

PEER GROUP 01

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

68

69

66

69

67

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.08	3.14	3.16	3.18	3.48
+ Non-interest Income	2.04	2.18	2.15	2.31	2.31
- Overhead Expense	3.06	3.20	3.24	3.29	3.48
- Provision for Losses	0.13	0.22	0.18	0.30	0.42
+ Securities Gains (Losses)	0.02	0.05	0.03	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.98	1.97	1.95	1.98	2.04
Net Operating Income	1.28	1.27	1.26	1.26	1.30
Net Income	1.28	1.30	1.28	1.26	1.30
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.39	4.90	5.00	5.17	6.01
Interest Expense	1.95	1.39	1.48	1.58	2.11
Net Interest Income (TE)	3.43	3.49	3.54	3.55	3.90

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.24	0.36	0.36	0.54	0.68
Earnings Coverage of Net Losses (X)	23.65	15.50	18.87	10.06	10.14
Ln&Ls Allowance/Total Loans & Leases	1.21	1.38	1.29	1.45	1.57
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.50	0.65	0.58	0.77	0.94
30-89 Days Past Due Loans and Leases	0.60	0.66	0.64	0.79	0.93

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	37.47	36.80	34.15	35.40	32.89
Net ST Noncore Funding Dependence	22.15	20.32	18.53	19.82	18.72
Net Loans and Leases/Total Assets	59.58	59.91	59.73	58.56	59.34

CAPITALIZATION:

Tier 1 Leverage Ratio	7.51	7.52	7.58	7.55	7.43
Equity Capital/Total Assets	8.91	8.40	9.05	8.59	8.58
Net Loans&Ls/Equity Capital (X)	6.82	7.27	6.81	6.99	7.07
Cash Dividends/Net Income	34.90	33.72	32.98	32.23	29.58
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.06	9.60	9.31	9.62	10.01

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	2.80	3.39	3.47	4.01	4.41
Long-Term Debt/Equity Capital	12.44	14.76	11.53	15.42	13.73
Equity Investment in Subs/Equity Cap	109.69	110.90	108.99	110.55	110.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	136.06	128.33	136.33	149.30	180.56

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	4.84	4.40	4.46	4.62	5.36
Less: Interest Expense	1.76	1.25	1.32	1.42	1.88
Equals: Net Interest Income (TE)	3.08	3.14	3.16	3.18	3.48
Plus: Non-Interest Income	2.04	2.18	2.15	2.31	2.31
Equals: Adj Operating Income (TE)	5.14	5.31	5.32	5.49	5.81
Less: Overhead Expense	3.06	3.20	3.24	3.29	3.48
Less: Provision for Loan and Lease Losses	0.13	0.22	0.18	0.30	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	0.02	0.05	0.03	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)	1.98	1.97	1.95	1.98	2.04
Less: Applicable Income Taxes (TE)	0.69	0.69	0.67	0.69	0.71
Less: Minority Interest	0.01	0.01	0.01	0.02	0.02
Equals: Net Operating Income	1.28	1.27	1.26	1.26	1.30
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.28	1.30	1.28	1.26	1.30
Memo: Net Income (Last Four Qtrs)	1.29	1.29	1.31	1.28	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.96	90.04	89.69	89.81	89.35
Avg Int-Bearing Funds / Avg Assets	74.20	75.18	73.70	74.82	75.57
Int Income (TE) / Avg Earning Assets	5.39	4.90	5.00	5.17	6.01
Int Expense / Avg Earning Assets	1.95	1.39	1.48	1.58	2.11
Net Int Inc (TE) / Avg Earn Assets	3.43	3.49	3.54	3.55	3.90
YIELD OR COST:					
Total Loans and Leases (TE)	5.98	5.37	5.49	5.78	6.51
Interest-Bearing Bank Balances	2.88	1.57	1.96	2.04	2.31
Fed Funds Sold & Reverse Repos	2.78	1.16	1.50	1.37	1.91
Trading Assets	2.29	2.48	2.65	2.42	2.35
Total Earning Assets	5.32	4.83	4.94	5.10	5.94
Investment Securities (TE)	4.29	4.19	4.19	4.33	5.45
U.S. Treasury & Agency Sec (excl MBS)	3.48	3.34	3.24	3.42	4.48
Mortgage-Backed Securities	4.24	4.21	4.17	4.20	5.25
All Other Securities	7.30	7.05	6.98	7.77	8.76
Interest-Bearing Deposits	1.85	1.27	1.33	1.49	2.14
Time Deposits of \$100K or More	2.73	2.03	2.16	2.26	2.99
Time Deposits < \$100K	2.63	2.34	2.41	2.67	3.55
Other Domestic Deposits	1.20	0.72	0.79	0.87	1.29
Foreign Deposits	2.42	1.10	1.41	1.30	1.82
Fed Funds Purchased and Repos	2.65	1.23	1.47	1.39	1.98
Other Borrowed Funds & Trading Liab	3.28	2.74	2.91	3.11	3.62
All Interest-Bearing Funds	2.37	1.66	1.83	1.90	2.49

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06/30/2005

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12/31/2004

12/31/2003

12/31/2002

	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Avg Personnel Exp Per Employee (\$000)	36	34	68	66	62
Avg Assets per Employee (\$000)	4,739	4,493	4,581	4,348	3,771
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.27	4.44	4.36	4.15	5.23
Overhead Exp / NII + Non-Int Income	60.43	60.90	61.70	60.26	59.98
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.06	3.20	3.24	3.29	3.48
Personnel Expense	1.64	1.66	1.65	1.68	1.75
Net Occupancy Expense	0.42	0.43	0.43	0.45	0.48
Other Operating Expenses	0.98	1.09	1.10	1.13	1.22
Overhead Less Non-Interest Income	0.95	0.96	1.00	0.94	1.12
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.75	60.25	61.12	59.66	59.34
Personnel Expense	31.81	31.42	31.38	30.62	30.38
Net Occupancy Expense	8.18	8.13	8.09	8.17	8.25
Other Operating Expenses	19.27	20.12	20.55	20.25	20.37
Total Non-Interest Income	38.61	40.10	39.58	40.66	39.25
Fiduciary Activities Income	4.38	3.85	3.60	3.50	4.08
Serv Charges on Deposit Accts - Domestic	7.32	8.10	7.61	7.97	8.19
Trading Revenue	1.16	1.36	1.04	1.41	1.16
Investment Banking Fees & Commissions	3.82	4.13	4.06	4.61	4.68
Venture Capital Revenue	0.21	0.12	0.18	0.02	-0.22
Net Servicing Fees	0.98	1.15	1.00	0.58	0.92
Net Securitization Income	0.32	0.35	0.36	0.49	0.47
Insurance Activities Revenue	1.59	1.73	1.83	1.17	1.15
Net Gain (Loss) - Sales Loans, OREO, Oth	1.48	1.95	1.52	2.89	1.73
Other Non-Interest Income	11.19	10.94	11.00	10.85	10.49
Overhead Less Non-Interest Income	20.54	19.34	20.89	18.42	20.95
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	31.88	31.86	31.18	31.45	31.58
Appl Inc Tax+TE/Pretax NOI+TE	34.74	34.97	34.68	34.73	34.83

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	36.91	36.88	36.77	34.79	34.29
Commercial and Industrial Loans	10.95	11.12	10.81	11.27	12.34
Loans to Individuals	5.79	6.07	5.97	6.16	6.42
Loans to Depository Institutions	0.13	0.15	0.16	0.11	0.14
Agricultural Loans	0.19	0.23	0.20	0.21	0.22
Other Loans and Leases	3.23	3.77	3.28	4.30	4.25
Net Loans and Leases	59.58	59.91	59.73	58.56	59.34
Debt Securities Over 1 Year	18.46	19.26	18.70	19.67	18.00
Mutual Funds and Equity Securities	0.23	0.33	0.31	0.36	0.40
Subtotal	80.23	80.74	80.32	79.75	78.91
Interest-Bearing Bank Balances	0.69	0.74	0.79	0.70	0.63
Federal Funds Sold & Reverse Repos	2.53	2.02	2.12	1.88	2.31
Debt Securities 1 Year or Less	1.49	1.46	1.55	1.99	1.91
Trading Assets	1.58	1.37	1.46	1.64	1.69
Total Earning Assets	88.19	88.37	88.38	88.19	87.55
Non-Int Cash and Due From Dep Inst	2.54	2.71	2.25	2.85	3.38
Acceptances	0.02	0.03	0.02	0.03	0.03
Other Real Estate Owned	0.04	0.06	0.05	0.06	0.06
All Other Assets	9.14	8.85	9.23	8.81	8.91
MEMORANDA:					
Short-Term Investments	5.37	4.73	5.43	5.38	5.50
U. S. Treasury Securities	0.46	0.66	0.58	0.78	0.45
U. S. Agency Securities (excl MBS)	3.28	3.92	3.56	4.15	3.25
Municipal Securities	0.85	0.80	0.83	0.75	0.78
Mortgage-Backed Securities	12.44	12.60	12.02	12.92	12.07
Asset-Backed Securities	0.25	0.36	0.32	0.41	0.49
Other Debt Securities	0.68	0.72	0.83	0.85	0.74
RE Loans Secured by 1-4 Family	18.44	18.46	18.10	17.23	17.21
Revolving	4.68	4.78	4.65	4.16	3.58
Closed-End, Sec by First Liens	12.12	12.12	11.74	11.44	11.65
Closed-End, Sec by Junior Liens	1.20	1.19	1.16	1.16	1.50
Commercial Real Estate Loans	16.19	15.44	15.68	14.47	14.61
Construction and Land Dev	4.81	4.11	4.30	3.83	3.67
Multifamily	1.31	1.25	1.33	1.25	1.27
Nonfarm Nonresidential	9.52	9.46	9.45	8.83	8.96
RE Loans Secured by Farmland	0.20	0.22	0.21	0.19	0.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	59.78	59.66	60.39	57.27	55.08
RE Loans Secured by 1-4 Family	29.67	30.30	28.87	28.41	27.93
Revolving	7.40	7.62	7.36	6.71	5.75
Closed-End	21.74	22.27	20.82	21.14	21.66
Commercial Real Estate Loans	25.75	24.61	26.04	23.42	23.13
Construction and Land Dev	7.58	6.53	7.01	6.14	5.78
Multifamily	2.13	1.99	2.28	2.02	1.99
Nonfarm Nonresidential	15.20	15.22	15.84	14.44	14.23
RE Loans Secured by Farmland	0.31	0.33	0.30	0.29	0.32
Loans to Depository Institutions	0.36	0.33	0.39	0.25	0.34
Commercial and Industrial Loans	18.36	18.64	17.77	19.19	21.41
Loans to Individuals	10.35	10.16	10.29	10.34	10.73
Credit Card Loans	1.34	1.02	1.51	1.12	1.17
Agricultural Loans	0.31	0.35	0.32	0.33	0.35
Loans to Foreign Govts and Inst	0.01	0.02	0.01	0.02	0.03
Other Loans and Leases	6.67	7.51	6.22	8.79	8.30

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	5.37	4.73	5.43	5.38	5.50
Liquid Assets	24.69	25.51	24.14	26.54	25.43
Investment Securities	20.69	21.54	21.18	22.80	20.88
Net Loans and Leases	59.58	59.91	59.73	58.56	59.34
Net Lns, Ls & Stdby Ltrs of Credit	62.77	63.34	62.96	61.74	62.70
Core Deposits	48.95	50.23	48.80	50.32	52.60
Noncore Funding	34.80	34.13	32.72	33.17	30.89
Time Deposits of \$100K or More	8.44	7.45	7.71	7.17	7.39
Foreign Deposits	2.61	2.91	2.72	3.01	2.98
Fed Funds Purchased and Repos	8.74	8.60	8.39	8.63	7.58
Net Fed Funds Purchased (Sold)	5.63	5.88	5.28	6.14	4.92
Commercial Paper	0.43	0.43	0.38	0.44	0.36
Oth Borrowings W/Rem Mat 1 Yr or Less	3.83	3.94	3.64	3.53	3.52
Earning Assets Repr in 1 Year	43.09	40.81	41.80	40.95	42.29
Int-Bearing Liab Repr in 1 Year	15.46	14.50	14.07	14.99	15.89
Long-Term Debt Repr in 1 Year	2.29	2.27	2.30	2.02	1.90
Net Assets Repriceable in 1 Year	23.58	22.51	23.99	22.46	22.76
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	37.47	36.80	34.15	35.40	32.89
Net ST Noncore Funding Dependence	22.15	20.32	18.53	19.82	18.72
Short-Term Inv/ST Noncore Funding	25.03	23.46	28.79	25.54	27.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.38	5.45	5.69	7.32	8.49
Net Loans and Leases/Total Deposits	98.24	97.51	103.31	94.40	92.92
Net Loans and Leases/Core Deposits	145.52	137.92	154.04	130.26	118.07
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.03	-0.53	0.01	0.18	0.95
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.06	-3.08	0.54	1.62	5.97
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.18	-0.05	-0.04	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.13	6.63	7.38	6.48	5.98
Available-For-Sale Securities	91.87	93.37	92.62	93.52	94.02
U.S. Treasury Securities	2.74	3.30	3.33	3.56	2.65
U.S. Agency Securities (excl MBS)	15.53	17.01	16.78	16.79	15.93
Municipal Securities	4.01	3.72	3.91	3.50	3.99
Mortgage-Backed Securities	61.97	59.77	59.37	58.54	59.83
Asset-Backed Securities	1.62	2.05	1.71	2.21	2.62
Other Debt Securities	4.50	4.40	5.05	5.21	4.54
Mutual Funds and Equity Securities	1.49	1.71	1.81	1.75	2.31
Debt Securities 1 Year or Less	8.51	7.17	7.69	9.02	9.49
Debt Securities 1 To 5 Years	23.84	23.75	23.38	21.79	25.14
Debt Securities Over 5 Years	63.50	65.26	64.40	64.88	60.37
Pledged Securities	57.24	57.18	57.41	53.79	54.48
Structured Notes, Fair Value	0.28	0.57	0.38	0.23	0.03

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.13	0.22	0.18	0.30	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.37	0.34	0.51	0.73
Provision for Ln&Ls Losses/Net Losses	102.12	110.60	97.57	100.79	115.52
Ln&Ls Allowance/Total Loans & Leases	1.21	1.38	1.29	1.45	1.57
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.33	6.04	6.86	3.95	3.49
ALL/Nonaccrual Assets	327.92	296.22	284.63	271.61	250.00
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	256.13	220.21	228.49	197.94	172.35
Gross Ln&Ls Losses/Avg Loans & Leases	0.35	0.49	0.49	0.66	0.80
Recoveries/Avg Loans and Leases	0.11	0.13	0.12	0.12	0.11
Net Losses/Avg Loans and Leases	0.24	0.36	0.36	0.54	0.68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.02	0.01
Recoveries/Prior Year-End Losses	15.10	11.04	24.95	17.72	18.80
Earnings Coverage of Net Losses (X)	23.65	15.50	18.87	10.06	10.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.09	0.07	0.11	0.11
RE Loans Secured By 1-4 Family	0.08	0.10	0.08	0.12	0.11
Revolving	0.07	0.10	0.08	0.11	0.10
Closed-End	0.08	0.11	0.08	0.13	0.12
Commercial Real Estate Loans	0.03	0.05	0.05	0.08	0.09
Construction and Land Dev	0.01	0.03	0.04	0.06	0.09
Multifamily	0.02	0.02	0.02	0.01	0.03
Nonfarm Nonresidential	0.04	0.06	0.06	0.09	0.09
RE Loans Secured by Farmland	0.02	0.06	0.06	0.09	0.12
Commercial and Industrial Loans	0.18	0.45	0.39	0.95	1.22
Loans to Depository Institutions	0.00	0.01	-0.02	0.04	0.14
Loans to Individuals	1.24	1.56	1.46	1.67	1.67
Credit Card Loans	3.88	4.16	23.02	3.61	2.40
Agricultural Loans	0.06	0.17	0.25	0.23	0.53
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.21	0.02
Other Loans and Leases	0.21	0.27	0.26	0.47	0.62

PERCENT OF LOANS AND LEASES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.60	0.66	0.64	0.79	0.93
90+ Days PD Loans and Leases	0.14	0.15	0.15	0.17	0.20
Nonaccrual Loans and Leases	0.43	0.57	0.50	0.68	0.85
90+ Days PD and Nonaccrual Loans and Leases	0.59	0.74	0.67	0.87	1.08
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	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.60	0.66	0.65	0.80	0.94
90+ Days Past Due Assets	0.14	0.15	0.15	0.18	0.21
Nonaccrual Assets	0.43	0.58	0.52	0.69	0.87
30+ Days PD & Nonaccrual Assets	1.21	1.42	1.34	1.70	2.08

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.35	0.44	0.40	0.52	0.65
90+ PD & Nonaccrual Assets + OREO	0.41	0.51	0.46	0.60	0.72

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.29	0.38	0.34	0.46	0.57
Allowance for Loan & Lease Losses	42.27	47.99	47.93	52.56	59.52
Equity Cap + ALLL	3.37	4.50	3.83	5.07	6.33
Tier 1 Cap + ALLL	3.83	4.81	4.19	5.62	7.19
Loans & Leases + RE Acquired	0.50	0.67	0.59	0.79	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.52	0.61	0.57	0.71	0.83
- 90+ Days Past Due	0.10	0.11	0.11	0.14	0.17
- Nonaccrual	0.40	0.50	0.44	0.52	0.53
Coml & Indl - 30-89 Days PD	0.50	0.56	0.55	0.66	0.82
- 90+ Days Past Due	0.06	0.08	0.07	0.10	0.11
- Nonaccrual	0.64	1.06	0.85	1.39	1.85
Individuals - 30-89 Days PD	1.20	1.40	1.36	1.61	1.79
- 90+ Days Past Due	0.28	0.32	0.32	0.36	0.39
- Nonaccrual	0.13	0.25	0.20	0.24	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.05	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.08	0.05	0.22	0.26
Agricultural - 30-89 Days PD	0.28	0.32	0.27	0.50	0.62
- 90+ Days Past Due	0.05	0.05	0.03	0.05	0.05
- Nonaccrual	0.49	0.87	0.60	1.07	1.20
Foreign Govts- 30-89 Days PD	0.10	0.04	0.03	0.32	0.26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	1.11
- Nonaccrual	0.04	0.65	0.43	0.70	0.80
Other Lns&Ls - 30-89 Days PD	0.40	0.52	0.56	0.71	0.76
- 90+ Days Past Due	0.04	0.05	0.04	0.04	0.08
- Nonaccrual	0.25	0.32	0.32	0.40	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.64	0.72	0.71	0.89	1.06
- 90+ Days Past Due	0.15	0.17	0.15	0.21	0.26
- Nonaccrual	0.36	0.38	0.39	0.41	0.44
Revolving - 30-89 Days PD	0.31	0.32	0.31	0.41	0.44
- 90+ Days Past Due	0.04	0.04	0.04	0.06	0.07
- Nonaccrual	0.12	0.13	0.13	0.13	0.11
Closed-End - 30-89 Days PD	0.81	0.92	0.91	1.13	1.28
- 90+ Days Past Due	0.21	0.23	0.19	0.29	0.33
- Nonaccrual	0.46	0.50	0.50	0.54	0.55
- Jr Lien 30-89 Days PD	0.06	0.08	0.08	0.10	0.13
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.03	0.03
- Jr Lien Nonaccrual	0.04	0.05	0.05	0.05	0.06
Commercial RE - 30-89 Days PD	0.37	0.48	0.43	0.52	0.56
- 90+ Days Past Due	0.04	0.05	0.04	0.04	0.06
- Nonaccrual	0.41	0.56	0.45	0.57	0.58
Const & Dev - 30-89 Days PD	0.45	0.60	0.63	0.76	0.82
- 90+ Days Past Due	0.04	0.05	0.03	0.04	0.06
- Nonaccrual	0.24	0.34	0.27	0.39	0.54
Multi family - 30-89 Days PD	0.27	0.30	0.26	0.32	0.44
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.02
- Nonaccrual	0.27	0.28	0.27	0.31	0.21
Nonfarm Nres- 30-89 Days PD	0.32	0.41	0.37	0.45	0.50
- 90+ Days Past Due	0.03	0.04	0.03	0.04	0.06
- Nonaccrual	0.50	0.65	0.55	0.70	0.63
Farmland - 30-89 Days PD	0.44	0.29	0.37	0.66	0.78
- 90+ Days Past Due	0.04	0.11	0.06	0.08	0.06
- Nonaccrual	1.03	1.16	1.14	1.31	1.30
Credit Card - 30-89 Days PD	1.91	1.81	1.55	1.99	1.85
- 90+ Days Past Due	0.94	1.00	0.82	1.06	1.31
- Nonaccrual	0.05	0.10	0.05	0.12	0.09

CAPITAL RATIOS	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	7.51	7.52	7.58	7.55	7.43
Tier 1 RBC Ratio	9.89	9.91	10.04	10.05	9.64
Total Risk-Based Capital Ratio	12.66	12.80	12.84	13.11	12.69
Tangible Tier 1 Leverage Ratio	7.22	7.18	7.28	7.25	7.19
Tangible Common Eq Cap/Tan Assets	5.77	5.71	5.90	5.92	6.34
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.43	28.20	29.68	28.38	29.63
Standby Letters of Credit	3.12	3.29	3.22	3.21	3.24
Commercial & Similar Letters of Credit	0.12	0.15	0.13	0.14	0.14
Securities Lent	6.52	4.70	4.99	3.92	2.92
Credit Derivatives (BHC as Guarantor)	0.71	0.33	0.56	0.29	0.20
Credit Derivatives (BHC as Beneficiary)	0.97	0.65	0.80	0.64	0.45
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	76.67	77.62	73.18	82.38	69.29
Interest Rate Contracts	56.84	59.83	54.87	64.76	55.59
Interest Rate Futures & Forward Contr	10.37	12.15	8.57	10.53	11.68
Written Options Contr (Int Rate)	7.31	7.76	7.01	8.86	8.60
Purchased Options Contr (Int Rate)	5.60	6.28	6.07	7.46	7.41
Interest Rate Swaps	30.64	30.62	30.23	32.54	25.18
Foreign Exchange Contracts	11.89	10.57	10.76	12.41	10.61
Futures & Forward Foreign Exch Contr	8.11	6.85	7.03	7.58	6.67
Written Options Contr (Foreign Exch)	0.72	0.78	0.73	0.82	0.53
Purchased Options Contr (Foreign Exch)	0.80	0.81	0.78	0.86	0.59
Foreign Exchange Rate Swaps	1.02	1.26	1.21	2.14	1.03
Equity, Commodity, & Other Deriv Contr	1.66	1.65	1.62	1.50	1.29
Commodity & Other Fut & Forward Contr	0.08	0.09	0.10	0.08	0.16
Written Options Contr (Comm & Other)	0.36	0.38	0.47	0.42	0.29
Purchased Options Contr (Comm & Oth)	0.51	0.49	0.45	0.43	0.33
Commodity & Other Swaps	0.35	0.39	0.36	0.37	0.28
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	68.10	55.98	67.25	55.70	57.47

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	91.65	92.41	92.91	91.02	90.14
Foreign Exchange Contracts	6.38	4.72	4.47	5.81	6.77
Equity, Comm, & Other Contracts	1.06	0.84	0.91	0.77	0.59
Futures and Forwards	21.18	20.78	19.51	18.00	27.06
Written Options	7.97	7.90	6.30	7.85	6.95
Exchange-Traded	0.34	0.51	0.49	0.40	0.57
Over-The-Counter	6.84	6.80	4.85	6.95	5.82
Purchased Options	4.64	4.94	5.02	5.22	6.56
Exchange-Traded	0.37	0.82	0.72	0.80	0.90
Over-The-Counter	3.70	3.49	3.93	3.66	4.77
Swaps	58.82	59.12	64.60	65.21	55.39
Held for Trading	37.10	38.34	37.56	39.67	40.66
Interest Rate Contracts	27.45	28.11	27.34	28.80	28.92
Foreign Exchange Contracts	4.18	4.13	3.57	4.24	4.86
Equity, Comm, & Other Contracts	0.62	0.50	0.56	0.61	0.38
Non-Traded	62.90	61.66	62.44	60.33	59.34
Interest Rate Contracts	60.05	60.69	61.16	58.08	56.61
Foreign Exchange Contracts	0.52	0.29	0.41	0.23	0.47
Equity, Comm, & Other Contracts	0.01	0.01	0.01	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	83.27	82.84	85.72	83.99	84.25
One Year or Less	24.78	25.12	24.18	23.90	33.14
Over 1 Year to 5 Years	27.05	26.81	30.15	30.94	26.58
Over 5 Years	21.76	23.81	25.19	24.26	12.92
Gross Negative Fair Value (Abs Val)	0.81	1.11	0.99	1.40	1.63
Gross Positive Fair Value	0.97	0.96	1.06	1.48	2.17
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.12	0.13	0.19	0.18
Gross Positive Fair Value (X)	0.13	0.12	0.14	0.19	0.20
Held for Trading (X)	0.10	0.09	0.11	0.16	0.15
Non-Traded (X)	0.02	0.02	0.02	0.03	0.04
Current Credit Exposure (X)	0.08	0.07	0.08	0.11	0.12
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.01
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	0.74	0.71	0.71	1.11	1.12
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	0.50	2.64	2.34	3.36	2.61
Decr (Incr) in Int Expense/Net Income	1.75	3.71	3.46	2.53	0.97
Net Incr (Decr) Nonint Alloc/Net Income	0.27	0.32	0.39	0.12	1.84
Incr (Decr) in Net Income/Net Income	3.25	7.42	7.67	6.34	8.28

INSURANCE ACTIVITIES

06/30/2005

06/30/2004

12/31/2004

12/31/2003

12/31/2002

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	38.66	33.48	34.12	31.84	31.18
Ins Under Assets(L/H)/Tot Ins Und Ast	61.34	66.52	65.88	68.16	68.82
Sep Acct Assets(L/H)/Total Life Ast	0.03	0.93	1.83	0.94	0.00
Ins Activities Revenue/Adj Oper Inc	1.59	1.73	1.83	1.17	1.15
Premium Inc/Ins Activities Revenue	12.27	15.08	13.71	15.69	24.44
Credit Rel Prem Inc/Tot Prem Inc	74.61	76.26	70.68	75.78	61.77
Other Prem Inc/Total Prem Inc	25.39	23.74	29.32	24.22	38.23
Ins Under Net Income/Consol Net Income	0.35	0.65	0.66	0.44	0.40
Ins Net Inc (P/C)/Equity (P/C)	12.11	17.48	13.36	16.19	16.05
Ins Net Inc (L/H)/Equity (L/H)	5.83	8.60	6.40	8.26	7.89
Insur Ben, Losses, Exp/Insur Premiums	100.01	102.52	111.73	113.20	80.44
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.06	1.38	1.26	2.26	2.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.64	0.73	0.66	0.44
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.02	0.01	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.62	7.77	9.24	8.16	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.30	1.40	0.97	1.39	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.83	2.48	2.52	2.42	1.85
Cost: Interest-Bearing Deposits	2.42	1.10	1.41	1.30	1.82
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	8.88	39.55	8.46	25.34	0.76
Commercial and Industrial Loans	0.62	2.78	1.85	6.59	11.75
Foreign Governments and Inst	0.00	0.00	0.00	0.21	0.02
Leases	0.20	0.37	0.21	0.40	0.79
GROWTH RATES:					
Net Loans and Leases	8.87	12.37	19.87	21.36	11.78
Total Selected Assets	7.87	22.10	16.78	28.81	-0.27
Deposits	12.76	232.62	62.87	15.80	19.25

PROFITABILITY:	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	15.09	15.35	14.70	15.29	15.28
Bank Net Inc/Avg Eq Inv in Banks	14.37	15.29	14.87	14.70	15.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.58	7.96	7.87	6.17	0.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.55	11.27	11.14	12.69	11.85
Bank Net Income/Parent Net Income	73.62	72.66	71.42	74.51	77.11
Nonbank Net Income/Parent Net Income	5.32	5.75	6.13	5.19	3.69
Sub BHCs Net Inc/Parent Net Income	63.31	62.31	58.42	56.31	65.99
LEVERAGE:					
Total Liabilities/Equity	33.98	39.17	33.64	41.05	41.70
Total Debt/Equity Capital	15.82	19.48	15.36	20.89	18.99
Tot Debt+NP to Subs Iss Tr Pref/Equity	24.80	28.90	24.16	29.65	28.50
Tot Debt+Lns Guaranteed for Affl/Equity	20.29	24.66	19.19	26.66	24.50
Total Debt/Eq Cap - Exc Over Fair Value	17.08	23.01	16.36	23.64	20.72
Long-Term Debt/Equity Capital	12.44	14.76	11.53	15.42	13.73
Short-Term Debt/Equity Capital	2.80	3.39	3.47	4.01	4.41
Current Portion of LT Debt/Equity	0.29	0.33	0.24	0.33	0.68
Exc Cost Over Fair Value/Equity Cap	1.08	2.52	1.23	2.48	1.95
Long-Term Debt/Consolidated LT Debt	13.97	17.66	15.90	19.00	18.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.69	110.90	108.99	110.55	110.46
Total Investment in Subs/Equity	119.94	123.18	119.93	123.78	123.49
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.20	99.93	99.66	99.49	99.07
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	106.50	109.11	108.97	111.00	110.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.82	0.84	0.77	0.77	0.75
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.69	1.67	1.79	1.75	1.53
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	124.37	131.54	134.16	145.52	183.87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	136.06	128.33	136.33	149.30	180.56
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.95	105.17	117.90	116.50	119.39
Pretax Oper Inc + Int Exp/Int Expense	3363.64	3593.60	3483.15	3082.11	6175.51
Div + Int From Subs/Int Exp + Div	148.54	138.72	157.60	169.47	200.00
Fees+Other Inc From Subs/Sal + Oth Exp	16.20	19.24	20.43	18.47	21.27
Net Inc/Curr Port of LT Debt+Pfd Div(X)	208.43	151.34	209.99	306.45	2452.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.28	0.38	0.61	0.76	1.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.67	0.00	0.62	0.21	2.65
Total	0.67	0.09	0.62	0.34	2.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.01	0.02
To Nonbank Subsidiaries	1.23	0.92	0.65	1.22	0.91
To Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00
Total	1.93	1.46	1.22	1.90	1.62
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.77	6.60	9.38	6.96	6.52
Combined Thrift Assets	0.29	0.07	0.42	0.06	0.10
Combined Foreign Nonbank Sub Assets	0.10	0.12	0.15	0.18	0.17

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	06/30/2005	06/30/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	81.37	75.99	77.33	64.56	45.81
Dividends Paid/Net Income	34.90	33.72	32.98	32.23	29.58
Net Income - Dividends/Avg Equity	9.06	9.60	9.31	9.62	10.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	98.89	104.87	112.86	127.99	146.90
Dividends From Nonbank Subs	5.57	4.79	6.40	5.61	7.70
Dividends From Subsidiary BHCs	17.93	15.27	19.68	19.80	38.96
Dividends From All Subsidiaries	148.08	153.01	159.89	181.64	222.83
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	49.11	47.00	56.27	53.65	61.05
Interest Income From Bank Subs	1.85	1.71	1.54	1.75	2.81
Mgt & Service Fees From Bank Subs	3.38	5.74	4.49	3.07	3.22
Other Income From Bank Subs	0.13	0.03	0.13	0.02	0.06
Operating Income From Bank Subs	61.93	63.44	62.64	66.46	72.58
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	44.12	40.81	64.19	63.69	89.32
Interest Income From Nonbank Subs	17.61	20.46	19.71	16.13	21.77
Mgt & Serv Fees From Nonbank Subs	2.81	2.43	3.41	3.41	4.53
Other Income From Nonbank Subs	0.04	0.01	0.08	0.03	0.03
Operating Inc From Nonbank Subs	74.23	80.27	103.99	102.94	133.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	35.84	40.98	40.27	52.10	76.43
Interest Inc From Subsidiary BHCs	4.26	2.59	4.22	1.27	1.39
Mgt & Serv Fees From Sub BHCs	2.13	1.40	1.23	1.10	0.73
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	48.05	59.25	61.01	57.22	85.82
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.75	51.63	56.96	56.83	54.98
Interest Income From Bank Subs	4.59	2.98	2.58	2.48	3.83
Mgt & Serv Fees From Bank Subs	2.92	4.19	3.07	2.78	2.80
Other Income From Bank Subs	0.02	0.01	0.02	0.01	0.02
Operating Income From Bank Subs	62.58	64.70	72.09	65.81	72.36
Dividends From Nonbank Subs	5.17	3.14	3.40	2.56	2.24
Interest Income From Nonbank Subs	1.54	0.94	0.96	1.00	1.02
Mgt & Serv Fees From Nonbank Subs	0.14	0.14	0.11	0.11	0.13
Other Income From Nonbank Subs	0.00	0.00	0.01	0.01	0.00
Operating Inc From Nonbank Subs	8.45	5.13	5.40	4.59	4.45
Dividends From Subsidiary BHCs	10.64	9.85	10.75	12.24	15.26
Interest Inc From Subsidiary BHCs	0.50	0.15	0.07	0.17	0.16
Mgt & Serv Fees From Sub BHCs	0.06	0.00	0.00	0.04	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.87	10.98	12.37	13.55	16.16
Loans and Adv From Subs/ST Debt	483.62	398.62	262.37	299.85	237.07
Loans and Adv From Subs/Total Debt	109.18	138.39	170.26	77.24	73.90

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									68
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.07	1.03	1.60	2.68	3.20	3.54	3.86	4.17	68
+ Non-interest Income	2.03	0.26	0.61	1.22	1.76	2.35	4.29	4.81	68
- Overhead Expense	3.05	0.97	1.60	2.39	3.03	3.46	4.44	6.21	68
- Provision for Losses	0.13	-0.04	-0.00	0.02	0.10	0.21	0.34	0.47	68
+ Securities Gains (Losses)	0.02	-0.05	-0.01	0.00	0.00	0.04	0.09	0.17	68
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.02	68
= Pretax Net Oper Income (TE)	1.97	0.57	0.87	1.62	2.09	2.33	2.74	3.13	68
Net Operating Income	1.27	0.31	0.53	1.05	1.30	1.50	1.74	2.02	68
Net Income	1.28	0.31	0.54	1.05	1.33	1.50	1.74	2.00	68
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)	5.38	3.69	4.13	5.11	5.44	5.68	6.20	6.50	68
Interest Expense	1.95	0.91	1.21	1.71	1.92	2.15	2.67	2.97	68
Net Interest Income (TE)	3.43	1.15	1.98	3.05	3.58	3.87	4.36	4.56	68
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.23	-0.02	0.00	0.04	0.17	0.34	0.66	1.05	68
Earnings Coverage of Net Losses (X)	23.65	-115.89	0.20	6.56	12.29	34.23	72.40	176.36	65
Ln&Ls Allowance/Total Loans & Leases	1.20	0.45	0.57	1.07	1.24	1.41	1.60	1.66	68
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.50	0.00	0.18	0.29	0.40	0.61	1.07	1.41	68
30-89 Days Past Due Loans and Leases	0.59	0.02	0.09	0.31	0.55	0.74	1.19	2.07	68
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	37.46	6.34	7.65	27.78	34.37	47.18	77.69	85.76	68
Net ST Noncore Funding Dependence	22.15	0.26	4.49	13.23	20.38	27.22	42.39	53.85	68
Net Loans and Leases/Total Assets	59.57	7.47	36.34	52.76	63.33	68.78	73.75	76.09	68
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.51	3.61	5.56	6.59	7.51	8.39	9.85	10.24	68
Equity Capital/Total Assets	8.90	2.61	5.81	7.45	9.02	9.75	12.65	14.91	68
Net Loans&Ls/Equity Capital (X)	6.81	2.31	3.77	5.58	6.73	8.11	9.24	10.77	68
Cash Dividends/Net Income	34.90	0.00	0.89	28.19	40.74	47.38	61.15	74.28	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	9.06	-5.55	2.53	6.48	9.76	11.44	13.77	15.97	68
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.80	0.00	0.00	0.00	0.00	4.22	11.39	21.13	68
Long-Term Debt/Equity Capital	12.43	0.00	0.00	0.00	6.06	19.77	49.82	63.17	68
Equity Investment in Subs/Equity Cap	109.68	88.99	95.25	102.05	108.76	116.59	121.10	139.97	68
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	136.06	19.57	29.16	80.10	111.75	181.79	262.05	385.94	68

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.83	3.02	3.60	4.52	4.90	5.19	5.61	5.91	68
Less: Interest Expense	1.75	0.78	1.12	1.44	1.72	1.94	2.49	2.92	68
Equals: Net Interest Income (TE)	3.07	1.03	1.60	2.68	3.20	3.54	3.86	4.17	68
Plus: Non-Interest Income	2.03	0.26	0.61	1.22	1.76	2.35	4.29	4.81	68
Equals: Adj Operating Income (TE)	5.13	2.23	3.07	4.30	5.18	5.77	6.96	8.22	68
Less: Overhead Expense	3.05	0.97	1.60	2.39	3.03	3.46	4.44	6.21	68
Less: Provision for Loan and Lease Losses	0.13	-0.04	-0.00	0.02	0.10	0.21	0.34	0.47	68
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Plus: Realized G/L on AFS Sec	0.02	-0.05	-0.01	0.00	0.00	0.04	0.09	0.17	68
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.02	68
Equals: Pretax Net Oper Inc (TE)	1.97	0.57	0.87	1.62	2.09	2.33	2.74	3.13	68
Less: Applicable Income Taxes (TE)	0.68	0.11	0.31	0.55	0.70	0.82	1.01	1.08	68
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.03	0.05	68
Equals: Net Operating Income	1.27	0.31	0.53	1.05	1.30	1.50	1.74	2.02	68
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Equals: Net Income	1.28	0.31	0.54	1.05	1.33	1.50	1.74	2.00	68
Memo: Net Income (Last Four Qtrs)	1.28	0.34	0.61	1.01	1.35	1.52	1.70	1.92	66
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.95	82.92	84.85	87.78	90.27	91.72	93.52	96.19	68
Avg Int-Bearing Funds / Avg Assets	74.20	57.91	61.33	67.36	75.02	79.41	84.50	86.64	68
Int Income (TE) / Avg Earning Assets	5.38	3.69	4.13	5.11	5.44	5.68	6.20	6.50	68
Int Expense / Avg Earning Assets	1.95	0.91	1.21	1.71	1.92	2.15	2.67	2.97	68
Net Int Inc (TE) / Avg Earn Assets	3.43	1.15	1.98	3.05	3.58	3.87	4.36	4.56	68
YIELD OR COST:									
Total Loans and Leases (TE)	5.97	3.91	5.10	5.64	5.96	6.32	6.75	7.75	68
Interest-Bearing Bank Balances	2.87	0.03	0.86	1.60	2.69	3.57	5.03	7.11	68
Fed Funds Sold & Reverse Repos	2.77	1.60	2.07	2.53	2.69	3.04	3.47	4.04	67
Trading Assets	2.29	0.00	0.00	0.30	2.24	3.38	6.04	7.69	53
Total Earning Assets	5.31	3.63	4.06	5.10	5.38	5.59	6.09	6.48	68
Investment Securities (TE)	4.29	2.84	3.16	3.89	4.31	4.82	5.09	5.33	68
U.S. Treasury & Agency Sec (excl MBS)	3.47	1.96	2.38	2.78	3.50	3.98	4.62	5.01	67
Mortgage-Backed Securities	4.23	3.29	3.51	3.79	4.15	4.60	5.05	5.58	68
All Other Securities	7.30	2.82	3.75	4.66	6.37	7.25	14.82	25.85	68
Interest-Bearing Deposits	1.84	1.15	1.27	1.54	1.84	2.09	2.32	2.65	68
Time Deposits of \$100K or More	2.73	0.85	1.91	2.56	2.82	2.97	3.26	3.57	68
Time Deposits < \$100K	2.63	0.37	1.86	2.33	2.60	2.89	3.41	3.86	68
Other Domestic Deposits	1.19	0.46	0.71	0.84	1.14	1.45	1.70	1.83	68
Foreign Deposits	2.42	1.28	1.71	2.13	2.52	2.67	2.77	2.84	42
Fed Funds Purchased and Repos	2.64	1.52	1.95	2.34	2.57	2.92	3.27	3.87	68
Other Borrowed Funds & Trading Liab	3.28	1.59	2.10	2.78	3.17	3.74	4.49	5.07	68
All Interest-Bearing Funds	2.36	1.28	1.61	2.12	2.26	2.49	3.17	3.99	68

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	36.07	19.37	24.27	28.19	33.55	43.81	52.35	56.91	68
Avg Assets per Employee (\$000)	4738.83	2086.33	2867.51	3349.37	4212.07	5374.77	7447.01	12260.1	68

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.26	0.00	0.00	1.36	4.27	6.62	9.09	13.72	68
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Overhead Exp / NII + Non-Int Income	60.43	40.01	49.38	54.86	59.97	66.13	74.72	81.23	68
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.05	0.97	1.60	2.39	3.03	3.46	4.44	6.21	68
Personnel Expense	1.64	0.47	0.84	1.32	1.62	1.95	2.53	3.00	68
Net Occupancy Expense	0.42	0.09	0.25	0.31	0.40	0.49	0.64	0.81	68
Other Operating Expenses	0.97	0.35	0.55	0.74	0.96	1.14	1.35	2.10	68

Overhead Less Non-Interest Income	0.95	-0.51	-0.12	0.53	1.03	1.35	1.69	1.87	68
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.75	37.70	49.14	54.20	58.82	64.69	72.97	79.68	68
Personnel Expense	31.81	17.31	22.52	28.91	31.26	36.37	38.55	42.17	68
Net Occupancy Expense	8.17	4.10	5.72	6.67	7.87	9.39	11.46	13.38	68
Other Operating Expenses	19.26	11.34	13.20	16.40	18.84	20.98	26.11	31.28	68

Total Non-Interest Income	38.61	10.36	18.48	27.26	37.28	44.93	65.01	72.62	68
Fiduciary Activities Income	4.37	0.00	0.00	0.63	2.76	6.10	10.73	37.87	68
Serv Charges on Deposit Accts - Domestic	7.31	0.02	0.98	3.70	7.47	10.22	13.04	15.30	68
Trading Revenue	1.16	-0.98	-0.00	0.00	0.41	1.34	5.10	7.85	68
Investment Banking Fees & Commissions	3.82	0.01	0.30	1.13	1.89	5.22	12.73	18.80	68
Venture Capital Revenue	0.21	-0.04	0.00	0.00	0.00	0.27	1.22	2.07	68
Net Servicing Fees	0.98	-0.14	0.00	0.01	0.20	1.52	4.15	6.72	68
Net Securitization Income	0.32	0.00	0.00	0.00	0.00	0.07	1.52	5.16	68
Insurance Activities Revenue	1.59	0.00	0.02	0.27	0.92	2.58	4.88	5.28	68
Net Gain (Loss) - Sales Loans, OREO, Oth	1.47	-0.05	0.03	0.55	1.12	1.95	3.72	4.65	68
Other Non-Interest Income	11.19	2.51	3.73	7.09	9.30	14.14	21.79	28.17	68

Overhead Less Non-Interest Income	20.53	-8.86	-1.88	12.61	20.42	30.76	36.95	43.13	68
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	31.87	18.13	26.33	30.10	32.32	34.22	35.80	36.72	67
Appl Inc Tax+TE/Pretax NOI+TE	34.74	29.16	31.11	32.99	34.81	36.16	38.30	39.95	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.90	0.94	6.64	27.24	38.57	48.30	55.71	60.24	68
Commercial and Industrial Loans	10.94	0.23	2.01	7.29	11.62	14.59	18.25	20.01	68
Loans to Individuals	5.78	0.05	0.24	1.32	4.29	9.55	14.46	16.08	68
Loans to Depository Institutions	0.13	0.00	0.00	0.00	0.01	0.19	0.45	1.75	68
Agricultural Loans	0.19	0.00	0.00	0.00	0.07	0.36	0.63	0.90	68
Other Loans and Leases	3.22	0.02	0.36	1.32	2.64	4.79	6.84	9.00	68
Net Loans and Leases	59.57	7.47	36.34	52.76	63.33	68.78	73.75	76.09	68
Debt Securities Over 1 Year	18.45	4.49	6.23	11.35	18.07	23.52	28.95	40.26	68
Mutual Funds and Equity Securities	0.22	0.00	0.00	0.07	0.17	0.25	0.63	1.10	68
Subtotal	80.23	43.80	56.52	75.70	84.14	87.49	89.59	89.98	68
Interest-Bearing Bank Balances	0.69	0.00	0.00	0.03	0.09	0.53	3.29	7.55	68
Federal Funds Sold & Reverse Repos	2.53	0.00	0.00	0.11	0.66	4.40	11.25	15.02	68
Debt Securities 1 Year or Less	1.49	0.01	0.02	0.15	0.77	2.18	5.22	6.71	68
Trading Assets	1.57	0.00	0.00	0.00	0.17	1.84	6.96	15.91	68
Total Earning Assets	88.18	79.06	83.22	85.80	88.28	90.06	91.30	94.35	68
Non-Int Cash and Due From Dep Inst	2.54	0.31	0.80	1.79	2.53	3.15	4.19	4.73	68
Acceptances	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.13	68
Other Real Estate Owned	0.04	0.00	0.00	0.00	0.03	0.07	0.10	0.14	68
All Other Assets	9.13	3.82	5.46	6.61	8.65	11.02	13.85	14.69	68
MEMORANDA:									
Short-Term Investments	5.36	0.12	0.16	0.69	2.83	6.86	17.63	29.57	68
U.S. Treasury Securities	0.46	0.00	0.00	0.04	0.14	0.51	1.71	3.02	68
U.S. Agency Securities (excl MBS)	3.27	0.00	0.00	0.17	1.27	5.70	11.41	15.32	68
Municipal Securities	0.84	0.00	0.01	0.12	0.53	1.35	2.59	3.24	68
Mortgage-Backed Securities	12.44	0.17	1.37	5.31	11.79	17.58	22.82	32.23	68
Asset-Backed Securities	0.25	0.00	0.00	0.00	0.00	0.21	1.43	2.54	68
Other Debt Securities	0.67	0.00	0.00	0.03	0.27	0.88	2.73	5.10	68
RE Loans Secured by 1-4 Family	18.43	0.12	1.16	11.25	17.61	24.87	36.19	40.31	68
Revolving	4.68	0.00	0.03	1.21	3.96	7.16	9.96	12.34	68
Closed-End, Sec by First Liens	12.12	0.05	1.10	6.48	11.47	17.11	24.96	29.22	68
Closed-End, Sec by Junior Liens	1.20	0.00	0.03	0.23	1.17	1.76	2.95	3.45	68
Commercial Real Estate Loans	16.19	0.00	1.80	7.88	15.31	23.40	30.89	40.97	68
Construction and Land Dev	4.81	0.00	0.08	1.48	4.14	6.96	10.55	12.05	68
Multifamily	1.31	0.00	0.05	0.39	0.84	1.66	3.81	5.79	68
Nonfarm Nonresidential	9.52	0.00	1.27	4.59	8.97	13.24	19.77	21.80	68
RE Loans Secured by Farmland	0.20	0.00	0.00	0.00	0.08	0.32	0.89	1.17	68
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	59.78	4.13	34.91	48.09	59.91	72.23	78.54	86.17	68
RE Loans Secured by 1-4 Family	29.67	0.18	6.47	19.94	28.97	39.25	50.93	56.33	68
Revolving	7.39	0.00	0.06	2.91	6.32	11.29	14.76	16.98	68
Closed-End	21.73	0.10	3.65	12.10	21.17	29.68	39.48	46.89	68
Commercial Real Estate Loans	25.74	0.00	4.70	14.07	23.82	36.28	48.90	55.76	68
Construction and Land Dev	7.58	0.00	0.22	2.64	6.59	10.94	15.81	17.37	68
Multifamily	2.12	0.00	0.14	0.85	1.35	2.62	5.51	9.66	68
Nonfarm Nonresidential	15.20	0.00	3.13	7.70	13.67	20.71	30.23	32.38	68
RE Loans Secured by Farmland	0.30	0.00	0.00	0.00	0.14	0.45	1.35	1.70	68
Loans to Depository Institutions	0.35	0.00	0.00	0.00	0.01	0.27	1.00	6.81	68
Commercial and Industrial Loans	18.35	1.93	6.09	12.31	18.56	21.74	31.53	38.52	68
Loans to Individuals	10.34	0.18	0.75	3.26	8.43	15.60	25.45	27.76	68
Credit Card Loans	1.33	0.00	0.00	0.00	0.03	1.22	7.19	13.32	68
Agricultural Loans	0.30	0.00	0.00	0.01	0.14	0.57	1.01	1.94	68
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.16	68
Other Loans and Leases	6.67	0.03	0.67	2.54	4.59	9.45	15.46	36.90	68

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.36	0.12	0.16	0.69	2.83	6.86	17.63	29.57	68
Liquid Assets	24.68	9.97	11.46	16.04	21.11	30.69	44.41	55.97	68
Investment Securities	20.69	5.00	7.07	13.96	20.22	26.11	34.89	44.07	68
Net Loans and Leases	59.57	7.47	36.34	52.76	63.33	68.78	73.75	76.09	68
Net Lns, Ls & Stdbly Ltrs of Credit	62.77	10.99	39.33	54.83	65.01	72.56	77.65	82.17	68
Core Deposits	48.95	2.70	12.54	40.92	52.24	60.43	70.05	74.48	68
Noncore Funding	34.80	10.79	14.54	23.80	30.67	41.91	62.06	78.38	68
Time Deposits of \$100K or More	8.43	1.07	3.08	5.12	7.51	10.51	17.60	21.52	68
Foreign Deposits	2.60	0.00	0.00	0.00	1.12	3.43	8.40	21.27	68
Fed Funds Purchased and Repos	8.74	0.10	1.23	3.90	6.50	13.34	18.80	35.10	68
Net Fed Funds Purchased (Sold)	5.62	-5.40	-2.30	1.49	5.07	8.75	15.02	19.81	68
Commercial Paper	0.42	0.00	0.00	0.00	0.00	0.48	2.07	3.83	68
Oth Borrowings W/Rem Mat 1 Yr or Less	3.82	0.13	0.22	0.96	3.19	5.55	9.30	14.51	68
Earning Assets Repr in 1 Year	43.08	21.58	25.03	34.77	41.75	50.83	60.20	64.09	68
Int-Bearing Liab Repr in 1 Year	15.45	0.35	7.63	10.32	14.76	18.61	26.64	40.04	68
Long-Term Debt Repr in 1 Year	2.29	0.00	0.00	0.00	0.70	4.59	7.48	9.59	68
Net Assets Repriceable in 1 Year	23.57	-4.94	4.06	13.90	24.08	31.04	43.10	51.73	68
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	37.46	6.34	7.65	27.78	34.37	47.18	77.69	85.76	68
Net ST Noncore Funding Dependence	22.15	0.26	4.49	13.23	20.38	27.22	42.39	53.85	68
Short-Term Inv/ST Noncore Funding	25.02	0.56	0.74	4.03	12.59	41.10	78.24	91.81	68
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.38	-24.52	-15.99	-5.69	-0.82	11.60	38.61	44.46	68
Net Loans and Leases/Total Deposits	98.24	33.00	67.35	81.75	98.39	109.25	126.31	175.93	68
Net Loans and Leases/Core Deposits	145.52	57.27	83.06	104.01	125.57	142.02	369.84	435.14	68
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.03	-1.46	-0.97	-0.10	0.00	0.07	0.79	1.02	46
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-0.05	-3.50	-2.97	-1.30	-0.11	0.92	3.23	4.25	67
Struct Notes Appr(Depr)/Eq Cap	-0.05	-0.26	-0.25	-0.07	-0.01	0.00	0.00	0.00	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.13	0.00	0.00	0.00	0.39	11.09	45.76	60.48	68
Available-For-Sale Securities	91.86	38.41	47.75	87.60	99.47	100.00	100.00	100.00	68
U.S. Treasury Securities	2.74	0.00	0.02	0.26	0.72	2.49	11.47	18.66	68
U.S. Agency Securities (excl MBS)	15.52	0.00	0.00	1.31	9.23	26.79	56.45	62.62	68
Municipal Securities	4.01	0.00	0.16	0.65	2.16	6.37	11.48	16.25	68
Mortgage-Backed Securities	61.97	2.47	11.44	40.97	69.22	87.34	92.82	95.27	68
Asset-Backed Securities	1.62	0.00	0.00	0.00	0.00	1.52	7.49	13.27	68
Other Debt Securities	4.49	0.01	0.02	0.12	1.09	5.10	16.96	46.13	68
Mutual Funds and Equity Securities	1.48	0.00	0.03	0.36	1.03	1.89	4.93	7.58	68
Debt Securities 1 Year or Less	8.51	0.04	0.10	1.13	4.86	12.24	27.80	40.76	68
Debt Securities 1 To 5 Years	23.83	0.45	0.64	5.17	17.57	41.03	57.10	61.30	68
Debt Securities Over 5 Years	63.50	9.32	19.31	33.50	68.14	90.81	97.34	98.57	68
Pledged Securities	57.24	4.09	14.94	38.42	60.45	73.22	89.07	92.74	68
Structured Notes, Fair Value	0.28	0.00	0.00	0.00	0.00	0.00	1.96	4.16	68

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.04	-0.00	0.02	0.10	0.21	0.34	0.47	68
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	-0.10	-0.00	0.04	0.18	0.38	0.57	1.00	68
Provision for Ln&Ls Losses/Net Losses	102.11	-55.54	2.23	69.60	100.91	131.81	198.99	260.18	65
Ln&Ls Allowance/Total Loans & Leases	1.20	0.45	0.57	1.07	1.24	1.41	1.60	1.66	68
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.32	1.20	2.03	3.22	5.73	12.72	24.72	79.37	60
ALLL/Nonaccrual Assets	327.91	90.09	146.94	204.19	307.51	401.24	590.84	771.30	65
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	256.13	70.92	105.28	149.08	257.33	351.35	414.94	554.33	66
Gross Ln&Ls Losses/Avg Loans & Leases	0.34	0.00	0.05	0.13	0.24	0.46	0.84	1.40	68
Recoveries/Avg Loans and Leases	0.11	0.00	0.02	0.05	0.08	0.15	0.23	0.31	68
Net Losses/Avg Loans and Leases	0.23	-0.02	0.00	0.04	0.17	0.34	0.66	1.05	68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Recoveries/Prior Year-End Losses	15.10	5.03	7.57	10.69	13.80	18.28	25.08	33.77	66
Earnings Coverage of Net Losses (X)	23.65	-115.89	0.20	6.56	12.29	34.23	72.40	176.36	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.06	-0.01	-0.00	0.00	0.03	0.11	0.18	0.25	66
RE Loans Secured By 1-4 Family	0.07	-0.01	-0.00	0.00	0.05	0.12	0.24	0.30	65
Revolving	0.07	-0.03	-0.00	0.00	0.04	0.12	0.20	0.32	63
Closed-End	0.07	-0.01	-0.00	0.00	0.04	0.11	0.22	0.34	65
Commercial Real Estate Loans	0.03	-0.03	-0.01	-0.00	0.00	0.07	0.13	0.17	65
Construction and Land Dev	0.01	-0.03	-0.01	-0.00	0.00	0.01	0.06	0.08	63
Multifamily	0.01	-0.01	-0.00	0.00	0.00	0.00	0.10	0.31	64
Nonfarm Nonresidential	0.04	-0.04	-0.03	-0.00	0.00	0.07	0.20	0.23	65
RE Loans Secured by Farmland	0.02	-0.22	-0.06	0.00	0.00	0.00	0.15	0.29	52
Commercial and Industrial Loans	0.18	-0.21	-0.04	0.00	0.12	0.28	0.59	0.76	67
Loans to Depository Institutions	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Loans to Individuals	1.23	0.22	0.34	0.53	1.01	1.75	3.18	3.80	59
Credit Card Loans	3.88	-23.97	0.00	1.56	3.56	5.01	7.60	18.06	47
Agricultural Loans	0.06	-0.56	-0.25	0.00	0.00	0.00	0.44	1.28	56
Loans to Foreign Governments & Inst	0.00	-13.33	0.00	0.00	0.00	0.00	0.00	0.06	21
Other Loans and Leases	0.21	-0.31	-0.06	0.00	0.05	0.35	0.77	1.27	66

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

30-89 Days PD Loans and Leases	0.59	0.02	0.09	0.31	0.55	0.74	1.19	2.07	68
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.02	0.09	0.22	0.40	0.51	68
Nonaccrual Loans and Leases	0.42	0.00	0.15	0.24	0.34	0.49	0.90	1.16	68
90+ Days PD and Nonaccrual Loans and Leases	0.58	0.21	0.24	0.32	0.51	0.82	1.18	1.51	68
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	68
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.60	0.02	0.09	0.31	0.56	0.74	1.19	2.07	68
90+ Days Past Due Assets	0.14	0.00	0.00	0.03	0.09	0.22	0.40	0.51	68
Nonaccrual Assets	0.43	0.02	0.15	0.24	0.36	0.53	0.90	1.21	68
30+ Days PD & Nonaccrual Assets	1.20	0.37	0.50	0.70	1.01	1.49	2.30	2.89	68
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.35	0.03	0.11	0.20	0.28	0.44	0.66	0.84	68
90+ PD & Nonaccrual Assets + OREO	0.40	0.03	0.12	0.21	0.35	0.59	0.78	1.04	68
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.29	0.00	0.09	0.15	0.25	0.39	0.54	0.86	68
Allowance for Loan & Lease Losses	42.26	0.18	14.04	24.91	37.00	56.24	79.83	130.86	68
Equity Cap + ALLL	3.37	0.02	0.94	1.44	2.80	4.08	8.57	12.08	68
Tier 1 Cap + ALLL	3.83	0.00	0.90	2.04	3.33	4.60	7.20	11.10	68
Loans & Leases + RE Acquired	0.50	0.00	0.18	0.29	0.40	0.62	1.07	1.41	68

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	0.52	0.00	0.05	0.23	0.47	0.69	1.09	2.07	66
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.07	0.14	0.35	0.53	66
- Nonaccrual	0.39	0.04	0.07	0.18	0.30	0.56	0.98	1.17	66
Coml & Indl - 30-89 Days PD	0.49	0.00	0.05	0.16	0.44	0.70	1.06	1.66	67
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.03	0.10	0.17	0.36	67
- Nonaccrual	0.63	0.00	0.05	0.35	0.53	0.79	1.50	1.61	67
Individuals - 30-89 Days PD	1.20	0.00	0.31	0.73	1.22	1.61	2.08	2.60	68
- 90+ Days Past Due	0.28	0.00	0.00	0.04	0.17	0.43	0.95	1.20	68
- Nonaccrual	0.13	0.00	0.00	0.01	0.06	0.21	0.45	0.71	68
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.45	1.50	45
Agricultural - 30-89 Days PD	0.28	0.00	0.00	0.00	0.09	0.50	0.95	1.09	56
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.21	0.40	56
- Nonaccrual	0.48	0.00	0.00	0.00	0.05	0.73	1.87	3.08	56
Foreign Govts- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.05	0.42	0.88	21
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.05	0.79	21
Other Lns&Ls - 30-89 Days PD	0.40	0.00	0.00	0.09	0.28	0.68	0.96	2.15	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.04	0.15	0.29	66
- Nonaccrual	0.24	0.00	0.00	0.01	0.20	0.39	0.86	1.30	66
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.63	0.00	0.12	0.27	0.56	0.87	1.44	1.71	65
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.11	0.24	0.58	0.91	65
- Nonaccrual	0.36	0.00	0.05	0.13	0.26	0.47	0.84	1.72	65
Revolving - 30-89 Days PD	0.30	0.00	0.00	0.12	0.23	0.44	0.63	1.18	63
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.06	0.13	0.17	63
- Nonaccrual	0.12	0.00	0.00	0.00	0.06	0.14	0.38	1.07	63
Closed-End - 30-89 Days PD	0.80	0.00	0.12	0.29	0.64	1.05	2.27	2.44	65
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.11	0.30	0.68	1.62	65
- Nonaccrual	0.46	0.00	0.06	0.16	0.33	0.57	1.27	1.90	65
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.01	0.05	0.08	0.17	0.19	65
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.04	0.04	65
- Jr Lien Nonaccrual	0.03	0.00	0.00	0.00	0.01	0.06	0.12	0.19	65
Commercial RE - 30-89 Days PD	0.36	0.00	0.01	0.14	0.28	0.50	0.84	1.04	65
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.05	0.15	0.34	65
- Nonaccrual	0.40	0.00	0.04	0.19	0.37	0.57	0.87	0.94	65
Const & Dev - 30-89 Days PD	0.45	0.00	0.00	0.10	0.30	0.75	1.34	2.00	63
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.18	0.43	63
- Nonaccrual	0.24	0.00	0.00	0.01	0.13	0.44	0.67	1.03	63
Multifamily - 30-89 Days PD	0.26	0.00	0.00	0.00	0.09	0.57	1.03	1.22	64
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.41	64
- Nonaccrual	0.26	0.00	0.00	0.00	0.08	0.41	1.22	1.40	64
Nonfarm Nres- 30-89 Days PD	0.31	0.00	0.01	0.11	0.25	0.45	0.82	1.09	65
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.11	0.21	65
- Nonaccrual	0.49	0.00	0.04	0.25	0.48	0.66	0.96	1.28	65
Farmland - 30-89 Days PD	0.44	0.00	0.00	0.00	0.28	0.65	1.22	2.42	52
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.28	52
- Nonaccrual	1.02	0.00	0.00	0.00	0.64	1.59	3.26	4.27	52
Credit Card - 30-89 Days PD	1.91	0.00	0.00	0.91	1.48	2.44	4.36	9.77	47
- 90+ Days Past Due	0.94	0.00	0.00	0.00	0.58	1.64	2.36	4.63	47
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.33	0.53	47

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.51	3.61	5.56	6.59	7.51	8.39	9.85	10.24	68
Tier 1 RBC Ratio	9.89	5.90	7.65	8.27	9.18	11.49	12.75	14.66	68
Total Risk-Based Capital Ratio	12.66	9.36	10.78	11.20	12.39	13.57	15.51	16.88	68
Tangible Tier 1 Leverage Ratio	7.21	2.73	5.16	6.17	7.00	8.26	9.70	10.20	68
Tangible Common Eq Cap/Tan Assets	5.76	0.71	3.55	4.56	5.73	6.94	8.01	8.79	68
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	29.43	5.60	9.57	20.65	26.41	38.70	48.54	66.09	68
Standby Letters of Credit	3.12	0.00	0.20	1.04	2.39	4.93	7.14	8.73	68
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.01	0.09	0.18	0.39	0.47	68
Securities Lent	6.51	0.00	0.00	0.00	0.00	0.00	15.80	180.92	68
Credit Derivatives (BHC as Guarantor)	0.70	0.00	0.00	0.00	0.00	0.00	0.98	20.12	68
Credit Derivatives (BHC as Beneficiary)	0.96	0.00	0.00	0.00	0.00	0.07	3.09	21.94	68
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	76.67	0.27	0.95	5.74	19.18	73.15	315.05	680.01	68
Interest Rate Contracts	56.83	0.23	0.92	4.92	16.39	50.68	146.56	620.34	68
Interest Rate Futures & Forward Contr	10.37	0.00	0.00	0.00	0.87	9.45	67.40	105.34	68
Written Options Contr (Int Rate)	7.31	0.00	0.00	0.00	0.56	3.03	32.07	114.27	68
Purchased Options Contr (Int Rate)	5.60	0.00	0.00	0.00	0.17	2.48	18.26	104.28	68
Interest Rate Swaps	30.63	0.00	0.22	2.67	11.43	25.66	70.20	352.36	68
Foreign Exchange Contracts	11.88	0.00	0.00	0.00	0.07	3.09	84.77	155.44	68
Futures & Forward Foreign Exch Contr	8.10	0.00	0.00	0.00	0.07	2.18	58.83	105.07	68
Written Options Contr (Foreign Exch)	0.72	0.00	0.00	0.00	0.00	0.12	2.25	15.45	68
Purchased Options Contr (Foreign Exch)	0.80	0.00	0.00	0.00	0.00	0.05	2.44	17.23	68
Foreign Exchange Rate Swaps	1.01	0.00	0.00	0.00	0.00	0.07	3.14	22.93	68
Equity, Commodity, & Other Deriv Contr	1.66	0.00	0.00	0.00	0.00	0.45	6.72	23.75	68
Commodity & Other Fut & Forward Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.43	1.39	68
Written Options Contr (Comm & Other)	0.36	0.00	0.00	0.00	0.00	0.00	1.38	6.93	68
Purchased Options Contr (Comm & Oth)	0.51	0.00	0.00	0.00	0.00	0.00	2.61	9.99	68
Commodity & Other Swaps	0.35	0.00	0.00	0.00	0.00	0.02	2.87	4.16	68
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	68.10	12.32	21.78	32.44	46.79	73.06	186.69	391.93	68

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.65	22.61	72.68	86.12	95.23	99.85	100.00	100.00	66
Foreign Exchange Contracts	6.38	0.00	0.00	0.00	2.32	8.33	24.11	66.50	66
Equity, Comm, & Other Contracts	1.05	0.00	0.00	0.00	0.00	0.86	5.00	11.81	66
Futures and Forwards	21.17	0.00	0.00	4.77	14.85	33.30	65.76	78.75	66
Written Options	7.97	0.00	0.00	0.98	6.04	11.67	25.30	38.60	66
Exchange-Traded	0.34	0.00	0.00	0.00	0.00	0.00	1.75	7.30	66
Over-The-Counter	6.84	0.00	0.00	0.64	5.31	11.08	20.60	38.60	66
Purchased Options	4.63	0.00	0.00	0.00	2.45	9.17	14.21	21.64	66
Exchange-Traded	0.37	0.00	0.00	0.00	0.00	0.00	2.28	4.71	66
Over-The-Counter	3.69	0.00	0.00	0.00	1.97	7.66	10.79	16.76	66
Swaps	58.82	0.69	8.71	31.89	62.73	83.54	95.40	99.12	66
Held for Trading	37.10	0.00	0.00	0.00	30.29	73.51	98.29	99.23	66
Interest Rate Contracts	27.44	0.00	0.00	0.00	17.16	58.18	83.76	88.59	66
Foreign Exchange Contracts	4.17	0.00	0.00	0.00	0.07	6.61	16.38	44.89	66
Equity, Comm, & Other Contracts	0.61	0.00	0.00	0.00	0.00	0.08	3.58	7.87	66
Non-Traded	62.89	0.37	1.42	25.92	68.13	100.00	100.00	100.00	66
Interest Rate Contracts	60.04	0.35	1.02	23.34	66.77	94.78	100.00	100.00	66
Foreign Exchange Contracts	0.51	0.00	0.00	0.00	0.00	0.32	3.07	4.71	66
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.33	66
Deriv Contr (Excl Fut & FX LE 14 Days)	83.26	34.33	51.37	66.00	88.56	96.42	99.96	100.00	66
One Year or Less	24.78	0.55	4.76	12.19	20.82	35.58	52.41	78.54	66
Over 1 Year to 5 Years	27.04	0.00	0.65	9.30	30.33	42.23	59.63	63.81	66
Over 5 Years	21.75	0.00	0.24	9.46	18.56	29.71	53.78	78.19	66
Gross Negative Fair Value (Abs Val)	0.81	0.01	0.15	0.41	0.80	1.21	1.50	1.78	66
Gross Positive Fair Value	0.97	0.06	0.24	0.58	0.93	1.40	1.71	1.85	66
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.11	0.00	0.00	0.00	0.02	0.04	0.67	1.20	68
Gross Positive Fair Value (X)	0.13	0.00	0.00	0.00	0.02	0.09	0.65	1.22	68
Held for Trading (X)	0.10	0.00	0.00	0.00	0.00	0.02	0.64	1.11	68
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.03	0.05	0.08	68
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.02	0.08	0.41	0.47	68
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
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	68
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.74	0.00	0.00	0.04	0.21	0.72	3.58	4.68	68
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	0.49	-1.38	-0.73	0.00	0.00	0.59	2.50	5.60	67
Decr (Incr) in Int Expense/Net Income	1.75	-7.58	-2.56	-0.00	0.42	3.77	7.66	9.71	67
Net Incr (Decr) Nonint Alloc/Net Income	0.27	-3.65	-0.73	-0.03	0.00	0.04	3.15	4.71	67
Incr (Decr) in Net Income/Net Income	3.25	-5.56	-1.08	-0.14	1.03	6.04	12.48	14.92	67

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

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.07	0.16	0.58	68
Ins Under Assets(P/C)/Tot Ins Und Ast	38.65	0.00	0.00	0.00	20.68	70.05	100.00	100.00	33
Ins Under Assets(L/H)/Tot Ins Und Ast	61.34	0.00	0.00	24.63	72.71	100.00	100.00	100.00	33
Sep Acct Assets(L/H)/Total Life Ast	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.53	27
Ins Activities Revenue/Adj Oper Inc	1.59	0.00	0.02	0.27	0.92	2.58	4.88	5.28	68
Premium Inc/Ins Activities Revenue	12.26	0.00	0.00	0.00	0.00	20.52	53.08	72.87	63
Credit Rel Prem Inc/Tot Prem Inc	74.61	0.00	0.36	43.66	100.00	100.00	100.00	100.00	31
Other Prem Inc/Total Prem Inc	25.38	0.00	0.00	0.00	0.00	44.60	95.97	100.00	31
Ins Under Net Income/Consol Net Income	0.34	0.00	0.00	0.00	0.00	0.31	1.38	4.28	68
Ins Net Inc (P/C)/Equity (P/C)	12.10	-80.13	-2.73	6.13	12.21	16.67	22.13	22.74	21
Ins Net Inc (L/H)/Equity (L/H)	5.82	0.82	1.14	2.51	3.76	5.95	15.00	21.99	27
Insur Ben, Losses, Exp/Insur Premiums	100.01	2.83	12.50	37.61	94.84	151.19	183.56	242.81	31
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.05	0.00	0.00	0.00	0.00	0.03	4.19	14.02	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.00	0.00	0.00	0.00	0.59	2.74	6.28	27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	68
CSV Life Insurance/Tier 1 Cap + ALLL	9.62	0.00	0.00	0.00	4.66	19.91	28.14	31.23	67

BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.29	0.00	0.00	0.00	0.00	0.34	10.76	14.35	68

FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.82	0.00	0.00	0.00	0.02	5.01	10.64	16.72	47
Cost: Interest-Bearing Deposits	2.42	1.28	1.71	2.13	2.52	2.67	2.77	2.84	42

NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	8.87	0.09	0.09	0.09	0.15	1.80	20.80	27.13	4
Commercial and Industrial Loans	0.61	0.10	0.10	0.16	0.50	0.76	1.06	1.20	6
Foreign Governments and Inst	0.00	-13.33	0.00	0.00	0.00	0.00	0.00	0.06	21
Leases	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	1

GROWTH RATES:									
Net Loans and Leases	8.87	-61.91	-47.63	-13.78	5.91	27.44	42.85	106.85	44
Total Selected Assets	7.86	-54.91	-39.14	-13.81	5.95	27.54	50.78	88.76	63
Deposits	12.76	-49.15	-43.01	-11.32	12.45	30.45	60.00	90.63	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	15.09	4.10	6.84	11.75	15.77	18.23	20.02	22.73	68
Bank Net Inc/Avg Eq Inv in Banks	14.37	0.00	2.97	9.76	14.94	17.73	24.20	28.99	61
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.58	-14.26	-4.68	0.59	6.11	15.66	28.00	34.09	62
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.55	-3.12	0.00	4.85	13.45	16.97	19.19	20.46	28
Bank Net Income/Parent Net Income	73.61	0.00	0.00	51.79	98.97	103.59	110.46	117.09	67
Nonbank Net Income/Parent Net Income	5.31	0.00	0.00	0.11	1.83	8.73	21.75	29.44	60
Sub BHCs Net Inc/Parent Net Income	63.31	1.56	1.90	17.90	78.40	101.99	105.22	106.13	24
LEVERAGE:									
Total Liabilities/Equity	33.97	0.19	3.09	15.87	26.29	45.89	89.81	124.74	68
Total Debt/Equity Capital	15.82	0.00	0.00	0.00	6.68	27.81	50.76	77.34	68
Tot Debt+NP to Subs Iss Tr Pref/Equity	24.80	0.00	0.00	11.50	20.21	34.51	61.62	86.05	68
Tot Debt+Lns Guaranteed for Affl/Equity	20.29	0.00	0.00	0.40	11.22	33.13	64.66	114.93	68
Total Debt/Eq Cap - Exc Over Fair Value	17.07	0.00	0.00	0.00	6.68	27.81	61.77	92.93	68
Long-Term Debt/Equity Capital	12.43	0.00	0.00	0.00	6.06	19.77	49.82	63.17	68
Short-Term Debt/Equity Capital	2.80	0.00	0.00	0.00	0.00	4.22	11.39	21.13	68
Current Portion of LT Debt/Equity	0.29	0.00	0.00	0.00	0.00	0.00	1.55	3.69	68
Exc Cost Over Fair Value/Equity Cap	1.07	0.00	0.00	0.00	0.00	0.35	4.92	19.33	68
Long-Term Debt/Consolidated LT Debt	13.96	0.00	0.00	0.00	6.72	18.97	53.52	66.55	68
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	109.68	88.99	95.25	102.05	108.76	116.59	121.10	139.97	68
Total Investment in Subs/Equity	119.93	98.19	99.91	104.93	113.71	128.92	155.98	172.83	68
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.19	75.77	79.81	92.32	98.25	104.92	112.22	117.73	68
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	106.50	79.71	87.04	96.34	102.52	113.37	135.78	148.67	68
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.81	-0.77	-0.26	0.16	0.66	1.30	1.91	3.68	67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.68	0.17	0.28	0.66	1.55	2.19	3.77	5.33	53
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	124.37	11.63	33.06	87.48	111.39	161.65	218.36	315.62	68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	136.06	19.57	29.16	80.10	111.75	181.79	262.05	385.94	68
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.94	-139.75	3.90	59.21	99.93	128.10	189.89	234.94	68
Pretax Oper Inc + Int Exp/Int Expense	3363.64	-285.14	21.15	315.78	987.48	3470.75	9207.32	28882.3	53
Div + Int From Subs/Int Exp + Div	148.54	1.81	5.74	80.48	125.15	185.89	317.05	707.47	65
Fees+Other Inc From Subs/Sal + Oth Exp	16.20	0.00	0.00	0.00	0.00	31.84	70.10	86.35	67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	208.43	0.53	1.22	2.27	5.48	167.92	909.41	1768.84	26
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.27	-16.46	-9.37	-1.35	0.65	2.48	5.47	14.26	68
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	19
Nonaccrual	0.67	0.00	0.00	0.00	0.00	0.00	1.21	16.51	19
Total	0.67	0.00	0.00	0.00	0.00	0.00	1.21	16.51	19
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
To Nonbank Subsidiaries	1.23	0.00	0.00	0.00	0.00	0.00	5.37	27.34	68
To Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.66	68
Total	1.93	0.00	0.00	0.00	0.00	0.00	8.98	42.40	68
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.76	0.00	0.00	0.12	1.51	12.09	26.40	54.22	68
Combined Thrift Assets	0.28	0.00	0.00	0.00	0.00	0.00	0.28	7.93	68
Combined Foreign Nonbank Sub Assets	0.10	0.00	0.00	0.00	0.00	0.03	0.47	1.36	68

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	81.36	0.00	4.55	41.06	69.90	99.99	162.20	227.12	58
Dividends Paid/Net Income	34.90	0.00	0.89	28.19	40.74	47.38	61.15	74.28	67
Net Income - Dividends/Avg Equity	9.06	-5.55	2.53	6.48	9.76	11.44	13.77	15.97	68
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	98.89	0.00	0.00	0.00	97.09	168.38	278.34	372.31	61
Dividends From Nonbank Subs	5.57	0.00	0.00	0.00	0.17	5.42	32.40	41.40	61
Dividends From Subsidiary BHCs	17.92	0.00	0.00	0.00	0.00	0.53	124.80	135.16	61
Dividends From All Subsidiaries	148.07	0.00	0.91	81.64	126.28	197.33	306.92	372.58	61
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	49.10	0.00	0.00	12.27	49.86	78.80	103.89	117.39	58
Interest Income From Bank Subs	1.84	0.00	0.00	0.03	0.67	2.16	7.77	10.32	58
Mgt & Service Fees From Bank Subs	3.37	0.00	0.00	0.00	0.00	3.20	16.32	25.51	58
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.14	2.05	58
Operating Income From Bank Subs	61.92	0.39	2.07	27.35	62.10	93.30	120.69	146.71	58
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	44.12	0.00	0.00	0.00	14.75	88.17	136.50	194.47	50
Interest Income From Nonbank Subs	17.60	0.00	0.00	0.00	4.12	26.07	63.67	139.40	50
Mgt & Serv Fees From Nonbank Subs	2.81	0.00	0.00	0.00	0.00	0.49	10.79	28.88	50
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.81	50
Operating Inc From Nonbank Subs	74.22	0.00	0.00	12.91	53.42	120.73	221.06	361.11	50
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	35.83	0.00	0.00	0.00	41.69	60.12	78.57	89.92	24
Interest Inc From Subsidiary BHCs	4.26	0.00	0.00	0.00	0.33	8.24	18.51	22.75	24
Mgt & Serv Fees From Sub BHCs	2.12	0.00	0.00	0.00	0.00	0.00	14.62	20.90	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	48.04	0.00	0.00	0.93	48.53	86.84	103.14	104.05	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.74	0.00	0.00	0.00	61.06	90.96	97.14	98.61	68
Interest Income From Bank Subs	4.58	0.00	0.00	0.00	0.88	5.42	22.08	36.37	68
Mgt & Serv Fees From Bank Subs	2.92	0.00	0.00	0.00	0.00	1.35	22.52	27.93	68
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.52	68
Operating Income From Bank Subs	62.57	0.00	0.11	23.32	84.54	96.39	99.59	99.97	68
Dividends From Nonbank Subs	5.16	0.00	0.00	0.00	0.00	5.57	25.69	48.40	68
Interest Income From Nonbank Subs	1.53	0.00	0.00	0.00	0.04	1.40	6.25	14.94	68
Mgt & Serv Fees From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.63	2.49	68
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	68
Operating Inc From Nonbank Subs	8.44	0.00	0.00	0.01	0.66	13.31	40.33	59.18	68
Dividends From Subsidiary BHCs	10.64	0.00	0.00	0.00	0.00	0.00	62.61	85.54	68
Interest Inc From Subsidiary BHCs	0.49	0.00	0.00	0.00	0.00	0.00	1.83	9.74	68
Mgt & Serv Fees From Sub BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.01	2.12	68
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Income From Sub BHCs	12.86	0.00	0.00	0.00	0.00	2.85	83.48	93.30	68
Loans and Adv From Subs/ST Debt	483.61	0.00	0.55	48.23	124.96	418.91	980.27	3659.68	31
Loans and Adv From Subs/Total Debt	109.17	0.00	0.00	10.92	56.66	190.75	318.05	776.18	50

BHCPR Reporters for Quarter Ending 06/30/2005
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1379552	145,024,570	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	50,559,721	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	20,775,692	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,833,963	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	52,515,676	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,251,037,147	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,059,798	BANK OF HAWAII CORPORATION	HONOLULU, HI	Moved from Peer 2
1033470	103,110,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
2914521	197,757,634	BARCLAYS GROUP US INC.	WILMINGTON, DE	
1074156	105,835,324	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	15,914,024	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	56,995,967	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	1,547,789,000	CITIGROUP INC.	NEW YORK, NY	
1132449	148,491,012	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	14,478,873	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	21,017,588	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	55,111,472	COMERICA INCORPORATED	DETROIT, MI	
1117679	33,391,181	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,149,240	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	29,586,124	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	10,014,204	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	Moved from Peer 2
1130780	13,393,309	FBOP CORPORATION	OAK PARK, IL	
1070345	103,159,676	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	18,822,119	FIRST BANCORP	SAN JUAN, PR	
1075612	14,023,066	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	37,168,591	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12,400,427	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,318,256	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	11,571,083	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	45,039,031	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
1078921	22,084,608	HIBERNIA CORPORATION	NEW ORLEANS, LA	
3232316	372,555,243	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	32,982,823	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10,272,677	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2337045	12,406,610	INVESTORS FINANCIAL SERVICES	BOSTON, MA	
1039502	1,171,283,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	91,010,081	KEYCORP	CLEVELAND, OH	
1037003	54,481,946	M&T BANK CORPORATION	BUFFALO, NY	
1199497	43,544,758	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	37,091,634	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	16,092,994	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	143,975,359	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	25,210,431	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	11,117,617	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	Moved from Peer 2
1048429	60,385,689	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	46,255,593	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	10,945,853	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	90,809,278	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	46,015,000	POPULAR, INC.	SAN JUAN, PR	
1826056	19,829,849	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
3242838	85,325,677	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	

BHCPR Reporters for Quarter Ending 06/30/2005
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2005 and Other Notes
1071203	15,220,501	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,882,469	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	104,275,118	STATE STREET CORPORATION	BOSTON, MA	
1131787	168,952,575	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	26,718,149	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	366,293,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,743,003	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	31,723,271	TD BANKNORTH INC.	PORTLAND, ME	
1119794	203,981,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	51,179,912	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	46,432,260	UTRECHT- AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,267,025	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	15,272,044	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	511,840,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,493,868	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	434,981,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	32,875,294	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 68 bank holding companies.