02	0.10	0.13	0.19	65
- Nonaccrual	0.12	0.00	0.00	0.01	0.06	0.15	0.40	1.22	65
Closed-End - 30-89 Days PD	0.92	0.12	0.17	0.36	0.83	1.42	2.25	2.66	67
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.09	0.39	0.77	1.12	67
- Nonaccrual	0.49	0.00	0.07	0.22	0.38	0.71	1.17	1.65	67
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.01	0.04	0.13	0.26	0.35	67
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.13	67
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.07	0.16	0.19	67
Commercial RE - 30-89 Days PD	0.48	0.01	0.07	0.18	0.35	0.69	1.25	1.50	67
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.15	0.25	67
- Nonaccrual	0.56	0.03	0.10	0.26	0.48	0.75	1.14	1.66	67
Const & Dev - 30-89 Days PD	0.59	0.00	0.00	0.13	0.42	0.83	1.90	2.52	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.07	0.26	0.40	0.40	65
- Nonaccrual	0.33	0.00	0.00	0.05	0.21	0.53	0.94	1.59	65
Multifamily - 30-89 Days PD	0.29	0.00	0.00	0.00	0.11	0.36	1.43	2.04	66
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.22	66
- Nonaccrual	0.28	0.00	0.00	0.00	0.10	0.31	1.11	1.89	66
Nonfarm Nres- 30-89 Days PD	0.41	0.00	0.03	0.16	0.31	0.56	1.12	1.41	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.06	0.12	0.28	67
- Nonaccrual	0.65	0.05	0.13	0.34	0.56	0.87	1.14	2.06	67
Farmland - 30-89 Days PD	0.28	0.00	0.00	0.00	0.15	0.58	0.85	0.92	55
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.12	0.58	0.84	55
- Nonaccrual	1.15	0.00	0.00	0.00	0.96	1.76	3.54	4.67	55
Credit Card - 30-89 Days PD	1.81	0.00	0.00	1.05	1.50	2.24	5.35	6.75	49
- 90+ Days Past Due	1.00	0.00	0.00	0.13	0.91	1.72	2.46	3.46	49
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.04	0.57	1.14	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.50	4.28	5.54	6.65	7.59	8.31	9.01	9.84	69
Tier 1 RBC Ratio	9.91	6.06	7.78	8.30	9.42	11.07	12.58	14.42	69
Total Risk-Based Capital Ratio	12.81	9.66	10.90	11.46	12.66	13.87	15.52	16.32	69
Tangible Tier 1 Leverage Ratio	7.16	3.80	4.91	6.33	7.16	8.11	8.70	9.75	69
Tangible Common Eq Cap/Tan Assets	5.70	1.54	3.37	4.61	5.88	6.78	7.37	8.23	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	28.16	5.73	11.60	20.13	26.91	36.80	42.97	59.65	69
Standby Letters of Credit	3.29	0.16	0.34	1.25	2.35	5.47	7.60	10.39	69
Commercial & Similar Letters of Credit	0.15	0.00	0.00	0.02	0.09	0.21	0.52	0.64	69
Securities Lent	4.70	0.00	0.00	0.00	0.00	0.00	12.14	129.70	69
Credit Derivatives (BHC as Guarantor)	0.33	0.00	0.00	0.00	0.00	0.00	0.66	8.76	69
Credit Derivatives (BHC as Beneficiary)	0.70	0.00	0.00	0.00	0.00	0.14	3.68	9.13	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	77.56	0.25	0.84	7.10	21.15	65.90	365.89	646.82	69
Interest Rate Contracts	59.81	0.25	0.84	5.72	17.33	50.98	167.12	588.72	69
Interest Rate Futures & Forward Contr	12.14	0.00	0.00	0.05	0.99	12.56	61.61	103.26	69
Written Options Contr (Int Rate)	7.75	0.00	0.00	0.00	0.68	6.97	22.13	104.98	69
Purchased Options Contr (Int Rate)	6.27	0.00	0.00	0.00	0.26	2.99	22.24	99.56	69
Interest Rate Swaps	30.61	0.00	0.24	3.26	11.58	24.74	99.17	257.94	69
Foreign Exchange Contracts	10.56	0.00	0.00	0.00	0.07	4.44	65.43	158.12	69
Futures & Forward Foreign Exch Contr	6.84	0.00	0.00	0.00	0.05	2.55	54.84	98.57	69
Written Options Contr (Foreign Exch)	0.77	0.00	0.00	0.00	0.00	0.05	3.95	13.71	69
Purchased Options Contr (Foreign Exch)	0.80	0.00	0.00	0.00	0.00	0.05	4.13	13.52	69
Foreign Exchange Rate Swaps	1.25	0.00	0.00	0.00	0.00	0.02	6.21	21.67	69
Equity, Commodity, & Other Deriv Contr	1.62	0.00	0.00	0.00	0.00	0.30	12.82	19.54	69
Commodity & Other Fut & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.30	1.85	69
Written Options Contr (Comm & Other)	0.37	0.00	0.00	0.00	0.00	0.00	1.54	6.39	69
Purchased Options Contr (Comm & Oth)	0.47	0.00	0.00	0.00	0.00	0.00	2.83	7.54	69
Commodity & Other Swaps	0.38	0.00	0.00	0.00	0.00	0.03	2.21	5.53	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	55.95	13.25	21.96	30.37	43.92	68.80	120.92	192.65	69

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.42	29.16	76.64	87.40	95.72	99.99	100.00	100.00	68
Foreign Exchange Contracts	4.72	0.00	0.00	0.00	0.90	9.08	18.61	23.40	68
Equity, Comm, & Other Contracts	0.82	0.00	0.00	0.00	0.00	0.36	3.01	12.02	68
Futures and Forwards	20.79	0.00	0.00	4.36	15.86	32.28	59.96	72.35	68
Written Options	7.89	0.00	0.00	1.02	5.87	12.46	27.64	37.61	68
Exchange-Traded	0.51	0.00	0.00	0.00	0.00	0.00	2.47	8.29	68
Over-The-Counter	6.78	0.00	0.00	0.67	4.29	10.59	25.38	37.61	68
Purchased Options	4.93	0.00	0.00	0.00	1.78	8.72	15.90	20.26	68
Exchange-Traded	0.82	0.00	0.00	0.00	0.00	0.07	4.05	10.19	68
Over-The-Counter	3.48	0.00	0.00	0.00	1.41	6.17	12.30	15.41	68
Swaps	59.11	1.18	11.11	34.36	66.14	80.53	95.96	100.00	68
Held for Trading	38.34	0.00	0.00	0.00	26.36	76.22	98.72	99.71	68
Interest Rate Contracts	28.12	0.00	0.00	0.00	17.45	61.48	83.21	87.42	68
Foreign Exchange Contracts	4.12	0.00	0.00	0.00	0.04	8.29	17.79	23.40	68
Equity, Comm, & Other Contracts	0.48	0.00	0.00	0.00	0.00	0.00	2.35	7.25	68
Non-Traded	61.65	0.20	1.15	23.54	66.00	100.00	100.00	100.00	68
Interest Rate Contracts	60.68	0.18	0.74	23.54	65.84	97.74	100.00	100.00	68
Foreign Exchange Contracts	0.29	0.00	0.00	0.00	0.00	0.12	2.19	3.40	68
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.25	68
Deriv Contr (Excl Fut & FX LE 14 Days)	82.83	39.49	48.65	70.06	83.85	97.25	100.00	100.00	68
One Year or Less	25.11	0.00	1.01	12.94	21.15	34.83	50.38	66.72	68
Over 1 Year to 5 Years	26.80	0.00	0.99	11.99	27.58	41.46	57.07	64.56	68
Over 5 Years	23.81	0.00	0.47	7.35	18.54	35.15	54.76	73.00	68
Gross Negative Fair Value (Abs Val)	1.11	0.12	0.30	0.49	0.95	1.39	2.35	4.36	68
Gross Positive Fair Value	0.96	0.09	0.22	0.51	0.97	1.35	1.67	2.35	68
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.11	0.00	0.00	0.00	0.02	0.10	0.58	1.03	69
Gross Positive Fair Value (X)	0.12	0.00	0.00	0.00	0.02	0.10	0.65	1.11	69
Held for Trading (X)	0.09	0.00	0.00	0.00	0.00	0.03	0.58	1.02	69
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.08	69
Current Credit Exposure (X)	0.06	0.00	0.00	0.00	0.02	0.08	0.27	0.45	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	0.71	0.00	0.00	0.04	0.19	1.01	3.09	3.94	69
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	2.67	-1.10	-0.34	0.00	0.00	4.61	11.86	18.85	67
Decr (Incr) in Int Expense/Net Income	3.38	-11.09	-7.53	-0.64	0.55	6.15	15.88	25.65	67
Net Incr (Decr) Nonint Alloc/Net Income	0.26	-3.40	-2.02	-0.04	0.00	0.07	3.56	6.19	67
Incr (Decr) in Net Income/Net Income	7.06	-11.87	-4.70	-0.43	3.63	14.53	24.70	33.77	67

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.07	0.00	0.00	0.00	0.01	0.08	0.17	1.06	69
Ins Under Assets(P/C)/Tot Ins Und Ast	33.47	0.00	0.00	0.00	15.64	56.79	100.00	100.00	39
Ins Under Assets(L/H)/Tot Ins Und Ast	66.52	0.00	0.00	37.12	83.50	100.00	100.00	100.00	39
Sep Acct Assets(L/H)/Total Life Ast	0.92	0.00	0.00	0.00	0.00	0.00	0.00	10.39	33
Ins Activities Revenue/Adj Oper Inc	1.72	0.00	0.04	0.31	0.95	2.96	5.44	6.99	69
Premium Inc/Ins Activities Revenue	15.07	0.00	0.00	0.00	1.65	26.25	59.91	85.93	66
Credit Rel Prem Inc/Tot Prem Inc	71.86	0.00	0.00	34.73	100.00	100.00	100.00	100.00	37
Other Prem Inc/Total Prem Inc	28.13	0.00	0.00	0.00	0.00	58.25	100.00	100.00	37
Ins Under Net Income/Consol Net Income	0.64	-0.00	0.00	0.00	0.00	0.39	3.78	8.84	69
Ins Net Inc (P/C)/Equity (P/C)	17.47	-2.26	1.55	8.49	16.94	25.91	31.89	33.60	24
Ins Net Inc (L/H)/Equity (L/H)	8.59	-2.58	-0.96	1.15	5.03	9.68	19.71	39.74	33
Insur Ben, Losses, Exp/Insur Premiums	102.52	0.00	2.72	23.30	72.32	147.32	271.78	296.97	37
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.38	0.00	0.00	0.00	0.00	0.06	6.74	12.35	25
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.64	0.00	0.00	0.00	0.00	0.14	1.88	6.41	33
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.13	69
CSV Life Insurance/Tier 1 Cap + ALLL	7.77	0.00	0.00	0.00	0.00	17.30	27.46	29.95	68
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	1.39	0.00	0.00	0.00	0.00	0.45	11.26	15.12	69
FOREIGN ACTIVITIES									

Yield: Foreign Loans	2.43	0.00	0.00	0.00	0.00	3.31	8.98	21.84	50
Cost: Interest-Bearing Deposits	1.09	0.72	0.82	0.93	1.01	1.19	1.49	2.01	41
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	39.54	0.15	0.15	0.15	0.16	0.32	94.66	126.10	4
Commercial and Industrial Loans	2.77	0.14	0.14	0.45	0.71	2.34	3.29	9.81	10
Foreign Governments and Inst	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.00	22
Leases	0.36	0.03	0.03	0.03	0.03	0.36	0.56	0.62	2
GROWTH RATES:									
Net Loans and Leases	2.22	-100.00	-71.00	-28.20	1.67	34.85	91.94	159.38	48
Total Selected Assets	18.87	-81.70	-48.48	-12.39	11.01	35.78	120.33	187.55	61
Deposits	232.65	-13.24	-8.78	9.88	33.03	150.83	471.04	1965.95	38

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	15.34	5.32	7.14	12.24	14.91	18.88	22.34	24.66	69
Bank Net Inc/Avg Eq Inv in Banks	15.28	0.36	8.54	12.08	15.03	19.35	22.64	26.10	59
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.88	-11.42	-5.05	1.16	6.61	13.89	20.59	36.65	65
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.23	-20.70	0.00	5.74	11.64	17.62	19.22	19.40	27
Bank Net Income/Parent Net Income	72.64	0.00	0.00	55.53	96.10	102.67	105.71	109.27	67
Nonbank Net Income/Parent Net Income	5.68	0.00	0.00	0.30	2.68	7.96	21.20	25.42	58
Sub BHCs Net Inc/Parent Net Income	62.31	0.14	0.65	15.74	73.05	100.44	117.31	125.61	24
LEVERAGE:									
Total Liabilities/Equity	39.16	0.47	5.25	17.64	29.85	49.27	101.35	134.13	69
Total Debt/Equity Capital	19.73	0.00	0.00	1.58	15.05	32.08	57.16	101.42	69
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.35	0.00	0.00	10.41	21.50	35.60	85.72	115.80	69
Tot Debt+Lns Guaranteed for Affl/Equity	24.92	0.00	0.00	5.17	18.18	33.78	79.68	142.02	69
Total Debt/Eq Cap - Exc Over Fair Value	23.26	0.00	0.00	1.59	15.12	33.33	82.38	149.44	69
Long-Term Debt/Equity Capital	15.04	0.00	0.00	0.00	9.09	24.73	54.23	71.98	69
Short-Term Debt/Equity Capital	3.36	0.00	0.00	0.00	0.00	6.22	16.73	18.82	69
Current Portion of LT Debt/Equity	0.32	0.00	0.00	0.00	0.00	0.00	2.30	3.02	69
Exc Cost Over Fair Value/Equity Cap	2.51	0.00	0.00	0.00	0.00	1.33	14.61	29.24	69
Long-Term Debt/Consolidated LT Debt	17.80	0.00	0.00	0.00	8.93	31.70	69.38	77.63	69
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	110.89	94.19	97.18	103.75	110.79	115.84	121.76	149.49	69
Total Investment in Subs/Equity	123.18	97.73	99.55	107.79	116.09	133.90	171.31	196.38	69
Equity Inv in Subs/Cons Eq Cap+Min Int	100.35	79.93	88.25	95.73	99.18	105.43	113.20	119.84	69
Total Inv in Subs/Cons Eq Cap+Min Int	110.51	85.78	92.83	98.47	105.28	114.58	150.70	174.65	69
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.84	-0.47	-0.16	0.20	0.65	1.08	1.97	4.33	67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.66	0.24	0.41	0.86	1.24	2.03	4.04	5.77	52
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	131.45	19.42	41.19	88.52	118.75	176.35	231.89	271.41	69
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	127.91	-21.78	10.92	83.17	125.57	168.63	224.63	278.08	69
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.18	-4.55	30.43	73.16	103.33	130.07	172.73	235.01	69
Pretax Oper Inc + Int Exp/Int Expense	3577.31	-394.36	-69.93	477.31	1297.32	4169.37	12377.4	19017.5	58
Div + Int From Subs/Int Exp + Div	137.30	1.15	5.49	74.12	119.30	196.52	283.42	378.11	66
Fees+Other Inc From Subs/Sal + Oth Exp	19.31	0.00	0.00	0.00	0.00	37.50	81.61	94.37	69
Net Inc/Curr Port of LT Debt+Pfd Div(X)	151.34	1.26	1.56	2.85	5.31	61.70	660.54	1606.54	25
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.40	-21.42	-11.40	-3.91	0.41	4.57	9.98	15.59	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	0.08	21
Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	21
Total	0.09	0.00	0.00	0.00	0.00	0.00	0.08	1.57	21
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	0.92	0.00	0.00	0.00	0.00	0.00	6.29	13.09	69
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Total	1.46	0.00	0.00	0.00	0.00	0.00	9.84	25.39	69
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.84	0.00	0.02	0.28	1.37	9.28	25.27	53.30	69
Combined Thrift Assets	0.07	0.00	0.00	0.00	0.00	0.00	0.00	2.41	69
Combined Foreign Nonbank Sub Assets	0.11	0.00	0.00	0.00	0.00	0.02	0.72	1.88	69

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.95	0.00	23.74	38.23	69.37	99.96	146.96	181.35	59
Dividends Paid/Net Income	33.73	0.00	0.00	27.02	39.29	46.31	55.28	68.31	67
Net Income - Dividends/Avg Equity	9.58	-0.42	4.38	7.03	9.94	11.61	14.68	16.21	69
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	104.89	0.00	0.00	0.00	102.17	157.90	255.79	376.39	60
Dividends From Nonbank Subs	4.76	0.00	0.00	0.00	0.11	4.47	26.99	49.20	60
Dividends From Subsidiary BHCs	15.26	0.00	0.00	0.00	0.00	0.00	116.89	160.34	60
Dividends From All Subsidiaries	153.00	0.00	27.55	96.65	128.50	213.55	307.38	376.39	60
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	47.01	0.00	0.00	22.89	48.80	73.38	97.64	116.88	57
Interest Income From Bank Subs	1.70	0.00	0.00	0.06	0.39	1.62	6.32	14.16	57
Mgt & Service Fees From Bank Subs	5.73	0.00	0.00	0.00	0.00	3.89	22.02	50.90	57
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.36	57
Operating Income From Bank Subs	63.45	0.05	0.89	32.43	58.38	90.14	130.15	144.76	57
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	41.30	0.00	0.00	0.00	13.40	72.94	147.33	203.32	52
Interest Income From Nonbank Subs	20.48	0.00	0.00	0.00	2.26	9.14	37.49	274.71	52
Mgt & Serv Fees From Nonbank Subs	2.48	0.00	0.00	0.00	0.00	0.31	11.96	31.94	52
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	52
Operating Inc From Nonbank Subs	81.16	0.00	0.00	4.21	43.82	113.07	229.84	545.47	52
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	41.06	0.00	0.00	0.00	35.90	79.05	95.42	99.96	24
Interest Inc From Subsidiary BHCs	2.59	0.00	0.00	0.00	0.00	1.26	11.85	21.20	24
Mgt & Serv Fees From Sub BHCs	1.40	0.00	0.00	0.00	0.00	0.00	2.01	23.62	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	59.33	0.00	0.00	23.52	54.61	89.05	118.00	194.75	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.71	0.00	0.00	0.00	70.57	91.77	97.12	99.11	69
Interest Income From Bank Subs	2.97	0.00	0.00	0.02	0.61	3.07	13.65	29.41	69
Mgt & Serv Fees From Bank Subs	4.18	0.00	0.00	0.00	0.00	7.08	22.25	35.17	69
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.28	69
Operating Income From Bank Subs	64.75	0.00	0.00	22.16	87.04	96.07	99.16	99.83	69
Dividends From Nonbank Subs	3.05	0.00	0.00	0.00	0.00	5.19	14.98	23.17	69
Interest Income From Nonbank Subs	0.94	0.00	0.00	0.00	0.07	1.22	3.93	8.36	69
Mgt & Serv Fees From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.90	1.80	69
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating Inc From Nonbank Subs	5.03	0.00	0.00	0.06	0.76	8.80	20.82	33.22	69
Dividends From Subsidiary BHCs	9.85	0.00	0.00	0.00	0.00	0.00	63.23	88.87	69
Interest Inc From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.37	3.25	69
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	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	10.98	0.00	0.00	0.00	0.00	2.42	74.59	90.87	69
Loans and Adv From Subs/ST Debt	377.44	0.00	0.00	23.62	109.69	258.38	991.90	2934.66	31
Loans and Adv From Subs/Total Debt	136.47	0.00	0.00	3.13	49.08	136.77	247.63	1125.42	55

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1379552	131,361,819	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	48,314,942	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	15,524,950	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,670,845	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	40,271,880	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,039,764,440	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	97,575,127	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	299,303,000	BANK ONE CORPORATION	CHICAGO, IL	
1249196	29,309,081	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	97,348,285	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	14,019,000	BOK FINANCIAL CORPORATION	TULSA, OK	
1923946	42,596,515	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	37,566,814	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,396,568,000	CITIGROUP INC.	NEW YORK, NY	
1132449	82,271,178	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	13,477,739	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	17,624,595	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	54,925,431	COMERICA INCORPORATED	DETROIT, MI	
1117679	26,751,901	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,487,173	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	27,982,766	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	11,860,258	FBOP CORPORATION	OAK PARK, IL	
1070345	95,613,539	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	14,465,082	FIRST BANCORP	SAN JUAN, PR	
1075612	12,830,029	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	27,291,078	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	Name change from FIRST TENNESSEE NATIONAL CORPORATION
1020902	12,172,721	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,378,555	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	10,556,421	FULTON FINANCIAL CORPORATION	LANCASTER, PA	Moved from Peer 2
2081124	25,954,758	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1245415	40,938,564	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
1078921	21,311,057	HIBERNIA CORPORATION	NEW ORLEANS, LA	
3232316	298,818,386	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	31,485,745	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	817,763,000	J.P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	85,794,644	KEYCORP	CLEVELAND, OH	
1037003	52,093,709	M&T BANK CORPORATION	BUFFALO, NY	
1199497	37,136,806	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	35,246,966	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	14,130,145	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	116,969,803	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	24,012,849	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	24,180,468	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	26,471,859	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	43,279,333	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	10,685,411	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	73,141,914	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	39,556,000	POPULAR, INC.	SAN JUAN, PR	
1070617	16,731,488	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	
1826056	21,631,019	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
1078332	49,922,137	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	

BHCPR Reporters for Quarter Ending 06/30/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2004 and Other Notes
1071203	12,243,712	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	11,476,579	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1079441	53,031,918	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	
1111435	94,139,945	STATE STREET CORPORATION	BOSTON, MA	
1131787	128,135,048	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	23,567,682	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	316,458,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,063,707	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1119794	190,230,000	U. S. BANCORP	MINNEAPOLIS, MN	
1094369	32,208,008	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	46,352,487	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	26,551,076	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	10,484,538	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	13,086,850	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	418,441,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,191,672	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	New Y-9C/BHCPR reporter
1120754	420,305,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	30,894,325	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.