
Appendix A: Summary of Changes to the BHCPR

This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual (dated March 2007).

Summary of Changes to the March 31, 2008 Bank Holding Company Performance Report (BHCPR)

Since the last revision of the BHCPR in March 2007, new ratios and line items were added due to new reporting requirements for the FR Y-9C reporting form and to address commercial real estate concentrations as described in SR 07-01, Interagency Guidance on Concentrations in Commercial Real Estate. Questions regarding the BHCPR should be directed to Matt Mattson, Manager, Surveillance, Financial Trends & Analysis Section, Division of Banking Supervision and Regulation, at 202-452-2943 or Tony McGatlin, Supervisory Financial Analyst, Surveillance, Financial Trends & Analysis Section, Division of Banking Supervision and Regulation, at 202-728-5894.

1. Page 7A, Loan Mix and Analysis of Concentrations of Credit:
 - A new supplemental section was added and new ratios for non-owner occupied commercial real estate as a percent of total loans, non-owner occupied commercial real estate loans as a percent of total risk based capital, construction & land development loans as a percent of total risk based capital, and total commercial real estate loans as a percent of total risk based capital were added.

Appendix B: Sample Peer Group Average Report

This appendix presents sample pages of the Peer Group Average Report which is produced for Peer Groups 1 through 5 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual.

BHCPR PEER GROUP DATA

SUMMARY RATIOS
PEER GROUP 01

PAGE 1

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Number of BHCs in Peer Group	66	68	69	66	69
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.00	3.09	3.08	3.16	3.18
+ Non-interest Income	1.64	1.91	2.04	2.13	2.30
- Overhead Expense	2.92	2.97	3.07	3.24	3.29
- Provision for Losses	0.36	0.15	0.15	0.18	0.30
+ Securities Gains (Losses)	-0.01	-0.01	0.01	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.34	1.83	1.93	1.94	1.97
Net Operating Income	0.88	1.18	1.24	1.26	1.26
Net Income	0.89	1.21	1.25	1.28	1.26
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	6.81	6.60	5.65	5.00	5.17
Interest Expense	3.43	3.16	2.21	1.48	1.58
Net Interest Income (TE)	3.34	3.42	3.44	3.54	3.55
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.38	0.23	0.28	0.35	0.53
Earnings Coverage of Net Losses (X)	13.66	33.33	22.73	18.87	10.06
Ln&Ls Allowance/Total Loans & Leases	1.22	1.11	1.13	1.28	1.45
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.08	0.57	0.48	0.58	0.77
30-89 Days Past Due Loans and Leases	1.04	0.81	0.69	0.64	0.79
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	40.36	37.63	37.84	35.51	35.42
Net ST Noncore Funding Dependence	26.13	23.42	23.55	19.43	19.82
Net Loans and Leases/Total Assets	63.86	62.66	60.09	59.72	58.53
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.45	7.79	7.44	7.57	7.55
Equity Capital/Total Assets	9.36	9.22	8.88	9.05	8.60
Net Loans&Ls/Equity Capital (X)	7.15	6.97	6.97	6.81	6.98
Cash Dividends/Net Income	50.39	36.79	39.81	33.11	32.28
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	3.98	8.58	8.40	9.27	9.60
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	3.66	3.12	2.55	3.47	4.00
Long-Term Debt/Equity Capital	11.88	11.77	12.45	12.04	15.42
Equity Investment in Subs/Equity Cap	112.48	110.24	108.78	109.21	110.51
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	140.04	134.43	147.51	136.30	149.23

BHCPR PEER GROUP DATA

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

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PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Interest Income (TE)	6.13	5.95	5.07	4.46	4.62
Less: Interest Expense	3.08	2.85	1.98	1.32	1.42
Equals: Net Interest Income (TE)	3.00	3.09	3.08	3.16	3.18
Plus: Non-Interest Income	1.64	1.91	2.04	2.13	2.30
Equals: Adj Operating Income (TE)	4.69	4.98	5.15	5.31	5.49
Less: Overhead Expense	2.92	2.97	3.07	3.24	3.29
Less: Provision for Loan and Lease Losses	0.36	0.15	0.15	0.18	0.30
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	-0.01	-0.01	0.01	0.03	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.34	1.83	1.93	1.94	1.97
Less: Applicable Income Taxes (TE)	0.45	0.63	0.66	0.67	0.69
Less: Minority Interest	0.00	0.01	0.01	0.01	0.02
Equals: Net Operating Income	0.88	1.18	1.24	1.26	1.26
Plus: Net Extraordinary Items	0.00	0.01	0.00	0.00	0.00
Equals: Net Income	0.89	1.21	1.25	1.28	1.26
Memo: Net Income (Last Four Qtrs)	0.87	1.21	1.25	1.30	1.28
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.70	90.22	89.84	89.69	89.80
Avg Int-Bearing Funds / Avg Assets	76.48	75.80	74.48	73.82	74.79
Int Income (TE) / Avg Earning Assets	6.81	6.60	5.65	5.00	5.17
Int Expense / Avg Earning Assets	3.43	3.16	2.21	1.48	1.58
Net Int Inc (TE) / Avg Earn Assets	3.34	3.42	3.44	3.54	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	7.37	7.24	6.24	5.49	5.77
Interest-Bearing Bank Balances	5.42	5.07	3.49	2.01	2.04
Fed Funds Sold & Reverse Repos	5.20	5.08	3.24	1.49	1.36
Trading Assets	3.45	2.87	2.47	3.33	2.60
Total Earning Assets	6.76	6.52	5.58	4.94	5.10
Investment Securities (TE)	5.27	4.94	4.42	4.19	4.33
U.S. Treasury & Agency Sec (excl MBS)	5.95	4.48	3.64	3.24	3.42
Mortgage-Backed Securities	4.90	4.71	4.31	4.17	4.20
All Other Securities	7.85	8.26	7.48	7.01	7.88
Interest-Bearing Deposits	3.56	3.22	2.13	1.33	1.49
Time Deposits of \$100K or More	4.96	4.44	3.11	2.16	2.26
Time Deposits < \$100K	4.47	3.96	2.90	2.42	2.66
Other Domestic Deposits	2.48	2.26	1.41	0.79	0.87
Foreign Deposits	4.23	4.23	2.79	1.39	1.35
Fed Funds Purchased and Repos	4.62	4.53	3.10	1.47	1.39
Other Borrowed Funds & Trading Liab	4.64	4.51	3.51	2.91	3.12
All Interest-Bearing Funds	4.04	3.77	2.65	1.82	1.90

BHCPR PEER GROUP DATA

NON-INTEREST INCOME AND EXPENSES
PEER GROUP 01

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	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Avg Personnel Exp Per Employee (\$000)	75	74	73	68	66
Avg Assets per Employee (\$000)	5,301	5,057	4,727	4,584	4,348
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.25	3.55	3.98	4.37	4.17
Overhead Exp / NII + Non-Int Income	63.45	60.96	60.83	61.77	60.31
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.92	2.97	3.07	3.24	3.29
Personnel Expense	1.52	1.61	1.65	1.65	1.68
Net Occupancy Expense	0.39	0.40	0.42	0.43	0.45
Other Operating Expenses	0.99	0.94	0.99	1.10	1.13
Overhead Less Non-Interest Income	1.24	1.04	0.95	1.01	0.94
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	62.74	60.22	59.98	61.19	59.69
Personnel Expense	32.34	32.06	31.93	31.43	30.63
Net Occupancy Expense	8.53	8.03	8.01	8.11	8.17
Other Operating Expenses	21.70	19.46	19.78	20.55	20.27
Total Non-Interest Income	33.67	36.20	38.15	39.49	40.63
Fiduciary Activities Income	4.52	4.66	5.19	3.61	3.50
Serv Charges on Deposit Accts - Domestic	7.58	6.77	7.25	7.62	7.97
Trading Revenue	0.20	1.15	1.03	1.05	1.40
Investment Banking Fees & Commissions	3.27	3.00	3.71	4.06	4.61
Venture Capital Revenue	0.23	0.19	0.18	0.18	0.02
Net Servicing Fees	0.82	0.68	1.12	0.99	0.58
Net Securitization Income	0.31	0.37	0.24	0.29	0.49
Insurance Activities Revenue	1.21	1.43	1.49	1.84	1.17
Net Gain (Loss) - Sales Loans, OREO, Oth	1.04	1.36	1.60	1.52	2.89
Other Non-Interest Income	11.14	10.77	10.86	11.04	10.87
Overhead Less Non-Interest Income	29.19	22.93	21.15	21.06	18.47
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.15	30.51	31.62	31.18	31.44
Appl Inc Tax+TE/Pretax NOI+TE	33.30	34.14	34.72	34.69	34.73

BHCPR PEER GROUP DATA

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Real Estate Loans	40.82	39.86	37.12	36.39	34.78
Commercial and Industrial Loans	12.81	11.89	11.36	10.78	11.27
Loans to Individuals	5.34	5.36	5.62	5.96	6.16
Loans to Depository Institutions	0.09	0.11	0.11	0.19	0.11
Agricultural Loans	0.21	0.21	0.20	0.20	0.21
Other Loans and Leases	3.24	3.16	3.45	3.51	4.33
Net Loans and Leases	63.86	62.66	60.09	59.72	58.53
Debt Securities Over 1 Year	13.05	13.87	17.30	18.67	19.67
Mutual Funds and Equity Securities	0.24	0.26	0.24	0.31	0.36
Subtotal	78.00	77.54	79.60	80.28	79.72
Interest-Bearing Bank Balances	0.50	0.55	0.69	0.79	0.70
Federal Funds Sold & Reverse Repos	2.24	2.68	2.18	2.13	1.88
Debt Securities 1 Year or Less	3.08	3.12	1.65	1.54	1.98
Trading Assets	1.34	1.15	1.51	1.50	1.66
Total Earning Assets	87.57	88.10	87.92	88.42	88.18
Non-Int Cash and Due From Dep Inst	2.28	2.38	2.74	2.24	2.85
Other Real Estate Owned	0.10	0.06	0.04	0.05	0.06
All Other Assets	10.00	9.34	9.23	9.23	8.90
MEMORANDA:					
Short-Term Investments	6.87	8.04	5.73	5.43	5.38
U. S. Treasury Securities	0.14	0.32	0.46	0.58	0.77
U. S. Agency Securities (excl MBS)	2.37	3.46	3.19	3.56	4.15
Municipal Securities	1.13	1.07	0.89	0.83	0.75
Mortgage-Backed Securities	9.55	9.68	11.62	12.00	12.92
Asset-Backed Securities	0.35	0.22	0.25	0.32	0.41
Other Debt Securities	0.75	0.60	0.74	0.82	0.85
RE Loans Secured by 1-4 Family	16.27	16.64	17.72	17.74	17.23
Revolving	3.71	3.86	4.51	4.65	4.16
Closed-End, Sec by First Liens	10.53	10.76	11.62	11.39	11.43
Closed-End, Sec by Junior Liens	1.76	1.67	1.38	1.15	1.16
Commercial Real Estate Loans	22.21	20.92	17.20	15.66	14.47
Construction and Land Dev	8.02	7.45	5.51	4.30	3.82
Multifamily	1.35	1.55	1.22	1.33	1.25
Nonfarm Nonresidential	11.84	11.02	9.86	9.43	8.83
RE Loans Secured by Farmland	0.27	0.23	0.21	0.21	0.19
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.95	62.02	60.26	59.77	57.28
RE Loans Secured by 1-4 Family	25.69	26.62	29.55	28.28	28.42
Revolving	5.63	5.88	7.07	7.36	6.71
Closed-End	19.67	20.25	21.93	20.24	21.14
Commercial Real Estate Loans	33.37	31.95	27.42	26.02	23.42
Construction and Land Dev	11.88	11.10	8.61	7.02	6.14
Multifamily	2.05	2.45	2.00	2.28	2.02
Nonfarm Nonresidential	17.79	16.63	15.76	15.82	14.44
RE Loans Secured by Farmland	0.39	0.34	0.31	0.31	0.29
Loans to Depository Institutions	0.20	0.18	0.21	0.43	0.25
Commercial and Industrial Loans	20.01	18.83	18.75	17.74	19.20
Loans to Individuals	8.55	8.68	9.50	10.25	10.34
Credit Card Loans	1.31	1.18	1.33	1.48	1.12
Agricultural Loans	0.31	0.33	0.32	0.32	0.33
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.02
Other Loans and Leases	5.48	6.18	7.24	6.93	8.86

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING
PEER GROUP 01

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PERCENT OF TOTAL ASSETS	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Short-Term Investments	6.87	8.04	5.73	5.43	5.38
Liquid Assets	19.59	22.47	23.89	24.15	26.56
Investment Securities	16.99	18.55	20.03	21.14	22.79
Net Loans and Leases	63.86	62.66	60.09	59.72	58.53
Net Lns, Ls & Stby Ltrs of Credit	66.88	65.82	63.42	62.94	61.71
Core Deposits	46.92	48.23	49.27	48.79	50.31
Noncore Funding	37.38	36.10	34.96	33.37	33.17
Time Deposits of \$100K or More	10.08	11.73	9.23	7.71	7.17
Foreign Deposits	3.12	2.70	2.55	2.72	3.03
Fed Funds Purchased and Repos	7.29	7.72	8.72	8.39	8.62
Net Fed Funds Purchased (Sold)	4.95	4.92	5.91	5.47	6.13
Commercial Paper	0.48	0.41	0.38	0.39	0.45
Oth Borrowings W/Rem Mat 1 Yr or Less	4.77	3.45	3.62	3.64	3.53
Earning Assets Repr in 1 Year	43.56	44.17	43.89	41.77	40.94
Int-Bearing Liab Repr in 1 Year	22.78	22.38	17.46	14.06	14.99
Long-Term Debt Repr in 1 Year	2.17	2.14	2.13	2.30	2.02
Net Assets Repriceable in 1 Year	17.20	18.20	22.38	23.96	22.46
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	40.36	37.63	37.84	35.51	35.42
Net ST Noncore Funding Dependence	26.13	23.42	23.55	19.43	19.82
Short-Term Inv/ST Noncore Funding	24.90	26.53	23.69	28.09	25.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	-7.99	-3.26	1.72	5.67	7.35
Net Loans and Leases/Total Deposits	101.89	97.38	97.41	103.33	94.34
Net Loans and Leases/Core Deposits	150.99	156.63	146.04	154.21	130.23
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.09	-0.59	-0.70	0.01	0.18
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.40	-1.93	-3.11	0.54	1.62
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.07	-0.14	-0.05	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.07	7.53	8.21	7.38	6.48
Available-For-Sale Securities	93.93	92.47	91.79	92.62	93.52
U.S. Treasury Securities	1.15	2.12	2.93	3.33	3.55
U.S. Agency Securities (excl MBS)	14.07	17.98	15.52	16.83	16.80
Municipal Securities	6.71	5.90	4.29	3.91	3.50
Mortgage-Backed Securities	60.47	59.14	60.53	59.37	58.54
Asset-Backed Securities	2.78	1.47	1.64	1.71	2.21
Other Debt Securities	5.41	3.96	4.62	5.01	5.21
Mutual Funds and Equity Securities	1.84	1.72	1.59	1.82	1.75
Debt Securities 1 Year or Less	17.23	16.46	10.24	7.67	9.01
Debt Securities 1 To 5 Years	19.35	21.65	22.50	23.40	21.80
Debt Securities Over 5 Years	58.04	56.12	62.90	64.39	64.88
Pledged Securities	63.64	61.87	59.46	57.43	53.80
Structured Notes, Fair Value	0.32	0.20	0.27	0.39	0.23

BHCPR PEER GROUP DATA

ALLOWANCE AND NET LOAN AND LEASE LOSSES

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ANALYSIS RATIOS

PEER GROUP 01

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Provision for Ln&Ls Losses/Avg Assets	0.36	0.15	0.15	0.18	0.30
Provision for Ln&Ls Losses/Avg Lns&Ls	0.56	0.25	0.26	0.32	0.51
Provision for Ln&Ls Losses/Net Losses	151.88	109.78	94.02	97.31	100.73
Ln&Ls Allowance/Total Loans & Leases	1.22	1.11	1.13	1.28	1.45
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.83	11.75	8.01	6.86	3.95
ALLL/Nonaccrual Assets	193.69	330.96	349.72	282.98	271.15
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	136.12	231.67	249.50	227.94	197.77
Gross Ln&Ls Losses/Avg Loans & Leases	0.47	0.33	0.38	0.48	0.65
Recoveries/Avg Loans and Leases	0.08	0.10	0.11	0.12	0.12
Net Losses/Avg Loans and Leases	0.38	0.23	0.28	0.35	0.53
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.02
Recoveries/Prior Year-End Losses	30.58	31.81	30.96	25.00	17.75
Earnings Coverage of Net Losses (X)	13.66	33.33	22.73	18.87	10.06
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.19	0.08	0.06	0.07	0.11
RE Loans Secured By 1-4 Family	0.18	0.09	0.08	0.08	0.12
Revolving	0.24	0.12	0.07	0.08	0.11
Closed-End	0.15	0.08	0.07	0.08	0.13
Commercial Real Estate Loans	0.14	0.04	0.03	0.05	0.08
Construction and Land Dev	0.26	0.03	0.01	0.04	0.06
Multifamily	0.07	0.02	0.02	0.02	0.01
Nonfarm Nonresidential	0.06	0.04	0.04	0.06	0.09
RE Loans Secured by Farmland	0.02	0.04	0.01	0.06	0.09
Commercial and Industrial Loans	0.32	0.26	0.26	0.39	0.95
Loans to Depository Institutions	0.00	-0.01	0.00	-0.02	0.04
Loans to Individuals	1.27	1.08	1.26	1.44	1.67
Credit Card Loans	2.91	1.79	3.03	22.98	3.60
Agricultural Loans	0.11	0.00	0.06	0.25	0.23
Loans to Foreign Governments & Inst	-0.24	-0.13	0.00	0.00	0.21
Other Loans and Leases	0.27	0.22	0.41	0.25	0.47

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
30-89 Days PD Loans and Leases	1.04	0.81	0.69	0.64	0.79
90+ Days PD Loans and Leases	0.21	0.15	0.16	0.15	0.17
Nonaccrual Loans and Leases	0.93	0.50	0.42	0.50	0.68
90+ Days PD and Nonaccrual Loans and Leases	1.21	0.68	0.60	0.67	0.87
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.00	0.00	0.01	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	1.04	0.81	0.69	0.65	0.80
90+ Days Past Due Assets	0.21	0.15	0.16	0.15	0.18
Nonaccrual Assets	0.94	0.50	0.43	0.52	0.69
30+ Days PD & Nonaccrual Assets	2.30	1.50	1.31	1.34	1.71
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.77	0.42	0.36	0.40	0.52
90+ PD & Nonaccrual Assets + OREO	0.90	0.48	0.42	0.46	0.60
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.73	0.35	0.29	0.34	0.46
Allowance for Loan & Lease Losses	89.64	50.61	42.13	48.06	52.66
Equity Cap + ALLL	7.70	3.89	3.34	3.83	5.07
Tier 1 Cap + ALLL	8.87	4.32	3.85	4.22	5.62
Loans & Leases + RE Acquired	1.14	0.58	0.49	0.59	0.79

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

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Real Estate - 30-89 Days PD	1.16	0.81	0.66	0.59	0.71
- 90+ Days Past Due	0.20	0.14	0.13	0.11	0.14
- Nonaccrual	1.23	0.55	0.43	0.46	0.52
Coml & Indl - 30-89 Days PD	0.63	0.50	0.58	0.55	0.66
- 90+ Days Past Due	0.08	0.05	0.07	0.07	0.10
- Nonaccrual	0.50	0.52	0.61	0.85	1.39
Individuals - 30-89 Days PD	1.63	1.57	1.41	1.36	1.61
- 90+ Days Past Due	0.29	0.31	0.29	0.32	0.36
- Nonaccrual	0.24	0.14	0.16	0.20	0.24
Dep Inst Lns - 30-89 Days PD	0.02	0.00	0.00	0.01	0.05
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.03	0.05	0.22
Agricultural - 30-89 Days PD	0.28	0.27	0.28	0.27	0.50
- 90+ Days Past Due	0.02	0.02	0.01	0.03	0.05
- Nonaccrual	0.43	0.36	0.35	0.60	1.07
Foreign Govts- 30-89 Days PD	0.29	1.35	0.35	0.03	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.43	0.70
Other Lns&Ls - 30-89 Days PD	0.59	0.49	0.43	0.51	0.71
- 90+ Days Past Due	0.03	0.02	0.02	0.04	0.04
- Nonaccrual	0.24	0.14	0.23	0.31	0.40
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.20	1.04	0.82	0.73	0.89
- 90+ Days Past Due	0.28	0.20	0.20	0.15	0.21
- Nonaccrual	0.87	0.50	0.42	0.41	0.41
Revolving - 30-89 Days PD	0.83	0.65	0.39	0.31	0.41
- 90+ Days Past Due	0.10	0.08	0.05	0.04	0.06
- Nonaccrual	0.47	0.26	0.14	0.13	0.13
Closed-End - 30-89 Days PD	1.36	1.19	1.01	0.94	1.13
- 90+ Days Past Due	0.33	0.24	0.27	0.19	0.29
- Nonaccrual	1.01	0.58	0.50	0.53	0.54
- Jr Lien 30-89 Days PD	0.13	0.10	0.07	0.08	0.10
- Jr Lien 90+ Days PD	0.02	0.01	0.01	0.01	0.03
- Jr Lien Nonaccrual	0.09	0.05	0.04	0.05	0.05
Commercial RE - 30-89 Days PD	1.03	0.63	0.54	0.44	0.52
- 90+ Days Past Due	0.10	0.05	0.04	0.04	0.04
- Nonaccrual	1.34	0.54	0.42	0.45	0.57
Const & Dev - 30-89 Days PD	1.74	0.87	0.63	0.63	0.76
- 90+ Days Past Due	0.16	0.05	0.05	0.03	0.04
- Nonaccrual	2.39	0.50	0.24	0.27	0.39
Multi family - 30-89 Days PD	0.77	0.43	0.50	0.26	0.32
- 90+ Days Past Due	0.04	0.04	0.03	0.01	0.02
- Nonaccrual	0.63	0.38	0.31	0.27	0.31
Nonfarm Nres- 30-89 Days PD	0.60	0.47	0.45	0.37	0.45
- 90+ Days Past Due	0.05	0.03	0.03	0.03	0.04
- Nonaccrual	0.61	0.51	0.53	0.56	0.70
Farmland - 30-89 Days PD	0.50	0.44	0.39	0.37	0.66
- 90+ Days Past Due	0.01	0.05	0.02	0.06	0.08
- Nonaccrual	0.56	0.58	0.89	1.14	1.31
Credit Card - 30-89 Days PD	1.64	1.69	1.52	1.56	1.99
- 90+ Days Past Due	0.82	0.98	0.82	0.83	1.06
- Nonaccrual	0.17	0.13	0.08	0.05	0.12

BHCPR PEER GROUP DATA

RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

PAGE 8

CAPITAL RATIOS

PEER GROUP 01

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Tier 1 Leverage Ratio	7.45	7.79	7.44	7.57	7.55
Tier 1 RBC Ratio	8.99	9.58	9.57	9.95	10.05
Total Risk-Based Capital Ratio	11.63	12.17	12.32	12.71	13.11
Tangible Tier 1 Leverage Ratio	7.10	7.46	7.11	7.26	7.25
Tangible Common Eq Cap/Tan Assets	5.60	5.91	5.67	5.90	5.92

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	30.37	31.81	30.69	29.68	28.38
Standby Letters of Credit	2.99	3.13	3.22	3.22	3.21
Commercial & Similar Letters of Credit	0.12	0.12	0.11	0.13	0.14
Securities Lent	1.73	3.15	6.42	4.99	3.92
Credit Derivatives (BHC as Guarantor)	0.68	1.21	0.90	0.56	0.29
Credit Derivatives (BHC as Beneficiary)	2.19	1.49	1.34	0.75	0.64
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	68.24	76.06	74.40	73.17	82.39
Interest Rate Contracts	48.23	59.25	55.47	54.88	64.76
Interest Rate Futures & Forward Contr	8.34	8.77	8.98	8.57	10.53
Written Options Contr (Int Rate)	3.80	7.12	5.92	7.01	8.86
Purchased Options Contr (Int Rate)	4.45	7.15	5.54	6.07	7.46
Interest Rate Swaps	27.45	28.42	28.66	30.23	32.54
Foreign Exchange Contracts	12.36	10.78	11.30	10.76	12.41
Futures & Forward Foreign Exch Contr	8.29	7.01	7.71	7.03	7.58
Written Options Contr (Foreign Exch)	0.66	0.54	0.73	0.73	0.82
Purchased Options Contr (Foreign Exch)	0.66	0.58	0.78	0.78	0.86
Foreign Exchange Rate Swaps	1.03	0.84	1.03	1.21	2.14
Equity, Commodity, & Other Deriv Contr	2.14	2.11	1.86	1.61	1.50
Commodity & Other Fut & Forward Contr	0.14	0.11	0.10	0.10	0.08
Written Options Contr (Comm & Other)	0.54	0.60	0.47	0.47	0.42
Purchased Options Contr (Comm & Oth)	0.76	0.78	0.60	0.45	0.43
Commodity & Other Swaps	0.44	0.36	0.41	0.35	0.37
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	54.95	62.14	68.48	67.30	55.70

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Interest Rate Contracts	85.45	87.06	89.88	92.91	91.02
Foreign Exchange Contracts	9.51	8.39	7.66	4.46	5.81
Equity, Comm, & Other Contracts	1.92	1.83	1.11	0.91	0.77
Futures and Forwards	18.39	19.00	19.53	19.51	18.00
Written Options	5.72	6.76	7.72	6.31	7.88
Exchange-Traded	0.36	0.41	0.16	0.49	0.40
Over-The-Counter	4.97	5.74	7.10	4.85	6.98
Purchased Options	5.79	6.76	6.32	5.02	5.22
Exchange-Traded	0.26	0.39	0.21	0.72	0.80
Over-The-Counter	5.10	5.82	5.51	3.93	3.66
Swaps	63.64	60.99	60.02	64.59	65.18
Held for Trading	43.36	38.64	40.54	37.55	39.67
Interest Rate Contracts	30.73	27.48	29.61	27.35	28.80
Foreign Exchange Contracts	5.64	4.27	5.61	3.57	4.24
Equity, Comm, & Other Contracts	1.12	0.94	0.73	0.55	0.61
Non-Traded	56.64	61.36	59.46	62.45	60.33
Interest Rate Contracts	50.12	55.09	56.96	61.16	58.08
Foreign Exchange Contracts	0.75	0.65	0.37	0.41	0.23
Equity, Comm, & Other Contracts	0.11	0.11	0.03	0.01	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	85.89	86.62	83.96	85.71	83.96
One Year or Less	27.51	26.33	25.04	24.18	24.17
Over 1 Year to 5 Years	27.79	33.22	27.91	29.75	30.25
Over 5 Years	19.33	19.26	20.78	25.50	24.23
Gross Negative Fair Value (Abs Val)	1.18	0.78	0.96	1.00	1.40
Gross Positive Fair Value	1.28	0.75	0.79	1.06	1.48
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.14	0.09	0.11	0.13	0.19
Gross Positive Fair Value (X)	0.15	0.09	0.11	0.14	0.19
Held for Trading (X)	0.12	0.07	0.09	0.11	0.16
Non-Traded (X)	0.02	0.01	0.01	0.02	0.03
Current Credit Exposure (X)	0.09	0.05	0.06	0.08	0.11
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.84	0.47	0.57	0.71	1.11

BHCPR PEER GROUP DATA

INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES
PEER GROUP 01

PAGE 10

INSURANCE ACTIVITIES	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	41.42	44.70	39.72	34.12	31.84
Ins Under Assets(L/H)/Tot Ins Und Ast	58.58	55.30	60.28	65.88	68.16
Sep Acct Assets(L/H)/Total Life Ast	0.98	0.74	0.48	1.83	0.94
Ins Activities Revenue/Adj Oper Inc	1.21	1.43	1.49	1.84	1.17
Premi um Inc/Ins Activities Revenue	10.36	8.77	11.36	13.71	15.69
Credit Rel Prem Inc/Tot Prem Inc	73.60	75.39	73.61	70.68	75.78
Other Prem Inc/Total Prem Inc	26.40	24.61	26.39	29.32	24.22
Ins Under Net Income/Consol Net Income	0.23	0.21	0.33	0.66	0.44
Ins Net Inc (P/C)/Equity (P/C)	12.02	7.90	10.09	13.36	16.19
Ins Net Inc (L/H)/Equity (L/H)	7.25	6.78	12.57	6.40	8.26
Insur Ben, Losses, Exp/Insur Premi ums	133.41	88.63	107.42	111.73	113.20
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.09	2.64	1.48	1.26	2.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.37	0.29	0.66	0.73	0.66
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.00	0.02	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	13.48	11.98	10.03	9.25	8.16
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.64	0.98	1.22	1.15	1.39
FOREIGN ACTIVITIES					
Yield: Foreign Loans	3.00	2.66	2.35	2.27	2.42
Cost: Interest-Bearing Deposits	4.23	4.23	2.79	1.39	1.35
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	8.22	68.14	28.10	9.75	25.34
Commercial and Industrial Loans	2.70	0.22	10.52	1.85	6.59
Foreign Governments and Inst	-0.24	-0.13	0.00	0.00	0.21
GROWTH RATES:					
Net Loans and Leases	126.80	148.50	16.59	20.02	21.36
Total Selected Assets	126.43	67.21	16.60	16.62	28.81
Deposits	41.77	33.71	18.44	47.84	18.30

BHCPR PEER GROUP DATA

PARENT COMPANY ANALYSIS - PART I

PAGE 11

PROFITABILITY:

PEER GROUP 01

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Net Income/Avg Equity Capital	9.06	13.94	14.35	14.66	15.26
Bank Net Inc/Avg Eq Inv in Banks	9.84	14.64	14.14	14.53	14.67
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.85	9.27	8.80	7.90	6.17
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.68	8.90	10.94	11.50	12.69
Bank Net Income/Parent Net Income	79.07	76.65	71.56	69.69	74.53
Nonbank Net Income/Parent Net Income	5.91	4.94	5.57	6.15	5.20
Sub BHCs Net Inc/Parent Net Income	73.75	69.36	65.03	60.50	56.45

LEVERAGE:

Total Liabilities/Equity	34.33	35.29	33.49	34.75	40.96
Total Debt/Equity Capital	16.41	15.66	15.82	15.86	20.83
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.91	25.31	24.23	24.63	29.59
Tot Debt+Lns Guaranteed for Affl/Equity	18.45	17.33	20.12	19.67	26.59
Total Debt/Eq Cap - Exc Over Fair Value	16.62	15.89	16.27	17.12	23.55
Long-Term Debt/Equity Capital	11.88	11.77	12.45	12.04	15.42
Short-Term Debt/Equity Capital	3.66	3.12	2.55	3.47	4.00
Current Portion of LT Debt/Equity	0.05	0.28	0.12	0.24	0.33
Exc Cost Over Fair Value/Equity Cap	0.27	0.40	1.06	1.52	2.48
Long-Term Debt/Consolidated LT Debt	12.74	14.84	15.07	15.90	18.99

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	112.48	110.24	108.78	109.21	110.51
Total Investment in Subs/Equity	122.14	121.05	119.79	120.81	123.73
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.10	99.43	99.24	99.22	99.46
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	108.17	108.63	108.74	108.30	110.96

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.66	0.91	0.71	0.77	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.71	2.27	1.90	1.79	1.75

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	131.75	136.59	145.11	134.06	145.33
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	140.04	134.43	147.51	136.30	149.23
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.89	114.51	98.70	117.81	116.41
Pretax Oper Inc + Int Exp/Int Expense	5444.78	3185.46	3255.79	3475.33	3059.64
Div + Int From Subs/Int Exp + Div	165.77	157.02	176.18	157.38	169.14
Fees+Other Inc From Subs/Sal + Oth Exp	15.52	15.33	19.65	20.14	18.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	349.04	128.89	813.95	209.81	305.93

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.11	0.78	0.40	0.60	0.75
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.66	11.33	0.62	0.62	0.21
Total	0.66	11.33	11.11	0.62	0.34

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.01
To Nonbank Subsidiaries	0.47	0.25	1.22	0.65	1.22
To Subsidiary BHCs	0.00	0.01	0.01	0.00	0.00
Total	0.59	0.36	1.76	1.21	1.89

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	4.94	5.81	6.98	9.38	6.96
Combined Thrift Assets	0.23	0.39	0.35	0.42	0.06
Combined Foreign Nonbank Sub Assets	0.11	0.11	0.14	0.15	0.18

BHCPR PEER GROUP DATA

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT

PEER GROUP 01

	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy	mm/dd/yyyy
Div Paid/Inc Before Undist Inc	71.21	68.73	68.89	77.37	64.76
Dividends Paid/Net Income	50.41	36.79	39.47	33.11	32.28
Net Income - Dividends/Avg Equity	3.98	8.58	8.47	9.28	9.60

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	129.55	125.44	138.97	111.04	127.99
Dividends From Nonbank Subs	8.12	6.21	11.16	6.40	5.61
Dividends From Subsidiary BHCs	16.03	17.75	21.35	21.50	19.80
Dividends From All Subsidiaries	194.05	175.07	197.28	159.89	181.64

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	85.04	66.52	59.78	57.09	53.79
Interest Income From Bank Subs	4.58	3.07	2.56	1.57	1.75
Mgt & Service Fees From Bank Subs	5.63	3.62	3.56	4.69	3.11
Other Income From Bank Subs	0.03	0.01	0.27	0.14	0.02
Operating Income From Bank Subs	105.16	76.68	68.32	63.56	66.65

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	80.64	55.89	47.31	64.19	63.69
Interest Income From Nonbank Subs	55.25	30.14	24.40	19.71	16.13
Mgt & Serv Fees From Nonbank Subs	2.54	3.76	2.75	3.41	3.41
Other Income From Nonbank Subs	0.03	0.02	0.01	0.08	0.03
Operating Inc From Nonbank Subs	182.51	109.39	101.72	103.99	102.94

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	37.62	46.80	48.92	39.35	52.08
Interest Inc From Subsidiary BHCs	8.46	4.08	4.48	4.05	1.27
Mgt & Serv Fees From Sub BHCs	1.78	0.44	3.17	1.17	1.10
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	51.96	54.75	60.70	59.22	57.20

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	57.93	57.66	55.37	55.17	56.77
Interest Income From Bank Subs	2.70	2.76	2.40	2.57	2.48
Mgt & Serv Fees From Bank Subs	2.72	3.23	2.62	3.05	2.77
Other Income From Bank Subs	0.01	0.00	0.02	0.02	0.01
Operating Income From Bank Subs	69.07	67.12	64.11	71.35	65.73
Dividends From Nonbank Subs	3.79	3.00	4.35	3.40	2.56
Interest Income From Nonbank Subs	1.77	1.87	1.51	0.95	1.00
Mgt & Serv Fees From Nonbank Subs	0.07	0.09	0.12	0.11	0.11
Other Income From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Operating Inc From Nonbank Subs	6.44	5.90	7.27	5.39	4.59
Dividends From Subsidiary BHCs	9.17	11.45	12.67	12.19	12.18
Interest Inc From Subsidiary BHCs	0.58	0.33	0.42	0.07	0.17
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.06	0.00	0.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.72	13.21	14.69	13.84	13.50
Loans and Adv From Subs/ST Debt	1079.59	459.84	487.31	262.37	299.85
Loans and Adv From Subs/Total Debt	124.27	135.19	138.66	170.26	77.25

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

SUMMARY RATIOS

PAGE 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									66
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.99	0.69	1.62	2.53	3.11	3.44	4.02	4.16	66
+ Non-interest Income	1.79	0.23	0.38	0.97	1.62	2.39	3.51	4.37	66
- Overhead Expense	2.92	0.91	1.53	2.32	2.91	3.49	4.13	4.68	66
- Provision for Losses	0.24	0.00	0.01	0.07	0.21	0.35	0.60	0.90	66
+ Securities Gains (Losses)	0.00	-0.19	-0.05	-0.00	0.00	0.01	0.05	0.06	66
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	66
= Pretax Net Oper Income (TE)	1.60	-0.12	0.42	1.03	1.72	2.09	2.56	2.79	66
Net Operating Income	1.04	-0.17	0.28	0.68	1.10	1.36	1.61	1.80	66
Net Income	1.02	-0.17	0.28	0.68	1.10	1.36	1.55	1.79	66
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	6.84	4.69	5.81	6.34	6.95	7.32	7.71	8.05	66
Interest Expense	3.46	2.09	2.47	3.14	3.44	3.80	4.14	4.50	66
Net Interest Income (TE)	3.33	0.89	1.71	2.88	3.45	3.76	4.45	4.88	66
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.00	0.02	0.10	0.23	0.42	0.83	1.15	66
Earnings Coverage of Net Losses (X)	22.53	-3.82	2.08	5.24	9.91	20.75	107.07	155.37	66
Ln&Ls Allowance/Total Loans & Leases	1.13	0.46	0.60	0.97	1.14	1.32	1.53	1.87	66
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.82	0.08	0.15	0.43	0.69	1.01	1.99	2.94	66
30-89 Days Past Due Loans and Leases	0.94	0.20	0.34	0.60	0.83	1.16	1.72	2.26	66
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	39.88	5.77	16.14	28.41	37.39	48.71	71.61	81.16	66
Net ST Noncore Funding Dependence	25.50	-13.16	11.00	17.60	25.95	32.94	41.76	47.81	66
Net Loans and Leases/Total Assets	63.32	23.97	35.25	55.41	66.93	72.07	74.91	76.43	66
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.62	4.09	5.72	6.98	7.64	8.40	9.19	9.56	66
Equity Capital/Total Assets	9.64	5.21	6.14	8.06	9.08	10.89	14.28	16.59	66
Net Loans&Ls/Equity Capital (X)	6.93	2.29	3.77	5.80	7.07	8.28	9.31	10.19	66
Cash Dividends/Net Income	43.71	0.00	1.25	23.87	45.32	59.98	75.28	89.51	62
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	5.85	-9.75	-0.68	2.85	6.71	8.46	11.44	13.70	66
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.26	0.00	0.00	0.00	0.00	3.63	14.51	27.29	66
Long-Term Debt/Equity Capital	11.89	0.00	0.00	0.00	6.45	18.38	48.90	74.89	66
Equity Investment in Subs/Equity Cap	111.51	93.04	96.88	102.31	110.96	119.02	131.51	136.28	66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	151.78	4.34	35.58	94.35	123.61	174.78	362.27	418.87	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS

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PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	6.15	4.29	5.23	5.76	6.13	6.54	7.00	7.13	66
Less: Interest Expense	3.09	1.87	2.19	2.77	3.08	3.35	3.84	4.19	66
Equals: Net Interest Income (TE)	2.99	0.69	1.62	2.53	3.11	3.44	4.02	4.16	66
Plus: Non-Interest Income	1.79	0.23	0.38	0.97	1.62	2.39	3.51	4.37	66
Equals: Adj Operating Income (TE)	4.83	1.16	2.71	4.02	4.85	5.62	6.49	7.50	66
Less: Overhead Expense	2.92	0.91	1.53	2.32	2.91	3.49	4.13	4.68	66
Less: Provision for Loan and Lease Losses	0.24	0.00	0.01	0.07	0.21	0.35	0.60	0.90	66
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Plus: Realized G/L on AFS Sec	0.00	-0.19	-0.05	-0.00	0.00	0.01	0.05	0.06	66
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	66
Equals: Pretax Net Oper Inc (TE)	1.60	-0.12	0.42	1.03	1.72	2.09	2.56	2.79	66
Less: Applicable Income Taxes (TE)	0.54	0.02	0.18	0.33	0.55	0.71	0.89	0.99	66
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.01	0.03	0.07	66
Equals: Net Operating Income	1.04	-0.17	0.28	0.68	1.10	1.36	1.61	1.80	66
Plus: Net Extraordinary Items	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.00	66
Equals: Net Income	1.02	-0.17	0.28	0.68	1.10	1.36	1.55	1.79	66
Memo: Net Income (Last Four Qtrs)	1.03	-0.12	0.36	0.73	1.08	1.31	1.56	1.77	65
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.68	80.52	85.04	87.64	89.85	91.73	93.21	95.34	66
Avg Int-Bearing Funds / Avg Assets	75.94	59.83	64.75	71.39	76.95	80.07	84.60	87.84	66
Int Income (TE) / Avg Earning Assets	6.84	4.69	5.81	6.34	6.95	7.32	7.71	8.05	66
Int Expense / Avg Earning Assets	3.46	2.09	2.47	3.14	3.44	3.80	4.14	4.50	66
Net Int Inc (TE) / Avg Earn Assets	3.33	0.89	1.71	2.88	3.45	3.76	4.45	4.88	66
YIELD OR COST:									
Total Loans and Leases (TE)	7.43	4.97	6.33	6.96	7.47	7.86	8.33	8.73	66
Interest-Bearing Bank Balances	5.34	1.04	2.50	3.77	5.22	6.45	8.19	11.95	65
Fed Funds Sold & Reverse Repos	5.31	4.53	4.92	5.11	5.25	5.48	5.79	6.56	66
Trading Assets	3.38	0.00	0.07	0.96	3.09	5.40	7.86	9.40	48
Total Earning Assets	6.78	4.65	5.79	6.30	6.86	7.18	7.70	8.02	66
Investment Securities (TE)	5.26	4.24	4.64	4.90	5.18	5.57	6.06	6.30	66
U. S. Treasury & Agency Sec (excl MBS)	5.62	3.69	3.93	4.29	4.93	5.48	8.81	19.59	65
Mortgage-Backed Securities	4.91	3.12	4.04	4.59	4.87	5.20	5.86	6.31	66
All Other Securities	7.61	4.18	5.05	5.59	6.73	8.32	13.37	16.93	66
Interest-Bearing Deposits	3.60	2.19	2.72	3.21	3.63	3.97	4.32	4.66	66
Time Deposits of \$100K or More	4.96	1.61	4.10	4.59	4.91	5.21	5.72	7.69	66
Time Deposits < \$100K	4.47	2.20	3.55	4.19	4.48	4.70	5.07	5.59	65
Other Domestic Deposits	2.54	0.55	1.54	2.10	2.52	3.09	3.41	3.82	66
Foreign Deposits	4.37	1.79	2.55	3.85	4.61	4.92	5.20	5.35	42
Fed Funds Purchased and Repos	4.75	2.56	3.81	4.47	4.81	5.11	5.41	5.63	66
Other Borrowed Funds & Trading Liab	4.66	1.85	2.80	3.93	4.80	5.26	6.03	6.32	66
All Interest-Bearing Funds	4.09	2.58	3.16	3.78	4.02	4.35	4.91	5.32	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

NON-INTEREST INCOME AND EXPENSES

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	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.77	32.62	39.66	44.59	54.85	69.93	82.15	90.31	66
Avg Assets per Employee (\$000)	5298.67	2518.91	3043.92	3852.44	4527.88	5732.59	10081.8	12115.8	66
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	4.01	0.01	0.46	1.54	3.61	6.09	8.52	10.51	65
Overhead Exp / NII + Non-Int Income	61.75	43.62	49.70	56.89	60.78	66.43	75.44	79.16	66
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.92	0.91	1.53	2.32	2.91	3.49	4.13	4.68	66
Personnel Expense	1.56	0.41	0.78	1.20	1.58	1.87	2.19	2.61	66
Net Occupancy Expense	0.40	0.08	0.20	0.30	0.37	0.50	0.61	0.73	66
Other Operating Expenses	0.93	0.26	0.41	0.68	0.86	1.19	1.37	2.15	66
Overhead Less Non-Interest Income	1.07	-0.43	0.08	0.63	1.06	1.55	1.96	2.07	66
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	61.08	43.50	48.69	56.09	59.97	65.30	74.67	77.90	66
Personnel Expense	32.41	19.03	24.02	29.41	33.04	35.85	38.39	39.95	66
Net Occupancy Expense	8.36	5.11	5.90	6.66	7.98	9.89	11.17	13.07	66
Other Operating Expenses	20.01	11.79	14.18	16.06	19.55	23.07	27.13	32.63	66
Total Non-Interest Income	35.73	10.35	15.00	22.83	34.89	45.38	54.60	72.01	66
Fiduciary Activities Income	4.09	0.00	0.00	0.59	2.40	5.49	10.10	37.09	66
Serv Charges on Deposit Accts - Domestic	7.31	0.95	1.81	3.50	7.66	10.48	12.24	13.63	66
Trading Revenue	0.92	-2.46	-0.43	0.00	0.10	1.01	4.68	8.64	66
Investment Banking Fees & Commissions	3.22	0.02	0.49	1.10	2.02	3.93	9.11	15.86	66
Venture Capital Revenue	0.21	-0.07	0.00	0.00	0.00	0.17	0.98	2.26	66
Net Servicing Fees	0.87	-0.01	0.00	0.03	0.32	1.15	3.76	5.43	66
Net Securitization Income	0.29	0.00	0.00	0.00	0.00	0.01	1.66	4.67	66
Insurance Activities Revenue	1.23	0.00	0.03	0.09	0.58	2.15	4.17	4.78	66
Net Gain (Loss) - Sales Loans, OREO, Oth	1.44	-2.29	-0.06	0.41	1.13	2.45	3.54	5.34	66
Other Non-Interest Income	11.73	3.23	4.92	6.51	9.48	14.64	25.99	29.69	66
Overhead Less Non-Interest Income	25.33	-6.72	0.92	13.21	27.77	36.19	44.58	54.47	66
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	30.49	18.68	22.24	28.21	31.03	33.72	35.20	35.67	63
Appl Inc Tax+TE/Pretax NOI+TE	34.12	27.47	29.04	31.80	34.46	36.08	38.02	38.96	63

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PERCENT COMPOSITION OF ASSETS AND LOAN MIX

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PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.42	5.15	16.03	30.26	41.33	50.11	57.76	60.20	66
Commercial and Industrial Loans	12.69	2.50	4.76	8.81	11.72	16.30	21.58	23.88	66
Loans to Individuals	5.41	0.06	0.25	1.10	4.03	8.83	13.84	16.07	66
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.00	0.14	0.41	0.61	66
Agricultural Loans	0.21	0.00	0.00	0.01	0.08	0.36	0.77	1.17	66
Other Loans and Leases	3.06	0.06	0.36	1.38	2.72	4.56	7.04	8.79	66
Net Loans and Leases	63.32	23.97	35.25	55.41	66.93	72.07	74.91	76.43	66
Debt Securities Over 1 Year	13.34	3.19	5.41	8.00	12.87	16.74	25.01	27.06	66
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.02	0.14	0.33	0.66	1.42	66
Subtotal	77.72	41.04	54.20	72.74	81.11	85.80	86.93	89.12	66
Interest-Bearing Bank Balances	0.58	0.00	0.00	0.01	0.12	0.66	2.19	5.01	66
Federal Funds Sold & Reverse Repos	2.34	0.00	0.01	0.25	0.66	2.77	9.42	14.45	66
Debt Securities 1 Year or Less	3.07	0.03	0.16	0.47	1.90	4.19	8.85	13.86	66
Trading Assets	1.63	0.00	0.00	0.00	0.22	1.74	7.21	14.25	66
Total Earning Assets	87.35	76.44	81.08	85.77	87.66	89.86	91.07	91.80	66
Non-Int Cash and Due From Dep Inst	2.04	0.53	0.80	1.57	2.08	2.55	3.25	3.61	66
Other Real Estate Owned	0.07	0.00	0.00	0.02	0.04	0.12	0.21	0.27	66
All Other Assets	10.46	4.30	6.04	7.77	9.83	12.18	16.30	21.31	66
MEMORANDA:									
Short-Term Investments	6.81	0.54	0.73	1.79	4.48	9.02	18.58	34.32	66
U. S. Treasury Securities	0.16	0.00	0.00	0.00	0.04	0.17	0.79	1.73	66
U. S. Agency Securities (excl MBS)	2.81	0.00	0.00	0.17	1.48	4.24	8.62	12.80	66
Municipal Securities	1.13	0.00	0.00	0.17	0.78	2.02	3.23	4.09	66
Mortgage-Backed Securities	9.50	0.64	2.40	5.12	8.56	12.14	18.59	22.18	66
Asset-Backed Securities	0.30	0.00	0.00	0.00	0.00	0.52	1.35	2.57	66
Other Debt Securities	0.70	0.00	0.00	0.03	0.14	0.82	2.96	6.32	66
RE Loans Secured by 1-4 Family	16.34	1.61	4.10	10.02	15.08	22.54	29.87	32.53	66
Revolving	3.71	0.02	0.13	1.16	3.17	5.92	8.45	9.51	66
Closed-End, Sec by First Liens	10.59	1.38	2.99	5.70	9.46	15.04	20.30	24.67	66
Closed-End, Sec by Junior Liens	1.77	0.00	0.08	0.54	1.46	2.58	4.17	6.03	66
Commercial Real Estate Loans	21.70	1.03	2.67	12.28	20.29	29.60	43.06	49.48	66
Construction and Land Dev	8.03	0.17	0.60	3.10	7.16	12.54	17.29	21.47	66
Multifamily	1.34	0.07	0.20	0.47	0.90	1.67	3.52	6.16	66
Nonfarm Nonresidential	11.34	0.58	1.72	6.64	10.10	16.09	21.91	23.47	66
RE Loans Secured by Farmland	0.26	0.00	0.00	0.01	0.10	0.45	1.07	1.38	66
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.79	33.66	39.76	50.03	62.77	72.47	78.29	81.36	66
RE Loans Secured by 1-4 Family	26.11	4.03	8.12	15.37	25.81	34.41	44.88	48.77	66
Revolving	5.68	0.05	0.25	1.71	4.73	9.74	12.09	13.32	66
Closed-End	20.01	2.66	6.18	11.70	18.53	27.23	36.24	41.64	66
Commercial Real Estate Loans	32.79	3.51	8.29	18.45	31.36	43.74	61.57	69.47	66
Construction and Land Dev	12.02	0.53	1.29	5.12	10.21	19.62	24.91	32.19	66
Multifamily	2.07	0.18	0.54	0.90	1.31	2.58	4.84	9.92	66
Nonfarm Nonresidential	17.16	1.93	5.15	10.31	15.94	24.57	29.51	33.98	66
RE Loans Secured by Farmland	0.39	0.00	0.00	0.02	0.18	0.64	1.41	2.04	66
Loans to Depository Institutions	0.18	0.00	0.00	0.00	0.00	0.21	0.69	2.38	66
Commercial and Industrial Loans	20.08	4.49	11.17	13.99	19.40	24.29	32.14	40.33	66
Loans to Individuals	8.75	0.16	0.41	1.94	6.17	14.61	21.35	24.76	66
Credit Card Loans	1.26	0.00	0.00	0.00	0.16	1.43	6.58	12.39	66
Agricultural Loans	0.33	0.00	0.00	0.01	0.13	0.54	1.16	1.86	66
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	66
Other Loans and Leases	5.32	0.09	0.70	2.13	4.50	7.02	12.51	21.21	66

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PEER GROUP 1

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.81	0.54	0.73	1.79	4.48	9.02	18.58	34.32	66
Liquid Assets	20.14	8.66	10.48	12.82	16.75	25.42	38.01	46.88	66
Investment Securities	17.30	6.24	8.03	11.59	16.46	20.85	29.49	37.17	66
Net Loans and Leases	63.32	23.97	35.25	55.41	66.93	72.07	74.91	76.43	66
Net Lns, Ls & Stdby Ltrs of Credit	66.53	26.61	42.15	57.39	69.54	75.21	80.36	82.72	66
Core Deposits	46.97	6.81	15.23	39.15	47.78	57.00	66.28	69.77	66
Noncore Funding	36.80	10.19	18.73	27.21	34.23	44.85	64.01	70.68	66
Time Deposits of \$100K or More	10.46	2.03	3.11	6.75	10.18	13.70	17.35	24.24	66
Foreign Deposits	3.08	0.00	0.00	0.00	1.28	5.54	9.67	21.32	66
Fed Funds Purchased and Repos	7.26	0.44	1.87	3.41	5.83	11.57	14.71	15.86	66
Net Fed Funds Purchased (Sold)	5.04	-5.61	-1.56	1.76	4.26	8.48	11.73	14.68	66
Commercial Paper	0.52	0.00	0.00	0.00	0.00	0.64	3.09	3.75	66
Oth Borrowings W/Rem Mat 1 Yr or Less	4.04	0.04	0.15	1.34	3.48	6.32	9.24	10.71	66
Earning Assets Repr in 1 Year	43.00	18.96	22.06	36.41	44.22	51.97	56.77	61.81	66
Int-Bearing Liab Repr in 1 Year	22.23	2.20	11.63	16.31	21.86	27.16	32.22	44.18	66
Long-Term Debt Repr in 1 Year	2.35	0.00	0.00	0.00	0.90	4.61	7.59	9.47	66
Net Assets Repriceable in 1 Year	16.78	-3.63	-0.22	7.38	16.68	23.65	34.99	40.68	66
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	39.88	5.77	16.14	28.41	37.39	48.71	71.61	81.16	66
Net ST Noncore Funding Dependence	25.50	-13.16	11.00	17.60	25.95	32.94	41.76	47.81	66
Short-Term Inv/ST Noncore Funding	24.23	2.50	3.28	8.68	16.13	37.47	60.47	76.49	66
Liq Asts-ST Noncore Fndg/Nonliq Asts	-6.52	-30.58	-24.72	-14.53	-7.22	-1.65	11.70	26.43	66
Net Loans and Leases/Total Deposits	100.81	47.91	66.84	89.08	104.03	113.48	124.01	136.79	66
Net Loans and Leases/Core Deposits	148.99	68.33	101.07	117.67	136.85	164.40	195.92	395.68	66
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.32	-9.61	-3.52	-0.10	0.00	0.01	0.24	0.25	43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.00	-8.85	-5.75	-3.68	-1.99	-0.15	0.93	2.26	65
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.19	-0.13	-0.02	-0.00	0.00	0.00	0.02	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.30	0.00	0.00	0.00	0.25	5.32	34.46	72.07	66
Available-For-Sale Securities	93.69	25.12	45.35	94.54	99.72	100.00	100.00	100.00	66
U.S. Treasury Securities	1.22	0.00	0.00	0.01	0.27	1.23	6.05	10.80	66
U.S. Agency Securities (excl MBS)	15.93	0.00	0.05	1.04	8.69	24.69	50.96	64.16	66
Municipal Securities	6.72	0.00	0.05	1.05	4.84	11.52	17.31	21.10	66
Mortgage-Backed Securities	59.48	5.40	13.77	39.93	65.58	78.95	90.06	96.05	66
Asset-Backed Securities	2.47	0.00	0.00	0.00	0.01	4.07	12.70	17.40	66
Other Debt Securities	4.90	0.00	0.02	0.17	0.98	5.36	20.53	41.01	66
Mutual Funds and Equity Securities	1.68	0.00	0.01	0.14	1.28	2.39	4.65	12.79	66
Debt Securities 1 Year or Less	16.97	0.34	1.23	4.94	13.06	27.08	42.27	59.21	66
Debt Securities 1 To 5 Years	20.07	0.30	0.85	5.95	13.51	32.97	50.75	54.32	66
Debt Securities Over 5 Years	57.96	5.02	14.61	33.25	61.02	84.78	91.34	94.65	66
Pledged Securities	61.45	5.19	22.30	47.14	62.17	79.65	87.20	88.29	66
Structured Notes, Fair Value	0.22	0.00	0.00	0.00	0.00	0.04	1.57	3.00	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

ALLOWANCE AND NET LOAN AND LEASE LOSSES

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ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.24	0.00	0.01	0.07	0.21	0.35	0.60	0.90	66
Provision for Ln&Ls Losses/Avg Lns&Ls	0.37	0.00	0.03	0.14	0.27	0.51	0.91	1.64	66
Provision for Ln&Ls Losses/Net Losses	128.92	0.00	68.02	100.00	124.70	156.80	216.72	265.44	66
Ln&Ls Allowance/Total Loans & Leases	1.13	0.46	0.60	0.97	1.14	1.32	1.53	1.87	66
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.34	1.25	1.44	2.69	4.60	8.50	34.00	41.32	65
ALLL/Nonaccrual Assets	241.79	37.50	82.61	138.84	182.99	280.44	627.56	853.13	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	165.76	35.23	52.00	101.00	140.42	202.80	366.51	497.02	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.01	0.04	0.16	0.29	0.55	1.01	1.41	66
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.03	0.07	0.12	0.17	0.25	66
Net Losses/Avg Loans and Leases	0.30	0.00	0.02	0.10	0.23	0.42	0.83	1.15	66
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	66
Recoveries/Prior Year-End Losses	23.30	2.97	12.00	15.78	21.30	28.64	40.56	56.79	64
Earnings Coverage of Net Losses (X)	22.53	-3.82	2.08	5.24	9.91	20.75	107.07	155.37	66
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.13	0.00	0.00	0.01	0.07	0.22	0.35	0.48	65
RE Loans Secured By 1-4 Family	0.13	0.00	0.00	0.02	0.08	0.23	0.39	0.58	65
Revolving	0.20	0.00	0.00	0.00	0.11	0.40	0.58	0.68	65
Closed-End	0.11	0.00	0.00	0.01	0.06	0.16	0.37	0.51	65
Commercial Real Estate Loans	0.08	-0.00	0.00	0.00	0.04	0.13	0.30	0.37	65
Construction and Land Dev	0.13	0.00	0.00	0.00	0.04	0.21	0.50	0.69	65
Multifamily	0.03	-0.08	-0.04	0.00	0.00	0.01	0.24	0.38	64
Nonfarm Nonresidential	0.04	-0.01	-0.00	0.00	0.02	0.06	0.16	0.21	65
RE Loans Secured by Farmland	-0.00	-0.36	-0.06	-0.00	0.00	0.00	0.05	0.13	56
Commercial and Industrial Loans	0.27	-0.11	0.00	0.09	0.24	0.38	0.60	0.96	66
Loans to Depository Institutions	-0.00	-0.27	0.00	0.00	0.00	0.00	0.00	0.00	40
Loans to Individuals	1.21	0.10	0.14	0.43	0.90	1.59	3.29	4.02	60
Credit Card Loans	3.73	-1.15	0.36	1.86	3.12	4.60	6.85	16.88	48
Agricultural Loans	0.05	-0.35	-0.05	0.00	0.00	0.02	0.30	0.60	58
Loans to Foreign Governments & Inst	-0.33	-3.22	-2.94	-0.12	0.00	0.00	0.00	0.00	11
Other Loans and Leases	0.20	-0.24	-0.01	0.00	0.09	0.35	0.77	1.11	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30- 89 Days PD Loans and Leases	0.94	0.20	0.34	0.60	0.83	1.16	1.72	2.26	66
90+ Days PD Loans and Leases	0.17	0.00	0.00	0.03	0.14	0.31	0.47	0.60	66
Nonaccrual Loans and Leases	0.70	0.07	0.12	0.38	0.57	0.85	1.60	2.76	66
90+ Days PD and Nonaccrual Loans and Leases	0.94	0.11	0.21	0.50	0.76	1.18	2.03	3.25	66
30- 89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	66
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30- 89 Days Past Due Assets	0.94	0.20	0.34	0.60	0.83	1.16	1.72	2.26	66
90+ Days Past Due Assets	0.17	0.00	0.00	0.03	0.14	0.31	0.47	0.60	66
Nonaccrual Assets	0.71	0.07	0.12	0.38	0.57	0.85	1.60	2.76	66
30+ Days PD & Nonaccrual Assets	1.92	0.41	0.80	1.14	1.74	2.25	3.63	5.93	66
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.58	0.06	0.15	0.28	0.47	0.80	1.14	1.83	66
90+ PD & Nonaccrual Assets + OREO	0.68	0.06	0.15	0.36	0.59	0.93	1.43	2.09	66
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.52	0.04	0.09	0.27	0.43	0.66	1.05	2.00	66
Allowance for Loan & Lease Losses	71.78	11.78	15.70	39.25	60.72	89.74	128.47	236.75	66
Equity Cap + ALLL	5.80	0.51	1.00	2.52	4.04	6.82	15.82	25.62	66
Tier 1 Cap + ALLL	6.37	0.36	1.00	3.34	5.82	8.90	12.01	20.65	66
Loans & Leases + RE Acquired	0.84	0.08	0.15	0.44	0.69	1.03	1.99	3.27	66

BHCPR PERCENTILE DISTRIBUTION REPORT

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 7A

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	0.99	0.24	0.34	0.62	0.85	1.21	2.13	2.91	65
- 90+ Days Past Due	0.17	0.00	0.00	0.01	0.11	0.31	0.47	0.97	65
- Nonaccrual	0.88	0.07	0.12	0.42	0.70	1.06	2.11	3.75	65
Coml & Indl - 30-89 Days PD	0.55	0.06	0.11	0.28	0.48	0.68	1.47	1.87	66
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.05	0.12	0.21	0.31	66
- Nonaccrual	0.47	0.04	0.14	0.23	0.37	0.72	0.97	1.10	66
Individuals - 30-89 Days PD	1.51	0.02	0.39	0.90	1.36	2.13	2.91	3.56	66
- 90+ Days Past Due	0.29	0.00	0.00	0.01	0.18	0.44	1.03	1.44	66
- Nonaccrual	0.19	0.00	0.00	0.01	0.08	0.25	0.78	1.20	66
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	40
Agricultural - 30-89 Days PD	0.24	0.00	0.00	0.00	0.07	0.34	1.04	1.42	58
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.28	58
- Nonaccrual	0.67	0.00	0.00	0.00	0.21	1.07	2.65	4.44	58
Foreign Govts- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.14	11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other Lns&Ls - 30-89 Days PD	0.51	0.00	0.00	0.03	0.33	0.92	1.54	2.01	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.48	66
- Nonaccrual	0.25	0.00	0.00	0.00	0.11	0.45	0.87	1.66	66
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.08	0.14	0.27	0.53	0.98	1.35	2.35	3.48	65
- 90+ Days Past Due	0.23	0.00	0.00	0.01	0.13	0.38	0.80	1.54	65
- Nonaccrual	0.72	0.04	0.07	0.23	0.47	0.99	1.71	3.85	65
Revolving - 30-89 Days PD	0.70	0.00	0.04	0.32	0.65	1.01	1.18	2.15	65
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.31	0.46	65
- Nonaccrual	0.42	0.00	0.00	0.03	0.26	0.60	1.32	3.14	65
Closed-End - 30-89 Days PD	1.19	0.13	0.19	0.56	1.13	1.50	2.82	3.67	65
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.13	0.42	0.97	2.16	65
- Nonaccrual	0.82	0.04	0.08	0.24	0.50	1.13	2.26	3.85	65
- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.02	0.09	0.17	0.25	0.39	65
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.08	65
- Jr Lien Nonaccrual	0.08	0.00	0.00	0.00	0.05	0.14	0.27	0.38	65
Commercial RE - 30-89 Days PD	0.80	0.09	0.25	0.39	0.77	1.11	1.50	2.04	65
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.19	0.33	0.39	65
- Nonaccrual	0.88	0.02	0.09	0.44	0.71	1.21	2.05	2.83	65
Const & Dev - 30-89 Days PD	1.20	0.01	0.21	0.60	1.04	1.75	2.26	3.46	65
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.05	0.20	0.49	0.87	65
- Nonaccrual	1.45	0.00	0.04	0.50	1.11	1.94	3.56	4.70	65
Multifamily - 30-89 Days PD	0.61	0.00	0.00	0.05	0.28	0.91	2.61	3.28	64
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.15	0.41	64
- Nonaccrual	0.55	0.00	0.00	0.05	0.23	0.99	2.02	2.57	64
Nonfarm Nres- 30-89 Days PD	0.53	0.01	0.10	0.23	0.42	0.76	1.12	1.67	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.22	0.38	65
- Nonaccrual	0.54	0.01	0.10	0.21	0.40	0.80	1.17	1.84	65
Farm land - 30-89 Days PD	0.41	0.00	0.00	0.00	0.23	0.64	1.66	2.05	56
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.03	0.33	0.63	56
- Nonaccrual	0.59	0.00	0.00	0.00	0.27	0.85	1.91	2.50	56
Credit Card - 30-89 Days PD	1.52	0.00	0.00	0.03	1.56	2.40	3.48	4.09	48
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.46	1.52	2.39	2.78	48
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.01	0.94	1.43	48

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS

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CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.62	4.09	5.72	6.98	7.64	8.40	9.19	9.56	66
Tier 1 RBC Ratio	9.35	5.33	7.26	8.21	9.15	10.47	11.78	12.88	66
Total Risk-Based Capital Ratio	11.95	7.05	10.59	11.13	11.74	12.62	13.89	14.52	66
Tangible Tier 1 Leverage Ratio	7.23	3.53	4.60	6.31	7.31	8.35	8.91	9.46	66
Tangible Common Eq Cap/Tan Assets	5.76	2.05	3.38	4.85	5.76	6.60	7.93	8.41	66
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	31.32	6.60	12.22	20.49	28.44	40.43	50.14	73.04	66
Standby Letters of Credit	3.14	0.21	0.46	1.07	2.44	4.65	8.50	8.93	66
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.02	0.07	0.22	0.34	0.46	66
Securities Lent	1.80	0.00	0.00	0.00	0.00	0.00	10.88	25.45	66
Credit Derivatives (BHC as Guarantor)	0.68	0.00	0.00	0.00	0.00	0.08	1.40	20.75	66
Credit Derivatives (BHC as Beneficiary)	2.23	0.00	0.00	0.00	0.00	0.12	5.73	62.60	66
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	72.45	0.03	0.18	4.43	17.04	49.23	373.25	640.08	66
Interest Rate Contracts	50.92	0.00	0.06	2.96	14.56	35.19	153.40	563.75	66
Interest Rate Futures & Forward Contr	8.49	0.00	0.00	0.00	0.28	5.04	42.69	94.11	66
Written Options Contr (Int Rate)	5.14	0.00	0.00	0.06	0.53	3.49	10.65	91.26	66
Purchased Options Contr (Int Rate)	5.78	0.00	0.00	0.00	0.44	5.23	19.08	82.31	66
Interest Rate Swaps	27.98	0.00	0.00	1.82	10.83	24.09	63.42	391.77	66
Foreign Exchange Contracts	12.56	0.00	0.00	0.00	0.12	3.50	66.70	196.95	66
Futures & Forward Foreign Exch Contr	7.74	0.00	0.00	0.00	0.12	2.28	39.29	129.54	66
Written Options Contr (Foreign Exch)	0.65	0.00	0.00	0.00	0.00	0.06	0.83	15.83	66
Purchased Options Contr (Foreign Exch)	0.68	0.00	0.00	0.00	0.00	0.09	0.86	16.31	66
Foreign Exchange Rate Swaps	1.10	0.00	0.00	0.00	0.00	0.07	5.09	25.23	66
Equity, Commodity, & Other Deriv Contr	2.20	0.00	0.00	0.00	0.00	1.02	11.52	35.46	66
Commodity & Other Fut & Forward Contr	0.16	0.00	0.00	0.00	0.00	0.00	0.65	2.97	66
Written Options Contr (Comm & Other)	0.60	0.00	0.00	0.00	0.00	0.28	3.18	11.95	66
Purchased Options Contr (Comm & Oth)	0.71	0.00	0.00	0.00	0.00	0.24	3.43	13.83	66
Commodity & Other Swaps	0.43	0.00	0.00	0.00	0.00	0.23	3.03	4.21	66
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	56.22	12.20	25.21	35.44	43.56	62.11	103.82	208.93	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.61	2.29	50.21	77.81	94.42	99.58	100.00	100.00	64
Foreign Exchange Contracts	7.67	0.00	0.00	0.00	1.02	9.58	30.15	88.22	64
Equity, Comm, & Other Contracts	2.00	0.00	0.00	0.00	0.00	2.20	9.81	20.21	64
Futures and Forwards	16.70	0.00	0.00	2.34	11.86	29.15	52.95	86.16	64
Written Options	7.61	0.00	0.07	2.63	6.62	11.16	18.21	43.23	64
Exchange-Traded	0.54	0.00	0.00	0.00	0.00	0.00	3.49	6.76	64
Over-The-Counter	6.59	0.00	0.07	1.49	5.48	9.06	16.84	43.23	64
Purchased Options	7.18	0.00	0.00	0.00	4.95	11.49	20.71	42.28	64
Exchange-Traded	0.53	0.00	0.00	0.00	0.00	0.00	3.13	7.38	64
Over-The-Counter	6.05	0.00	0.00	0.00	3.31	9.00	20.71	42.04	64
Swaps	60.84	0.00	2.73	34.60	66.03	81.21	90.44	97.53	64
Held for Trading	41.26	0.00	0.00	0.00	41.14	80.09	98.25	99.40	64
Interest Rate Contracts	30.54	0.00	0.00	0.00	32.31	64.43	79.25	86.85	64
Foreign Exchange Contracts	3.88	0.00	0.00	0.00	0.18	5.89	20.55	31.58	64
Equity, Comm, & Other Contracts	1.19	0.00	0.00	0.00	0.00	1.32	6.56	14.53	64
Non-Traded	58.73	0.27	1.29	18.86	57.95	100.00	100.00	100.00	64
Interest Rate Contracts	52.60	0.12	1.01	14.04	50.80	83.75	100.00	100.00	64
Foreign Exchange Contracts	0.63	0.00	0.00	0.00	0.00	0.32	2.23	15.73	64
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.73	2.18	64
Deriv Contr (Excl Fut & FX LE 14 Days)	84.50	22.13	53.56	73.49	88.17	94.88	99.90	100.00	64
One Year or Less	26.14	0.00	1.89	9.58	21.30	37.31	63.71	84.90	64
Over 1 Year to 5 Years	28.56	0.00	0.00	13.80	29.89	45.59	58.56	72.34	64
Over 5 Years	18.60	0.00	0.00	8.79	17.81	29.59	45.28	48.85	64
Gross Negative Fair Value (Abs Val)	0.84	0.00	0.01	0.44	0.73	0.95	2.03	3.27	64
Gross Positive Fair Value	0.90	0.05	0.35	0.52	0.75	1.18	1.43	2.98	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.11	0.00	0.00	0.00	0.01	0.05	0.54	1.55	66
Gross Positive Fair Value (X)	0.12	0.00	0.00	0.00	0.02	0.05	0.53	1.62	66
Held for Trading (X)	0.10	0.00	0.00	0.00	0.00	0.02	0.50	1.52	66
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	66
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.01	0.05	0.38	0.70	66
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.68	0.00	0.00	0.04	0.19	0.50	3.16	5.84	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES

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INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.61	66
Ins Under Assets(P/C)/Tot Ins Und Ast	41.01	0.00	0.00	0.00	20.27	81.21	96.86	100.00	26
Ins Under Assets(L/H)/Tot Ins Und Ast	58.98	0.00	0.00	15.91	77.14	100.00	100.00	100.00	26
Sep Acct Assets(L/H)/Total Life Ast	0.93	0.00	0.00	0.00	0.00	0.00	0.00	17.53	23
Ins Activities Revenue/Adj Oper Inc	1.23	0.00	0.03	0.09	0.58	2.15	4.17	4.78	66
Premium Inc/Ins Activities Revenue	9.97	0.00	0.00	0.00	0.00	13.64	54.58	74.87	63
Credit Rel Prem Inc/Tot Prem Inc	74.89	0.00	0.00	51.27	99.82	100.00	100.00	100.00	24
Other Prem Inc/Total Prem Inc	25.10	0.00	0.00	0.00	0.00	36.96	99.18	100.00	24
Ins Under Net Income/Consol Net Income	0.17	-0.00	0.00	0.00	0.00	0.14	0.90	2.06	66
Ins Net Inc (P/C)/Equity (P/C)	18.01	-1.92	-0.95	2.76	10.15	13.42	17.46	36.70	18
Ins Net Inc (L/H)/Equity (L/H)	4.90	-0.67	0.71	3.03	3.85	5.42	13.13	13.37	23
Insur Ben, Losses, Exp/Insur Premiums	77.04	0.39	1.72	26.27	77.77	101.21	175.87	208.67	24
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.95	0.00	0.00	0.00	0.00	1.39	5.22	9.10	18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.24	0.00	0.00	0.00	0.00	0.26	0.76	2.52	23
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.11	66
CSV Life Insurance/Tier 1 Cap + ALLL	12.84	0.00	0.00	2.97	13.47	24.08	26.61	31.03	65
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.67	0.00	0.00	0.00	0.00	0.12	3.18	12.55	66
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.77	0.00	0.00	0.00	0.00	5.15	9.50	14.85	58
Cost: Interest-Bearing Deposits	4.37	1.79	2.55	3.85	4.61	4.92	5.20	5.35	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	3.12	0.13	0.13	0.18	0.25	0.88	7.18	11.77	6
Commercial and Industrial Loans	4.08	0.00	0.00	0.00	0.13	0.67	4.62	19.30	9
Foreign Governments and Inst	-0.33	-3.22	-2.94	-0.12	0.00	0.00	0.00	0.00	11
GROWTH RATES:									
Net Loans and Leases	27.36	-73.75	-61.84	-28.36	3.77	43.06	107.55	437.84	49
Total Selected Assets	35.68	-74.82	-58.24	-19.12	12.13	45.46	141.60	484.05	60
Deposits	42.93	-61.89	-27.70	11.11	26.23	62.39	144.70	183.40	40

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PARENT COMPANY ANALYSIS - PART I

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PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	10.76	-3.86	2.50	6.98	12.01	14.65	16.20	19.62	66
Bank Net Inc/Avg Eq Inv in Banks	11.85	0.00	2.96	6.77	11.62	15.67	18.64	24.51	56
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.59	-33.55	-1.72	0.17	5.58	14.28	23.36	32.34	61
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.08	-10.48	-0.54	0.00	9.01	12.30	17.21	17.47	26
Bank Net Income/Parent Net Income	78.35	0.00	0.00	66.67	99.05	108.02	118.50	123.11	62
Nonbank Net Income/Parent Net Income	7.02	0.00	0.00	0.12	2.89	9.58	29.72	39.30	54
Sub BHCs Net Inc/Parent Net Income	75.17	0.49	1.94	25.08	100.00	105.24	113.04	127.57	18
LEVERAGE:									
Total Liabilities/Equity	34.34	1.25	3.49	12.35	23.75	48.60	89.48	135.47	66
Total Debt/Equity Capital	16.55	0.00	0.00	0.00	8.55	27.84	64.17	106.51	66
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.46	0.00	0.08	6.83	19.09	35.67	67.79	115.38	66
Tot Debt+Lns Guaranteed for Affl/Equity	18.71	0.00	0.00	0.06	8.67	29.90	67.26	112.40	66
Total Debt/Eq Cap - Exc Over Fair Value	16.77	0.00	0.00	0.00	8.55	28.12	64.49	107.06	66
Long-Term Debt/Equity Capital	11.89	0.00	0.00	0.00	6.45	18.38	48.90	74.89	66
Short-Term Debt/Equity Capital	3.26	0.00	0.00	0.00	0.00	3.63	14.51	27.29	66
Current Portion of LT Debt/Equity	0.05	0.00	0.00	0.00	0.00	0.00	0.28	0.92	66
Exc Cost Over Fair Value/Equity Cap	0.29	0.00	0.00	0.00	0.00	0.12	1.92	2.98	66
Long-Term Debt/Consolidated LT Debt	12.95	0.00	0.00	0.00	8.20	23.04	43.70	59.43	66
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	111.51	93.04	96.88	102.31	110.96	119.02	131.51	136.28	66
Total Investment in Subs/Equity	121.15	94.44	99.86	103.28	114.23	133.27	162.46	201.05	66
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.45	81.98	86.34	95.72	98.71	104.16	114.84	121.57	66
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	109.46	85.70	87.89	97.19	102.07	115.05	145.38	193.85	66
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.12	-0.54	-0.31	0.28	0.94	1.87	2.35	3.14	62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.60	0.18	0.51	1.28	2.01	3.07	5.84	7.43	49
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	145.21	11.90	66.95	98.56	122.92	166.39	289.49	419.72	66
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	151.78	4.34	35.58	94.35	123.61	174.78	362.27	418.87	66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.60	15.33	38.20	77.21	100.05	117.91	173.28	205.81	66
Pretax Oper Inc + Int Exp/Int Expense	4662.64	-222.94	97.92	206.16	737.22	2328.02	8897.23	73170.6	50
Div + Int From Subs/Int Exp + Div	183.06	17.37	60.63	113.15	135.52	204.75	474.38	667.61	64
Fees+Other Inc From Subs/Sal + 0th Exp	14.81	0.00	0.00	0.00	0.00	21.44	69.17	87.20	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	614.20	1.13	1.69	9.99	31.50	360.66	1622.90	6582.13	26
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.00	-17.98	-10.55	-1.43	0.46	2.22	6.33	8.63	66
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Nonaccrual	6.16	0.00	0.00	0.00	0.00	0.00	4.92	15.87	18
Total	6.16	0.00	0.00	0.00	0.00	0.00	4.92	15.87	18
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	66
To Nonbank Subsidiaries	0.46	0.00	0.00	0.00	0.00	0.00	2.41	9.56	66
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Total	0.58	0.00	0.00	0.00	0.00	0.00	3.09	11.67	66
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.36	0.00	0.00	0.04	1.29	6.02	22.50	45.15	66
Combined Thrift Assets	0.22	0.00	0.00	0.00	0.00	0.00	1.04	5.05	66
Combined Foreign Nonbank Sub Assets	0.11	0.00	0.00	0.00	0.00	0.01	0.45	1.78	66

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PARENT COMPANY ANALYSIS - PART II

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PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.41	0.00	1.76	35.19	67.48	95.62	120.72	182.57	60
Dividends Paid/Net Income	43.77	0.00	1.25	24.01	45.32	59.98	75.28	89.51	62
Net Income - Dividends/Avg Equity	5.84	-9.75	-0.68	2.84	6.71	8.46	11.44	13.70	66
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	130.04	0.00	0.00	17.41	116.15	174.81	381.84	612.88	60
Dividends From Nonbank Subs	7.01	0.00	0.00	0.00	0.57	10.41	36.35	69.69	60
Dividends From Subsidiary BHCs	21.14	0.00	0.00	0.00	0.00	0.00	164.27	231.19	60
Dividends From All Subsidiaries	211.38	0.20	61.34	111.32	150.94	247.34	553.76	737.21	60
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	73.62	0.00	0.09	26.65	67.57	94.87	135.47	172.39	53
Interest Income From Bank Subs	3.71	0.00	0.00	0.12	1.38	4.13	15.51	24.29	53
Mgt & Service Fees From Bank Subs	3.94	0.00	0.00	0.00	0.00	2.70	20.79	25.65	53
Other Income From Bank Subs	-0.00	-0.37	0.00	0.00	0.00	0.00	0.00	0.00	53
Operating Income From Bank Subs	84.67	1.36	9.95	50.41	75.07	119.53	153.91	190.52	53
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	55.07	0.00	0.00	0.08	44.44	106.19	140.78	197.99	46
Interest Income From Nonbank Subs	25.31	0.00	0.00	0.00	8.25	31.79	108.62	143.96	46
Mgt & Serv Fees From Nonbank Subs	2.08	0.00	0.00	0.00	0.00	2.38	11.49	18.73	46
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.66	46
Operating Inc From Nonbank Subs	97.63	0.00	0.00	20.17	88.23	145.37	243.40	347.92	46
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	45.80	0.00	0.00	0.00	47.10	80.04	94.10	132.05	19
Interest Inc From Subsidiary BHCs	5.43	0.00	0.00	0.00	0.10	8.14	26.09	28.23	19
Mgt & Serv Fees From Sub BHCs	2.02	0.00	0.00	0.00	0.00	0.00	11.38	26.69	19
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Operating Income From Sub BHCs	58.99	0.00	1.33	17.41	67.35	85.21	116.38	134.47	19
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	53.05	0.00	0.00	0.00	73.54	91.60	97.97	99.59	66
Interest Income From Bank Subs	3.14	0.00	0.00	0.00	1.14	4.09	13.51	27.52	66
Mgt & Serv Fees From Bank Subs	2.80	0.00	0.00	0.00	0.00	1.02	19.18	25.15	66
Other Income From Bank Subs	0.00	-0.31	0.00	0.00	0.00	0.00	0.00	0.00	66
Operating Income From Bank Subs	64.47	0.00	0.00	24.37	86.26	97.92	99.67	99.95	66
Dividends From Nonbank Subs	3.14	0.00	0.00	0.00	0.21	5.10	13.22	28.46	66
Interest Income From Nonbank Subs	2.24	0.00	0.00	0.00	0.14	3.36	10.51	23.29	66
Mgt & Serv Fees From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.74	1.86	66
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Operating Inc From Nonbank Subs	6.77	0.00	0.00	0.00	1.47	9.10	34.10	43.66	66
Dividends From Subsidiary BHCs	12.18	0.00	0.00	0.00	0.00	0.00	91.40	98.60	66
Interest Inc From Subsidiary BHCs	0.36	0.00	0.00	0.00	0.00	0.00	1.47	8.25	66
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	66
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Operating Income From Sub BHCs	14.10	0.00	0.00	0.00	0.00	2.04	94.58	98.72	66
Loans and Adv From Subs/ST Debt	801.41	0.00	1.25	37.65	122.31	505.70	1144.24	8035.24	31
Loans and Adv From Subs/Total Debt	129.89	0.00	0.00	11.36	48.80	116.46	598.20	1091.59	49

BHCPR Reporters for Quarter Ending mm/dd/yyyy
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From mm/dd/yyyy and Other Notes
1199563	21,592,083	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,203,849	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	74,209,491	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,720,688,423	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,472,942	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	197,839,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1074156	132,617,601	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	58,869,241	BBVA USA BANCSHARES, INC.	THE WOODLANDS, TX	Name change from COMPASS
1883693	20,902,545	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	150,590,369	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,402,532	CATHAY GENERAL BANCORP	LOS ANGELES, CA	Moved from Peer 2
1951350	2,187,631,000	CITIGROUP INC.	NEW YORK, NY	
1132449	160,286,202	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	13,524,021	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	15,893,886	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	25,971,125	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	62,756,752	COMERICA INCORPORATED	DALLAS, TX	
1117679	49,372,382	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	16,212,371	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	13,646,450	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	11,852,332	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	14,969,120	FBOP CORPORATION	OAK PARK, IL	
1070345	110,961,509	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,186,931	FIRST BANCORP	SAN JUAN, PR	
1118797	10,882,718	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	16,229,958	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	37,017,239	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,020,746	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,407,565	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	15,923,098	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	66,308,950	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	487,754,828	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	54,629,164	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,167,161	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	1,562,147,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	99,567,393	KEYCORP	CLEVELAND, OH	
1037003	64,875,639	M&T BANK CORPORATION	BUFFALO, NY	
3594612	59,857,466	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	New Y-9C/BHCPR reporter
1069125	150,383,641	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	30,599,738	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	14,357,765	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	67,611,226	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1129382	44,411,000	POPULAR, INC.	SAN JUAN, PR	
1826056	26,195,932	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	141,043,932	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	13,871,556	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	142,936,851	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,151,312	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	179,573,933	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,077,994	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	Moved from Peer 2
1078846	33,018,452	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	

BHCPR Reporters for Quarter Ending mm/dd/yyyy
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From mm/dd/yyyy and Other Notes
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2816906	668, 199, 000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	16, 067, 612	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	60, 165, 099	TD BANKNORTH INC.	PORTLAND, ME	
1119794	237, 615, 000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	11, 803, 566	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	55, 727, 748	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	62, 451, 758	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12, 748, 959	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	18, 001, 639	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	782, 896, 000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17, 208, 062	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	575, 442, 000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	11, 029, 846	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11, 622, 601	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	52, 947, 444	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 66 bank holding companies.

Appendix C: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of bank holding companies: top-tier bank holding companies with consolidated assets of \$500 million or more; top-tier bank holding companies that are required to file the FR Y-9C and FR Y-9LP to meet supervisory needs; and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms.

There are two types of BHCPRs:

- Individual BHC Report
- Peer Group Average Reports

In addition, *A User's Guide for the Bank Holding Company Performance Report* is available.

Type of Order	Price Per Copy
Individual BHC Report	\$45.00
Peer Group Average Reports	65.00
A User's Guide for the BHCPR	25.00

Ordering Instructions

To order BHCPR products from the Board of Governors of the Federal Reserve System, please complete the order form on the next page or call (202) 452-3245. Orders may also be made via Fax (202) 728-5886. To check on the status of your order, please call Customer Services at (202) 452-3245.

Payment to the Board of Governors of the Federal Reserve System may be made through:

- a check or money order payable to

Board of Governors of the Federal Reserve System, or

- a credit card (American Express, VISA, or MasterCard).

Order forms or written inquiries should be addressed to:

Board of Governors of the Federal Reserve System
Publications Services
MS 127
Washington, D.C. 20551

Nonconfidential versions of individual bank holding company reports, as well as peer group average reports, are also available at no cost on the National Information Center's web site at the following URL: <http://www/ffiec.gov/nicpubweb/nicweb/nichome.aspx>.

BHCPR Order Form

(Mail completed form to: Board of Governors of the Federal Reserve System, Publications Services, MS 127, Washington, D.C. 20551)

Name _____

Street Address _____

City _____ State _____ Zip _____

Telephone Number _____ Date _____

Individual BHC Report (\$45 each):

Bank Holding Company Name	Location (City and State)	Report Date	Qty.	Amount
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(Attach separate sheet for additional list of BHCs)

Other Reports

Peer Group Average Reports (\$65) _____

A User's Guide for the BHCPR (\$25) _____

Handling fee per order (\$4.00 domestic/\$8.00 foreign) _____

Total amount of order \$ _____

Method of Payment

Check/Money order enclosed for \$ _____, payable to Board of Governors of the Federal Reserve System.

Charge my credit card: _____ Account No. _____ Expiration Date _____

American Express _____

VISA _____

MasterCard _____

Signature _____ (Required to validate orders.)