

PEER GROUP 01

	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Number of BHCs in Peer Group	77	67	69	67	65
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.13	3.30	3.18	3.48	3.34
+ Non-interest Income	2.60	2.34	2.31	2.31	2.39
- Overhead Expense	3.54	3.36	3.29	3.48	3.64
- Provision for Losses	0.21	0.34	0.30	0.42	0.42
+ Securities Gains (Losses)	0.07	0.09	0.06	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	2.10	2.05	1.98	2.04	1.70
Net Operating Income	1.35	1.31	1.26	1.30	1.05
Net Income	1.39	1.31	1.26	1.30	1.01
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.92	5.39	5.17	6.01	7.19
Interest Expense	1.40	1.69	1.58	2.11	3.43
Net Interest Income (TE)	3.50	3.69	3.55	3.90	3.72
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.35	0.54	0.54	0.68	0.58
Earnings Coverage of Net Losses (X)	27.53	13.25	10.06	10.14	9.73
Ln&Ls Allowance/Total Loans & Leases	1.39	1.56	1.45	1.57	1.51
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.77	0.97	0.77	0.94	0.94
30-89 Days Past Due Loans and Leases	0.70	0.85	0.79	0.93	1.11
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	35.08	32.05	35.57	32.89	34.71
Net ST Noncore Funding Dependence	18.71	17.92	19.99	18.72	20.90
Net Loans and Leases/Total Assets	55.98	58.59	58.56	59.34	58.93
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.70	7.46	7.55	7.43	7.34
Equity Capital/Total Assets	8.85	8.60	8.59	8.58	8.31
Net Loans&Ls/Equity Capital (X)	6.52	7.00	6.99	7.07	7.23
Cash Dividends/Net Income	30.26	29.65	32.23	29.58	37.89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	10.61	10.14	9.62	10.01	7.00
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.13	4.33	3.67	4.41	5.07
Long-Term Debt/Equity Capital	13.91	14.40	15.42	13.73	14.08
Equity Investment in Subs/Equity Cap	109.39	110.83	110.55	110.46	109.14
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.41	115.92	149.30	180.56	166.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Income (TE)	4.39	4.80	4.62	5.36	6.43
Less: Interest Expense	1.26	1.51	1.42	1.88	3.09
Equals: Net Interest Income (TE)	3.13	3.30	3.18	3.48	3.34
Plus: Non-Interest Income	2.60	2.34	2.31	2.31	2.39
Equals: Adj Operating Income (TE)	5.72	5.62	5.49	5.81	5.74
Less: Overhead Expense	3.54	3.36	3.29	3.48	3.64
Less: Provision for Loan and Lease Losses	0.21	0.34	0.30	0.42	0.42
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.07	0.09	0.06	0.06	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	2.10	2.05	1.98	2.04	1.70
Less: Applicable Income Taxes (TE)	0.73	0.71	0.69	0.71	0.62
Less: Minority Interest	0.01	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.35	1.31	1.26	1.30	1.05
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	-0.01
Equals: Net Income	1.39	1.31	1.26	1.30	1.01
Memo: Net Income (Last Four Qtrs)	1.33	1.29	1.28	1.30	1.02
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.65	89.54	89.81	89.35	89.82
Avg Int-Bearing Funds / Avg Assets	74.43	74.65	74.82	75.57	75.19
Int Income (TE) / Avg Earning Assets	4.92	5.39	5.17	6.01	7.19
Int Expense / Avg Earning Assets	1.40	1.69	1.58	2.11	3.43
Net Int Inc (TE) / Avg Earn Assets	3.50	3.69	3.55	3.90	3.72
YIELD OR COST:					
Total Loans and Leases (TE)	5.54	5.94	5.78	6.51	7.76
Interest-Bearing Bank Balances	1.64	2.05	2.04	2.31	4.65
Fed Funds Sold & Reverse Repos	1.21	1.46	1.37	1.91	4.11
Trading Assets	2.50	2.22	2.42	2.35	3.96
Total Earning Assets	4.85	5.33	5.10	5.94	7.12
Investment Securities (TE)	4.19	4.72	4.33	5.45	6.26
U.S. Treasury & Agency Sec (excl MBS)	3.33	3.94	3.42	4.48	6.21
Mortgage-Backed Securities	4.21	4.40	4.20	5.25	5.92
All Other Securities	6.26	6.54	7.77	8.76	8.90
Interest-Bearing Deposits	1.31	1.66	1.49	2.14	3.65
Time Deposits of \$100K or More	2.06	2.47	2.26	2.99	4.77
Time Deposits < \$100K	2.37	2.89	2.67	3.55	5.29
Other Domestic Deposits	0.76	0.97	0.87	1.29	2.30
Foreign Deposits	1.19	1.40	1.30	1.82	3.89
Fed Funds Purchased and Repos	1.29	1.50	1.39	1.98	4.12
Other Borrowed Funds & Trading Liab	2.82	3.22	3.10	3.62	4.78
All Interest-Bearing Funds	1.72	2.03	1.90	2.49	4.15

PEER GROUP 01

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

Avg Personnel Exp Per Employee (\$000)

18

16

66

62

59

Avg Assets per Employee (\$000)

4,340

3,956

4,348

3,771

3,523

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

4.35

4.76

4.15

5.23

5.03

Overhead Exp / NII + Non-Int Income

61.18

60.11

60.26

59.98

64.29

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.54

3.36

3.29

3.48

3.64

Personnel Expense

1.76

1.77

1.68

1.75

1.78

Net Occupancy Expense

0.45

0.47

0.45

0.48

0.48

Other Operating Expenses

1.20

1.09

1.13

1.22

1.34

Overhead Less Non-Interest Income

0.86

0.99

0.94

1.12

1.24

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

60.56

59.53

59.66

59.34

63.62

Personnel Expense

31.26

31.68

30.62

30.38

30.79

Net Occupancy Expense

8.07

8.27

8.17

8.25

8.60

Other Operating Expenses

20.23

18.94

20.25

20.37

23.54

Total Non-Interest Income

43.14

40.64

40.66

39.25

40.59

Fiduciary Activities Income

4.27

4.09

3.50

4.08

4.64

Serv Charges on Deposit Accts - Domestic

7.43

8.15

7.97

8.19

7.85

Trading Revenue

1.48

1.64

1.41

1.16

2.15

Investment Banking Fees & Commissions

4.94

4.28

4.61

4.68

5.02

Venture Capital Revenue

0.10

-0.08

0.02

-0.22

-0.41

Net Servicing Fees

0.66

0.43

0.58

0.92

1.09

Net Securitization Income

0.54

0.48

0.49

0.47

0.54

Insurance Activities Revenue

1.92

1.14

1.17

1.15

1.02

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

1.86

2.91

2.89

1.73

1.22

Other Non-Interest Income

10.24

10.91

10.85

10.49

10.74

Overhead Less Non-Interest Income

16.87

18.88

18.42

20.95

23.34

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

31.91

31.72

31.45

31.58

33.17

Appl Inc Tax+TE/Pretax NOI+TE

35.12

34.85

34.73

34.83

37.17

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate Loans	33.19	34.21	34.79	34.29	32.43
Commercial and Industrial Loans	10.33	12.06	11.27	12.34	12.89
Loans to Individuals	5.98	6.28	6.16	6.42	6.22
Loans to Depository Institutions	0.09	0.15	0.10	0.14	0.18
Agricultural Loans	0.19	0.22	0.21	0.22	0.21
Other Loans and Leases	4.22	4.16	4.31	4.25	4.92
Net Loans and Leases	55.98	58.59	58.56	59.34	58.93
Debt Securities Over 1 Year	20.38	18.66	19.67	18.00	16.22
Mutual Funds and Equity Securities	0.30	0.38	0.36	0.40	0.49
Subtotal	78.23	78.77	79.75	78.91	76.68
Interest-Bearing Bank Balances	1.16	0.69	0.70	0.63	1.07
Federal Funds Sold & Reverse Repos	2.87	2.80	1.88	2.31	2.86
Debt Securities 1 Year or Less	1.87	1.83	1.99	1.91	1.88
Trading Assets	1.69	1.65	1.64	1.69	1.86
Total Earning Assets	88.43	87.73	88.19	87.55	86.95
Non-Int Cash and Due From Dep Inst	2.38	3.17	2.85	3.38	3.52
Acceptances	0.03	0.03	0.03	0.03	0.03
Other Real Estate Owned	0.07	0.06	0.06	0.06	0.05
All Other Assets	8.98	8.95	8.81	8.91	9.33
MEMORANDA:					
Short-Term Investments	6.78	5.94	5.38	5.50	6.52
U. S. Treasury Securities	0.82	0.50	0.78	0.45	0.40
U. S. Agency Securities (excl MBS)	4.08	3.25	4.15	3.25	2.56
Municipal Securities	0.79	0.78	0.75	0.78	0.84
Mortgage-Backed Securities	13.07	13.07	12.92	12.07	11.44
Asset-Backed Securities	0.47	0.42	0.41	0.49	0.55
Other Debt Securities	1.01	0.73	0.85	0.74	0.69
RE Loans Secured by 1-4 Family	16.55	17.16	17.22	17.21	17.20
Revolving	3.98	3.73	4.16	3.58	2.80
Closed-End, Sec by First Liens	11.02	11.53	11.43	11.65	12.20
Closed-End, Sec by Junior Liens	1.02	1.43	1.16	1.50	1.75
Commercial Real Estate Loans	13.48	14.64	14.48	14.61	12.94
Construction and Land Dev	3.59	3.72	3.82	3.67	3.48
Multifamily	1.16	1.27	1.26	1.27	1.08
Nonfarm Nonresidential	8.56	8.96	8.84	8.96	8.00
RE Loans Secured by Farmland	0.19	0.21	0.19	0.22	0.16
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	56.87	55.82	57.27	55.08	52.56
RE Loans Secured by 1-4 Family	27.63	28.07	28.40	27.93	28.02
Revolving	6.45	6.04	6.71	5.75	4.47
Closed-End	20.57	21.53	21.13	21.66	23.14
Commercial Real Estate Loans	22.69	23.69	23.43	23.13	20.47
Construction and Land Dev	5.89	5.94	6.13	5.78	5.51
Multifamily	1.87	2.03	2.03	1.99	1.73
Nonfarm Nonresidential	14.40	14.62	14.45	14.23	12.66
RE Loans Secured by Farmland	0.29	0.32	0.29	0.32	0.24
Loans to Depository Institutions	0.27	0.34	0.25	0.34	0.36
Commercial and Industrial Loans	17.77	20.95	19.19	21.41	22.66
Loans to Individuals	10.56	10.61	10.34	10.73	10.42
Credit Card Loans	1.20	1.07	1.12	1.17	1.00
Agricultural Loans	0.30	0.34	0.33	0.35	0.32
Loans to Foreign Govts and Inst	0.02	0.03	0.02	0.03	0.04
Other Loans and Leases	10.03	8.02	8.79	8.30	9.61

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Short-Term Investments	6.78	5.94	5.38	5.50	6.52
Liquid Assets	27.76	26.13	26.54	25.43	25.12
Investment Securities	23.27	21.57	22.80	20.88	19.21
Net Loans and Leases	55.98	58.59	58.56	59.34	58.93
Net Lns, Ls & Stdby Ltrs of Credit	59.05	62.10	61.74	62.70	62.24
Core Deposits	47.63	52.81	50.22	52.60	50.01
Noncore Funding	33.56	30.52	33.26	30.89	32.17
Time Deposits of \$100K or More	7.12	7.34	7.17	7.39	7.34
Foreign Deposits	3.00	2.82	3.01	2.98	2.80
Fed Funds Purchased and Repos	9.19	7.97	8.63	7.58	8.08
Net Fed Funds Purchased (Sold)	5.93	4.91	6.14	4.92	5.17
Commercial Paper	0.49	0.34	0.44	0.36	0.42
Oth Borrowings W/Rem Mat 1 Yr or Less	3.35	2.96	3.63	3.52	4.02
Earning Assets Repr in 1 Year	41.62	43.51	40.95	42.29	41.01
Int-Bearing Liab Repr in 1 Year	13.73	16.36	15.09	15.89	18.85
Long-Term Debt Repr in 1 Year	1.84	1.95	2.02	1.90	2.03
Net Assets Repriceable in 1 Year	24.24	23.27	22.37	22.76	18.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	35.08	32.05	35.57	32.89	34.71
Net ST Noncore Funding Dependence	18.71	17.92	19.99	18.72	20.90
Short-Term Inv/ST Noncore Funding	35.52	30.66	25.35	27.11	25.78
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.49	9.91	7.19	8.49	4.46
Net Loans and Leases/Total Deposits	101.92	92.54	94.49	92.92	97.44
Net Loans and Leases/Core Deposits	162.05	117.85	130.66	118.07	126.99
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.47	0.80	0.13	0.82	0.46
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.50	4.34	1.39	4.73	1.71
Struct Notes Appr(Depr)/Eq Cap	0.02	0.05	-0.03	0.08	0.00
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.89	6.19	6.48	5.98	6.54
Available-For-Sale Securities	92.11	93.81	93.52	94.02	93.46
U.S. Treasury Securities	4.14	2.88	3.56	2.65	2.49
U.S. Agency Securities (excl MBS)	16.05	14.54	16.79	15.93	12.49
Municipal Securities	3.39	3.78	3.50	3.99	4.57
Mortgage-Backed Securities	58.20	62.48	58.53	59.83	62.17
Asset-Backed Securities	2.65	2.25	2.21	2.62	2.94
Other Debt Securities	6.06	4.30	5.21	4.54	5.08
Mutual Funds and Equity Securities	1.45	2.13	1.75	2.31	3.15
Debt Securities 1 Year or Less	8.83	9.13	9.02	9.49	10.10
Debt Securities 1 To 5 Years	21.71	24.66	21.79	25.14	19.37
Debt Securities Over 5 Years	65.84	61.11	64.88	60.37	62.73
Pledged Securities	51.87	55.03	53.79	54.48	49.52
Structured Notes, Fair Value	0.35	0.03	0.23	0.03	0.02

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Provision for Ln&Ls Losses/Avg Assets	0.21	0.34	0.30	0.42	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.35	0.58	0.51	0.73	0.72
Provision for Ln&Ls Losses/Net Losses	116.72	119.17	100.79	115.52	125.41
Ln&Ls Allowance/Total Loans & Leases	1.39	1.56	1.45	1.57	1.51
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.46	4.64	3.95	3.49	3.88
ALL/Nonaccrual Assets	279.56	237.50	271.61	250.00	229.74
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	196.06	172.96	197.94	172.35	166.32
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.66	0.66	0.80	0.70
Recoveries/Avg Loans and Leases	0.13	0.11	0.12	0.11	0.10
Net Losses/Avg Loans and Leases	0.35	0.54	0.54	0.68	0.58
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.02	0.01	N/A
Recoveries/Prior Year-End Losses	5.62	4.06	17.72	18.80	24.91
Earnings Coverage of Net Losses (X)	27.53	13.25	10.06	10.14	9.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.10	0.11	0.11	0.13
RE Loans Secured By 1-4 Family	0.10	0.12	0.12	0.11	0.12
Revolving	0.09	0.11	0.11	0.10	0.11
Closed-End	0.11	0.13	0.13	0.12	0.11
Commercial Real Estate Loans	0.04	0.05	0.08	0.09	0.10
Construction and Land Dev	0.02	0.03	0.06	0.09	0.06
Multifamily	0.00	0.01	0.01	0.03	0.01
Nonfarm Nonresidential	0.06	0.06	0.09	0.09	0.11
RE Loans Secured by Farmland	0.00	0.04	0.09	0.12	0.29
Commercial and Industrial Loans	0.42	0.84	0.95	1.22	1.12
Loans to Depository Institutions	0.01	0.08	0.04	0.14	-0.01
Loans to Individuals	1.87	1.64	1.67	1.67	1.41
Credit Card Loans	3.70	0.94	3.61	2.40	3.96
Agricultural Loans	0.26	0.28	0.23	0.53	0.42
Loans to Foreign Governments & Inst	0.00	0.00	0.20	0.02	0.02
Other Loans and Leases	0.25	0.51	0.47	0.62	0.45

PERCENT OF LOANS AND LEASES	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
30-89 Days PD Loans and Leases	0.70	0.85	0.79	0.93	1.11
90+ Days PD Loans and Leases	0.18	0.19	0.17	0.20	0.22
Nonaccrual Loans and Leases	0.67	0.88	0.68	0.85	0.87
90+ Days PD and Nonaccrual Loans and Leases	0.89	1.11	0.87	1.08	1.10
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.00	0.01	0.00	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.71	0.86	0.80	0.94	1.12
90+ Days Past Due Assets	0.18	0.20	0.18	0.21	0.22
Nonaccrual Assets	0.68	0.90	0.69	0.87	0.88
30+ Days PD & Nonaccrual Assets	1.64	2.03	1.71	2.08	2.28
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.51	0.66	0.52	0.65	0.67
90+ PD & Nonaccrual Assets + OREO	0.61	0.72	0.60	0.72	0.73
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.43	0.57	0.46	0.57	0.57
Allowance for Loan & Lease Losses	56.85	60.10	52.56	59.52	61.22
Equity Cap + ALLL	4.81	6.34	5.07	6.33	6.64
Tier 1 Cap + ALLL	5.26	7.17	5.62	7.19	7.37
Loans & Leases + RE Acquired	0.79	0.98	0.79	0.96	0.97

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Real Estate - 30-89 Days PD	0.64	0.81	0.71	0.83	1.04
- 90+ Days Past Due	0.14	0.16	0.14	0.17	0.20
- Nonaccrual	0.55	0.57	0.52	0.53	0.61
Coml & Indl - 30-89 Days PD	0.65	0.77	0.67	0.82	1.00
- 90+ Days Past Due	0.10	0.09	0.10	0.11	0.11
- Nonaccrual	1.35	1.84	1.39	1.85	1.55
Individuals - 30-89 Days PD	1.39	1.53	1.61	1.79	2.04
- 90+ Days Past Due	0.36	0.37	0.36	0.39	0.39
- Nonaccrual	0.24	0.24	0.23	0.26	0.25
Dep Inst Lns - 30-89 Days PD	0.02	0.03	0.05	0.05	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.21	0.23	0.22	0.26	0.18
Agricultural - 30-89 Days PD	0.76	0.87	0.50	0.62	0.81
- 90+ Days Past Due	0.14	0.10	0.05	0.05	0.04
- Nonaccrual	0.92	1.17	1.07	1.20	1.35
Foreign Govts- 30-89 Days PD	0.00	0.26	0.30	0.26	1.00
- 90+ Days Past Due	0.06	0.78	0.00	1.11	0.00
- Nonaccrual	0.38	0.89	0.67	0.80	0.06
Other Lns&Ls - 30-89 Days PD	0.44	0.70	0.70	0.76	0.89
- 90+ Days Past Due	0.04	0.07	0.04	0.08	0.07
- Nonaccrual	0.35	0.58	0.40	0.49	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.72	0.91	0.89	1.06	1.23
- 90+ Days Past Due	0.20	0.26	0.21	0.26	0.29
- Nonaccrual	0.42	0.47	0.41	0.44	0.42
Revolving - 30-89 Days PD	0.33	0.36	0.41	0.44	0.63
- 90+ Days Past Due	0.05	0.07	0.06	0.07	0.10
- Nonaccrual	0.14	0.12	0.13	0.11	0.13
Closed-End - 30-89 Days PD	0.93	1.13	1.13	1.28	1.39
- 90+ Days Past Due	0.27	0.34	0.29	0.33	0.34
- Nonaccrual	0.54	0.59	0.54	0.55	0.48
- Jr Lien 30-89 Days PD	0.08	0.13	0.10	0.13	N/A
- Jr Lien 90+ Days PD	0.02	0.02	0.03	0.03	N/A
- Jr Lien Nonaccrual	0.05	0.06	0.05	0.06	N/A
Commercial RE - 30-89 Days PD	0.53	0.70	0.52	0.56	0.85
- 90+ Days Past Due	0.04	0.06	0.04	0.06	0.09
- Nonaccrual	0.56	0.63	0.57	0.58	0.69
Const & Dev - 30-89 Days PD	0.62	1.02	0.76	0.82	1.11
- 90+ Days Past Due	0.04	0.06	0.04	0.06	0.08
- Nonaccrual	0.36	0.52	0.39	0.54	0.59
Multi family - 30-89 Days PD	0.25	0.55	0.32	0.44	0.59
- 90+ Days Past Due	0.01	0.03	0.02	0.02	0.03
- Nonaccrual	0.28	0.27	0.31	0.21	0.38
Nonfarm Nres- 30-89 Days PD	0.51	0.61	0.45	0.50	0.70
- 90+ Days Past Due	0.04	0.05	0.04	0.06	0.09
- Nonaccrual	0.66	0.72	0.70	0.63	0.69
Farmland - 30-89 Days PD	0.60	1.05	0.66	0.78	0.85
- 90+ Days Past Due	0.15	0.08	0.08	0.06	0.07
- Nonaccrual	1.15	1.30	1.31	1.30	1.33
Credit Card - 30-89 Days PD	2.12	2.06	1.99	1.85	2.05
- 90+ Days Past Due	1.31	1.61	1.06	1.31	0.86
- Nonaccrual	0.14	0.09	0.12	0.09	0.18

CAPITAL RATIOS	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Tier 1 Leverage Ratio	7.70	7.46	7.55	7.43	7.34
Tier 1 RBC Ratio	10.65	9.75	10.05	9.64	9.43
Total Risk-Based Capital Ratio	13.46	12.85	13.11	12.69	12.41
Tangible Tier 1 Leverage Ratio	7.37	7.21	7.25	7.19	6.95
Tangible Common Eq Cap/Tan Assets	6.19	6.26	5.92	6.34	5.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	27.47	29.59	28.38	29.63	29.27
Standby Letters of Credit	3.04	3.33	3.21	3.24	3.21
Commercial & Similar Letters of Credit	0.13	0.15	0.14	0.14	0.17
Securities Lent	5.01	3.26	3.92	2.92	3.07
Credit Derivatives (BHC as Guarantor)	0.36	0.20	0.29	0.20	0.13
Credit Derivatives (BHC as Beneficiary)	0.63	0.52	0.64	0.45	0.26
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	88.75	80.61	82.36	69.29	83.60
Interest Rate Contracts	70.28	63.70	64.76	55.59	61.42
Interest Rate Futures & Forward Contr	13.47	14.33	10.53	11.68	13.74
Written Options Contr (Int Rate)	10.17	10.11	8.86	8.60	8.95
Purchased Options Contr (Int Rate)	9.84	8.67	7.46	7.41	9.55
Interest Rate Swaps	26.69	27.49	32.54	25.18	21.17
Foreign Exchange Contracts	11.50	11.61	12.41	10.61	10.57
Futures & Forward Foreign Exch Contr	7.10	7.22	7.58	6.67	7.46
Written Options Contr (Foreign Exch)	0.91	0.72	0.82	0.53	0.62
Purchased Options Contr (Foreign Exch)	0.90	0.74	0.86	0.59	0.55
Foreign Exchange Rate Swaps	1.72	1.07	2.14	1.03	0.93
Equity, Commodity, & Other Deriv Contr	1.42	1.38	1.47	1.29	1.42
Commodity & Other Fut & Forward Contr	0.08	0.17	0.08	0.16	0.25
Written Options Contr (Comm & Other)	0.31	0.31	0.41	0.29	0.26
Purchased Options Contr (Comm & Oth)	0.39	0.37	0.42	0.33	0.28
Commodity & Other Swaps	0.36	0.29	0.37	0.28	0.25
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	61.74	57.74	55.70	57.47	53.51

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Interest Rate Contracts	89.55	90.97	91.04	90.14	86.73
Foreign Exchange Contracts	7.49	6.43	5.81	6.77	10.10
Equity, Comm, & Other Contracts	0.78	0.50	0.75	0.59	0.88
Futures and Forwards	23.51	28.98	18.01	27.06	33.52
Written Options	8.86	8.43	7.84	6.95	5.99
Exchange-Traded	0.53	0.81	0.40	0.57	0.49
Over-The-Counter	7.30	7.25	6.94	5.82	4.61
Purchased Options	5.68	7.15	5.22	6.56	6.91
Exchange-Traded	1.38	0.68	0.80	0.90	1.00
Over-The-Counter	3.41	5.34	3.65	4.77	4.71
Swaps	55.38	48.95	65.21	55.39	48.49
Held for Trading	38.50	41.68	39.67	40.66	41.31
Interest Rate Contracts	28.05	30.60	28.82	28.92	26.85
Foreign Exchange Contracts	4.48	4.49	4.24	4.86	7.28
Equity, Comm, & Other Contracts	0.42	0.34	0.59	0.38	0.65
Non-Traded	61.50	58.32	60.33	59.34	58.69
Interest Rate Contracts	57.62	56.78	58.08	56.61	56.30
Foreign Exchange Contracts	0.77	0.41	0.23	0.47	0.83
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	82.91	81.33	83.99	84.25	83.66
One Year or Less	28.46	31.91	23.89	33.14	33.94
Over 1 Year to 5 Years	25.94	27.38	30.94	26.58	30.97
Over 5 Years	18.91	14.83	24.27	12.92	11.72
Gross Negative Fair Value (Abs Val)	1.09	1.32	1.40	1.63	1.03
Gross Positive Fair Value	1.46	1.80	1.48	2.17	1.21
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.15	0.17	0.19	0.18	0.12
Gross Positive Fair Value (X)	0.17	0.19	0.19	0.20	0.12
Held for Trading (X)	0.12	0.14	0.16	0.15	0.08
Non-Traded (X)	0.04	0.04	0.03	0.04	0.03
Current Credit Exposure (X)	0.09	0.11	0.11	0.12	0.08
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.01	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.00	1.09	1.11	1.12	0.73
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	2.54	3.02	3.36	2.61	2.07
Decr (Incr) in Int Expense/Net Income	2.80	1.32	2.53	0.97	0.44
Net Incr (Decr) Nonint Alloc/Net Income	0.46	1.05	0.12	1.84	1.90
Incr (Decr) in Net Income/Net Income	6.34	7.67	6.34	8.28	5.84

INSURANCE ACTIVITIES

03/31/2004

03/31/2003

12/31/2003

12/31/2002

12/31/2001

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.13	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	36.09	31.44	31.84	31.18	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	63.91	68.56	68.16	68.82	N/A
Sep Acct Assets(L/H)/Total Life Ast	1.59	0.00	0.94	0.00	N/A
Ins Activities Revenue/Adj Oper Inc	1.92	1.14	1.17	1.15	N/A
Premium Inc/Ins Activities Revenue	15.80	13.86	15.82	24.44	N/A
Credit Rel Prem Inc/Tot Prem Inc	69.11	77.03	70.23	61.77	N/A
Other Prem Inc/Total Prem Inc	30.89	22.97	29.77	38.23	N/A
Ins Under Net Income/Consol Net Income	0.82	0.35	0.44	0.40	N/A
Ins Net Inc (P/C)/Equity (P/C)	15.90	20.22	16.19	16.05	N/A
Ins Net Inc (L/H)/Equity (L/H)	11.36	9.67	8.26	7.89	N/A
Insur Ben, Losses, Exp/Insur Premiums	109.31	164.12	110.45	80.44	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.38	1.48	2.26	2.11	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.59	0.40	0.66	0.44	N/A
Net Assets Ins Under Subs/Cons Assets	0.04	0.01	0.01	0.01	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	6.92	7.29	8.16	N/A	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	1.89	1.51	1.39	1.28	N/A
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FOREIGN ACTIVITIES

Yield: Foreign Loans	4.15	1.65	2.41	1.85	2.71
Cost: Interest-Bearing Deposits	1.19	1.40	1.30	1.82	3.89

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

Real Estate Loans	28.65	1.01	25.34	0.76	8.35
Commercial and Industrial Loans	1.67	3.56	6.60	11.75	12.94
Foreign Governments and Inst	0.00	0.00	0.20	0.02	0.02
Leases	0.47	0.52	0.40	0.79	0.44

GROWTH RATES:

Net Loans and Leases	145.04	-10.82	21.53	11.78	39.14
Total Selected Assets	41.75	-4.88	28.95	-0.27	17.02
Deposits	26.91	32.02	15.80	19.25	-7.32

PROFITABILITY:	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Net Income/Avg Equity Capital	16.19	15.47	15.29	15.28	12.26
Bank Net Inc/Avg Eq Inv in Banks	15.48	15.37	14.70	15.66	12.27
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.07	5.49	6.17	0.89	3.04
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.31	13.36	12.69	11.85	12.05
Bank Net Income/Parent Net Income	69.05	75.57	74.51	77.11	71.98
Nonbank Net Income/Parent Net Income	10.85	4.81	5.19	3.69	11.79
Sub BHCs Net Inc/Parent Net Income	57.87	58.25	56.31	65.99	68.11
LEVERAGE:					
Total Liabilities/Equity	40.17	41.52	41.05	41.70	39.47
Total Debt/Equity Capital	19.48	19.35	20.55	18.99	20.28
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.08	28.28	29.32	28.50	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	24.95	24.83	26.32	24.50	25.69
Total Debt/Eq Cap - Exc Over Fair Value	22.00	21.10	23.25	20.72	22.43
Long-Term Debt/Equity Capital	13.91	14.40	15.42	13.73	14.08
Short-Term Debt/Equity Capital	4.13	4.33	3.67	4.41	5.07
Current Portion of LT Debt/Equity	0.48	0.62	0.33	0.68	0.52
Exc Cost Over Fair Value/Equity Cap	2.43	1.91	2.48	1.95	2.59
Long-Term Debt/Consolidated LT Debt	19.34	19.55	19.00	18.56	22.25
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	109.39	110.83	110.55	110.46	109.14
Total Investment in Subs/Equity	121.68	123.35	123.78	123.49	122.37
Equity Inv in Subs/Cons Eq Cap+Min Int	99.73	99.45	99.49	99.07	100.15
Total Inv in Subs/Cons Eq Cap+Min Int	110.59	110.22	111.00	110.30	111.46
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.69	0.74	0.77	0.75	0.91
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.55	1.71	1.75	1.53	2.35
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	114.44	117.17	145.52	183.87	165.07
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.41	115.92	149.30	180.56	166.06
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	110.27	107.21	116.50	119.39	125.90
Pretax Oper Inc + Int Exp/Int Expense	2785.95	2681.46	4006.75	6175.51	2536.30
Div + Int From Subs/Int Exp + Div	114.57	122.64	163.22	200.00	181.04
Fees+Other Inc From Subs/Sal + Oth Exp	18.77	19.78	18.47	21.27	25.26
Net Inc/Curr Port of LT Debt+Pfd Div(X)	127.33	227.24	328.92	2452.50	323.90
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.93	0.84	1.04	1.37	-0.09
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.11	0.00	0.00	0.00	0.00
Nonaccrual	3.55	5.68	0.21	2.65	2.75
Total	4.21	5.69	0.34	2.66	2.78
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.01	0.02	0.01	0.02	0.00
To Nonbank Subsidiaries	1.28	0.84	1.22	0.91	0.74
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.85	1.50	1.90	1.62	1.05
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	10.05	6.59	7.10	6.52	10.95
Combined Thrift Assets	0.12	0.08	0.06	0.10	0.21
Combined Foreign Nonbank Sub Assets	0.29	0.18	0.18	0.17	0.28

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	03/31/2004	03/31/2003	12/31/2003	12/31/2002	12/31/2001
Div Paid/Inc Before Undist Inc	99.18	126.62	64.56	45.81	53.12
Dividends Paid/Net Income	30.26	29.65	32.23	29.58	37.89
Net Income - Dividends/Avg Equity	10.61	10.14	9.62	10.01	7.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	73.85	76.50	127.99	146.90	131.61
Dividends From Nonbank Subs	3.65	4.89	5.61	7.70	12.70
Dividends From Subsidiary BHCs	15.21	22.96	19.80	38.96	31.41
Dividends From All Subsidiaries	118.97	124.18	181.64	222.83	213.57
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.66	30.94	53.65	61.05	72.77
Interest Income From Bank Subs	1.38	2.09	1.75	2.81	8.80
Mgt & Service Fees From Bank Subs	2.62	2.91	3.07	3.22	11.21
Other Income From Bank Subs	0.02	0.02	0.02	0.06	0.01
Operating Income From Bank Subs	47.87	43.89	66.46	72.58	249.15
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	30.46	51.50	63.69	89.32	49.14
Interest Income From Nonbank Subs	11.18	21.31	16.13	21.77	21.56
Mgt & Serv Fees From Nonbank Subs	1.19	3.60	3.41	4.53	1.94
Other Income From Nonbank Subs	0.01	0.00	0.03	0.03	0.06
Operating Inc From Nonbank Subs	61.79	103.36	102.94	133.51	99.04
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	34.83	52.79	52.10	76.43	67.26
Interest Inc From Subsidiary BHCs	2.92	1.12	1.27	1.39	1.90
Mgt & Serv Fees From Sub BHCs	0.14	0.99	1.10	0.73	1.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.03
Operating Income From Sub BHCs	44.61	76.42	57.22	85.82	73.71
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	40.80	38.86	56.83	54.98	49.12
Interest Income From Bank Subs	3.39	8.63	2.48	3.83	3.77
Mgt & Serv Fees From Bank Subs	4.62	4.79	2.78	2.80	2.86
Other Income From Bank Subs	0.02	0.01	0.01	0.02	0.00
Operating Income From Bank Subs	53.80	58.79	65.81	72.36	61.82
Dividends From Nonbank Subs	5.75	3.30	2.56	2.24	2.95
Interest Income From Nonbank Subs	1.60	2.04	1.00	1.02	1.70
Mgt & Serv Fees From Nonbank Subs	0.14	0.20	0.11	0.13	0.14
Other Income From Nonbank Subs	0.00	0.00	0.01	0.00	0.00
Operating Inc From Nonbank Subs	10.79	8.20	4.59	4.45	5.76
Dividends From Subsidiary BHCs	9.31	12.62	12.24	15.26	14.77
Interest Inc From Subsidiary BHCs	0.11	0.10	0.17	0.16	0.13
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.04	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.48	13.92	13.55	16.16	15.74
Loans and Adv From Subs/ST Debt	273.54	250.45	308.42	237.07	101.79
Loans and Adv From Subs/Total Debt	91.24	72.63	97.55	73.90	298.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									77
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.12	1.07	1.56	2.72	3.30	3.68	4.00	4.13	77
+ Non-interest Income	2.59	0.62	0.85	1.44	2.01	3.17	5.23	8.26	77
- Overhead Expense	3.53	1.42	2.01	2.59	3.19	3.87	6.18	8.39	77
- Provision for Losses	0.20	-0.06	-0.00	0.02	0.16	0.29	0.50	0.84	77
+ Securities Gains (Losses)	0.07	-0.01	-0.00	0.00	0.03	0.12	0.20	0.31	77
+ Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	77
= Pretax Net Oper Income (TE)	2.10	0.45	0.97	1.68	2.08	2.53	3.15	3.94	77
Net Operating Income	1.35	0.21	0.60	1.06	1.34	1.59	1.98	2.50	77
Net Income	1.38	0.43	0.64	1.09	1.36	1.63	2.09	2.50	77
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.92	2.61	3.17	4.56	5.07	5.40	5.87	6.27	77
Interest Expense	1.40	0.48	0.77	1.09	1.37	1.63	2.13	2.44	77
Net Interest Income (TE)	3.50	1.26	1.90	3.11	3.65	4.11	4.39	4.66	77
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.35	-0.01	0.00	0.11	0.27	0.52	0.75	1.55	77
Earnings Coverage of Net Losses (X)	27.53	-38.24	2.07	5.29	9.57	19.86	121.31	240.26	74
Ln&Ls Allowance/Total Loans & Leases	1.38	0.30	0.68	1.11	1.37	1.72	2.01	2.10	77
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.00	0.23	0.42	0.62	1.02	1.57	2.43	77
30-89 Days Past Due Loans and Leases	0.70	0.02	0.14	0.40	0.64	0.90	1.36	1.75	77
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	35.08	-0.00	4.10	19.29	31.96	45.21	78.53	82.51	77
Net ST Noncore Funding Dependence	18.71	-4.14	-1.79	10.06	19.17	26.61	39.78	48.28	77
Net Loans and Leases/Total Assets	55.97	10.77	28.42	46.36	59.19	67.36	72.18	73.17	77
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.69	5.12	5.48	6.85	7.73	8.43	9.46	10.31	77
Equity Capital/Total Assets	8.85	5.77	6.28	7.48	8.71	9.83	11.61	13.48	77
Net Loans&Ls/Equity Capital (X)	6.52	1.82	2.98	5.31	6.42	7.96	9.20	9.60	77
Cash Dividends/Net Income	30.25	0.00	0.00	20.25	36.06	43.31	51.92	55.10	77
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	10.61	1.19	5.91	7.97	10.47	12.43	15.93	20.22	77
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	4.13	0.00	0.00	0.00	0.00	7.31	17.08	26.76	77
Long-Term Debt/Equity Capital	13.91	0.00	0.00	0.00	7.81	21.26	44.26	69.21	77
Equity Investment in Subs/Equity Cap	109.39	86.64	93.68	101.07	108.37	115.26	123.20	144.71	77
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	102.40	-114.11	-12.13	50.59	100.66	152.42	236.51	267.45	77

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.39	2.41	2.65	3.98	4.57	4.84	5.27	5.61	77
Less: Interest Expense	1.25	0.45	0.68	0.94	1.21	1.43	2.04	2.19	77
Equals: Net Interest Income (TE)	3.12	1.07	1.56	2.72	3.30	3.68	4.00	4.13	77
Plus: Non-Interest Income	2.59	0.62	0.85	1.44	2.01	3.17	5.23	8.26	77
Equals: Adj Operating Income (TE)	5.71	3.18	3.87	4.60	5.40	6.25	8.16	10.79	77
Less: Overhead Expense	3.53	1.42	2.01	2.59	3.19	3.87	6.18	8.39	77
Less: Provision for Loan and Lease Losses	0.20	-0.06	-0.00	0.02	0.16	0.29	0.50	0.84	77
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Plus: Realized G/L on AFS Sec	0.06	-0.01	-0.00	0.00	0.02	0.12	0.20	0.31	77
Plus: Other Tax Equiv Adjustments	-0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.00	77
Equals: Pretax Net Oper Inc (TE)	2.10	0.45	0.97	1.68	2.08	2.53	3.15	3.94	77
Less: Applicable Income Taxes (TE)	0.73	0.20	0.33	0.51	0.72	0.90	1.08	1.32	77
Less: Minority Interest	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.07	77
Equals: Net Operating Income	1.35	0.21	0.60	1.06	1.34	1.59	1.98	2.50	77
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Equals: Net Income	1.38	0.43	0.64	1.09	1.36	1.63	2.09	2.50	77
Memo: Net Income (Last Four Qtrs)	1.33	0.40	0.59	1.10	1.34	1.54	1.93	2.21	76
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.65	76.36	83.22	87.61	90.19	92.32	93.73	94.96	77
Avg Int-Bearing Funds / Avg Assets	74.42	55.84	62.50	68.64	74.89	80.23	84.00	85.26	77
Int Income (TE) / Avg Earning Assets	4.92	2.61	3.17	4.56	5.07	5.40	5.87	6.27	77
Int Expense / Avg Earning Assets	1.40	0.48	0.77	1.09	1.37	1.63	2.13	2.44	77
Net Int Inc (TE) / Avg Earn Assets	3.50	1.26	1.90	3.11	3.65	4.11	4.39	4.66	77
YIELD OR COST:									
Total Loans and Leases (TE)	5.53	2.51	4.12	5.09	5.43	5.95	7.10	8.15	77
Interest-Bearing Bank Balances	1.64	0.00	0.25	0.57	1.33	2.13	3.25	4.78	77
Fed Funds Sold & Reverse Repos	1.20	0.76	0.85	0.94	1.03	1.25	2.04	2.92	77
Trading Assets	2.49	0.00	0.07	0.38	1.39	3.47	6.03	8.31	58
Total Earning Assets	4.85	2.60	3.04	4.55	5.01	5.33	5.79	6.16	77
Investment Securities (TE)	4.19	2.31	2.67	3.75	4.21	4.70	5.13	5.68	77
U.S. Treasury & Agency Sec (excl MBS)	3.33	0.81	1.35	2.23	3.22	4.07	5.58	6.75	76
Mortgage-Backed Securities	4.20	2.14	3.14	3.72	4.22	4.79	5.23	5.86	77
All Other Securities	6.25	1.97	2.67	3.98	5.48	7.10	11.89	16.87	77
Interest-Bearing Deposits	1.30	0.72	0.84	1.04	1.27	1.58	1.81	2.03	77
Time Deposits of \$100K or More	2.06	0.67	1.11	1.54	2.08	2.49	2.96	3.39	77
Time Deposits < \$100K	2.36	0.92	1.51	1.87	2.28	2.71	3.41	3.84	76
Other Domestic Deposits	0.76	0.23	0.33	0.56	0.69	0.93	1.28	1.51	76
Foreign Deposits	1.19	0.53	0.70	0.92	1.02	1.25	2.05	2.52	46
Fed Funds Purchased and Repos	1.29	0.66	0.76	0.88	1.01	1.59	2.54	3.22	75
Other Borrowed Funds & Trading Liab	2.81	0.85	1.26	1.87	2.66	3.77	4.38	4.78	77
All Interest-Bearing Funds	1.71	0.84	1.04	1.42	1.59	2.05	2.52	2.94	77

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.56	10.96	12.36	13.40	16.27	20.51	25.38	28.66	77
Avg Assets per Employee (\$000)	4340.09	1884.19	2683.59	3132.13	3954.01	4943.87	6333.76	10653.6	77

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.35	0.00	0.00	1.70	4.16	6.98	9.03	14.44	77
Overhead Exp / NII + Non-Int Income	61.17	35.41	46.79	54.02	60.36	67.05	78.30	86.75	77

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.53	1.42	2.01	2.59	3.19	3.87	6.18	8.39	77
Personnel Expense	1.76	0.66	0.95	1.34	1.69	2.03	2.59	3.45	77
Net Occupancy Expense	0.45	0.15	0.29	0.34	0.40	0.52	0.77	0.89	77
Other Operating Expenses	1.20	0.44	0.58	0.76	1.05	1.30	2.39	3.21	77
Overhead Less Non-Interest Income	0.85	-0.93	-0.38	0.30	1.03	1.32	1.67	2.07	77

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	60.55	33.92	46.04	53.56	59.52	66.14	78.01	84.69	77
Personnel Expense	31.25	12.30	21.40	27.46	31.03	35.21	40.76	43.24	77
Net Occupancy Expense	8.07	3.96	5.02	6.54	7.85	8.94	11.70	14.20	77
Other Operating Expenses	20.22	11.27	12.36	15.72	19.12	22.05	28.25	44.29	77
Total Non-Interest Income	43.14	13.66	23.01	28.67	39.41	52.02	73.84	79.38	77
Fiduciary Activities Income	4.26	0.00	0.00	0.62	2.45	6.02	10.06	25.02	77
Serv Charges on Deposit Accts - Domestic	7.42	0.00	0.04	3.40	7.49	10.81	13.98	15.81	77
Trading Revenue	1.48	-0.54	0.00	0.00	0.59	1.95	6.10	9.65	77
Investment Banking Fees & Commissions	4.94	0.02	0.31	1.18	2.06	6.14	17.04	31.31	77
Venture Capital Revenue	0.10	-0.11	-0.04	0.00	0.00	0.00	0.63	1.36	77
Net Servicing Fees	0.66	-3.93	-1.57	0.00	0.06	1.25	4.00	7.29	77
Net Securitization Income	0.54	0.00	0.00	0.00	0.00	0.11	3.26	8.20	77
Insurance Activities Revenue	1.92	0.00	0.03	0.17	0.92	3.03	5.56	9.44	77
Net Gain (Loss) - Sales Loans, OREO, Oth	1.86	-0.09	-0.00	0.40	0.97	2.57	5.99	9.13	77
Other Non-Interest Income	10.24	2.56	3.34	6.03	9.22	12.61	19.07	22.91	77
Overhead Less Non-Interest Income	16.86	-13.55	-5.35	5.56	19.63	26.27	34.96	41.75	77

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	31.91	18.34	24.27	29.33	32.26	34.90	37.36	39.14	76
Appl Inc Tax+TE/Pretax NOI+TE	35.12	27.11	29.99	33.34	35.14	37.28	39.57	41.17	76

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.19	0.13	7.68	24.04	33.88	45.52	51.65	57.82	77
Commercial and Industrial Loans	10.32	0.08	0.16	5.61	10.76	14.89	17.95	21.76	77
Loans to Individuals	5.97	0.06	0.14	1.39	4.63	9.66	14.19	17.01	77
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.00	0.08	0.46	0.80	77
Agricultural Loans	0.18	0.00	0.00	0.00	0.07	0.27	0.70	0.98	77
Other Loans and Leases	4.22	0.02	0.55	1.50	2.76	6.35	9.88	18.76	77
Net Loans and Leases	55.97	10.77	28.42	46.36	59.19	67.36	72.18	73.17	77
Debt Securities Over 1 Year	20.38	5.61	7.84	12.17	19.05	27.11	33.31	45.34	77
Mutual Funds and Equity Securities	0.29	0.00	0.00	0.07	0.17	0.41	0.97	1.37	77
Subtotal	78.23	40.00	52.43	70.70	82.47	87.64	90.17	90.96	77
Interest-Bearing Bank Balances	1.15	0.00	0.00	0.03	0.19	1.39	4.92	10.18	77
Federal Funds Sold & Reverse Repos	2.86	0.00	0.00	0.12	1.23	4.20	9.53	14.18	77
Debt Securities 1 Year or Less	1.87	0.00	0.02	0.21	0.98	2.47	6.37	8.76	77
Trading Assets	1.69	0.00	0.00	0.00	0.28	1.88	8.48	14.36	77
Total Earning Assets	88.43	75.38	82.53	86.17	88.99	91.17	92.06	92.83	77
Non-Int Cash and Due From Dep Inst	2.38	0.39	0.75	1.64	2.33	3.09	3.79	4.70	77
Acceptances	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.17	77
Other Real Estate Owned	0.07	0.00	0.00	0.01	0.04	0.10	0.17	0.28	77
All Other Assets	8.98	4.43	5.20	6.58	8.17	10.95	14.43	16.95	77
MEMORANDA:									
Short-Term Investments	6.77	0.24	0.34	1.14	3.81	9.68	16.36	36.41	77
U. S. Treasury Securities	0.82	0.00	0.00	0.07	0.22	0.72	3.37	5.58	77
U. S. Agency Securities (excl MBS)	4.07	0.00	0.02	0.27	2.07	5.95	13.93	17.74	77
Municipal Securities	0.79	0.00	0.01	0.16	0.43	1.09	2.36	3.29	77
Mortgage-Backed Securities	13.06	0.50	1.79	5.18	11.82	20.41	26.23	30.68	77
Asset-Backed Securities	0.47	0.00	0.00	0.00	0.02	0.32	3.23	3.97	77
Other Debt Securities	1.00	0.00	0.00	0.05	0.35	1.14	3.26	8.84	77
RE Loans Secured by 1-4 Family	16.54	0.04	0.43	9.58	15.81	22.78	31.17	41.04	77
Revolving	3.97	0.00	0.02	0.90	3.85	6.56	10.09	11.18	77
Closed-End, Sec by First Liens	11.02	0.00	0.43	5.84	9.65	16.41	23.07	29.87	77
Closed-End, Sec by Junior Liens	1.02	0.00	0.00	0.18	0.97	1.55	2.36	3.98	77
Commercial Real Estate Loans	13.48	0.00	0.51	5.42	12.43	21.42	28.09	32.99	77
Construction and Land Dev	3.59	0.00	0.00	0.68	2.82	5.50	9.41	9.96	77
Multifamily	1.15	0.00	0.01	0.29	0.69	1.39	3.52	4.47	77
Nonfarm Nonresidential	8.55	0.00	0.17	3.46	7.25	11.60	18.18	20.49	77
RE Loans Secured by Farmland	0.19	0.00	0.00	0.00	0.06	0.26	0.84	1.07	77
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	56.86	0.29	27.52	44.56	57.94	71.09	78.00	94.84	77
RE Loans Secured by 1-4 Family	27.62	0.14	1.12	17.17	28.95	36.30	49.80	55.12	77
Revolving	6.45	0.00	0.04	2.15	6.52	10.45	13.67	15.43	77
Closed-End	20.56	0.02	1.06	10.29	19.64	30.35	39.73	42.78	77
Commercial Real Estate Loans	22.69	0.01	1.50	10.34	21.57	34.97	44.71	54.44	77
Construction and Land Dev	5.88	0.00	0.01	1.34	4.96	8.92	13.97	15.77	77
Multifamily	1.87	0.00	0.02	0.58	1.26	2.24	4.93	7.54	77
Nonfarm Nonresidential	14.40	0.00	0.61	7.09	13.03	21.34	29.04	31.07	77
RE Loans Secured by Farmland	0.28	0.00	0.00	0.00	0.10	0.37	1.32	1.52	77
Loans to Depository Institutions	0.26	0.00	0.00	0.00	0.00	0.15	1.05	3.78	77
Commercial and Industrial Loans	17.76	0.32	2.11	10.91	18.83	22.87	32.04	35.28	77
Loans to Individuals	10.55	0.11	0.96	3.42	8.18	16.31	24.80	29.39	77
Credit Card Loans	1.19	0.00	0.00	0.00	0.01	1.23	5.75	9.81	77
Agricultural Loans	0.29	0.00	0.00	0.00	0.11	0.48	1.04	1.62	77
Loans to Foreign Govts and Inst	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.28	77
Other Loans and Leases	10.03	0.07	0.88	2.28	5.02	12.43	34.36	58.56	77

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.77	0.24	0.34	1.14	3.81	9.68	16.36	36.41	77
Liquid Assets	27.76	11.81	13.56	18.27	24.90	32.45	50.25	61.37	77
Investment Securities	23.26	8.30	8.91	15.21	21.81	28.71	37.69	49.75	77
Net Loans and Leases	55.97	10.77	28.42	46.36	59.19	67.36	72.18	73.17	77
Net Lns, Ls & Stdbly Ltrs of Credit	59.05	11.76	30.96	49.62	62.04	69.76	75.56	78.22	77
Core Deposits	47.63	2.08	9.41	36.20	51.77	61.46	67.94	75.07	77
Noncore Funding	33.56	9.64	12.46	23.21	30.14	40.75	62.18	70.01	77
Time Deposits of \$100K or More	7.12	0.60	1.56	3.53	5.80	9.57	16.31	19.46	77
Foreign Deposits	3.00	0.00	0.00	0.00	0.67	4.49	14.17	23.84	77
Fed Funds Purchased and Repos	9.19	0.02	0.63	3.44	7.52	13.63	23.35	30.23	77
Net Fed Funds Purchased (Sold)	5.92	-6.99	-2.74	0.29	5.02	9.42	15.20	27.77	77
Commercial Paper	0.48	0.00	0.00	0.00	0.00	0.84	2.49	3.50	77
Oth Borrowings W/Rem Mat 1 Yr or Less	3.34	0.00	0.09	0.89	2.34	5.13	8.44	11.59	77
Earning Assets Repr in 1 Year	41.62	10.66	21.69	31.30	41.32	51.90	60.31	64.54	77
Int-Bearing Liab Repr in 1 Year	13.73	0.08	4.73	9.13	12.42	16.72	25.79	33.29	77
Long-Term Debt Repr in 1 Year	1.84	0.00	0.00	0.00	0.95	3.02	5.96	8.81	77
Net Assets Repriceable in 1 Year	24.23	-2.01	1.82	12.02	25.88	34.94	43.05	51.49	77
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	35.08	-0.00	4.10	19.29	31.96	45.21	78.53	82.51	77
Net ST Noncore Funding Dependence	18.71	-4.14	-1.79	10.06	19.17	26.61	39.78	48.28	77
Short-Term Inv/ST Noncore Funding	35.51	0.85	1.85	6.43	24.29	56.18	106.66	125.85	77
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.48	-17.84	-11.59	-4.58	7.21	16.38	52.67	72.76	77
Net Loans and Leases/Total Deposits	101.91	35.61	62.23	78.96	95.74	107.62	134.11	290.29	77
Net Loans and Leases/Core Deposits	162.04	62.45	82.08	99.88	116.59	146.58	355.17	643.51	77
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.47	-0.43	0.00	0.00	0.07	0.56	2.02	2.63	55
Avail-For-Sale Sec Appr(Depr)/Eq Cap	3.49	-0.35	0.10	1.25	2.57	4.49	8.62	13.86	77
Struct Notes Appr(Depr)/Eq Cap	0.02	-0.64	-0.28	0.00	0.00	0.04	0.24	0.38	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.89	0.00	0.00	0.00	0.68	11.51	42.02	50.74	77
Available-For-Sale Securities	92.10	45.27	56.15	86.96	99.20	100.00	100.00	100.00	77
U.S. Treasury Securities	4.14	0.00	0.02	0.40	1.25	4.64	16.04	31.06	77
U.S. Agency Securities (excl MBS)	16.04	0.03	0.21	1.42	9.25	23.25	53.59	74.16	77
Municipal Securities	3.38	0.00	0.09	0.59	2.10	5.20	9.94	11.45	77
Mortgage-Backed Securities	58.19	4.08	9.66	27.46	64.01	84.72	92.26	94.58	77
Asset-Backed Securities	2.65	0.00	0.00	0.00	0.09	2.35	14.60	24.00	77
Other Debt Securities	6.06	0.01	0.03	0.28	1.54	6.58	16.31	58.61	77
Mutual Funds and Equity Securities	1.45	0.00	0.02	0.32	0.96	2.17	4.53	6.67	77
Debt Securities 1 Year or Less	8.82	0.01	0.10	1.09	4.57	13.23	25.60	46.83	77
Debt Securities 1 To 5 Years	21.70	0.72	1.09	4.22	16.27	42.17	53.10	61.01	77
Debt Securities Over 5 Years	65.83	7.45	22.21	42.77	72.31	89.18	96.42	97.77	77
Pledged Securities	51.87	1.36	10.79	34.41	52.86	71.79	81.52	90.62	77
Structured Notes, Fair Value	0.35	0.00	0.00	0.00	0.00	0.00	2.16	6.49	77

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.20	-0.06	-0.00	0.02	0.16	0.29	0.50	0.84	77
Provision for Ln&Ls Losses/Avg Lns&Ls	0.34	-0.17	-0.00	0.06	0.27	0.51	0.78	1.63	77
Provision for Ln&Ls Losses/Net Losses	116.71	-16.87	10.29	79.99	101.56	133.74	231.25	332.47	74
Ln&Ls Allowance/Total Loans & Leases	1.38	0.30	0.68	1.11	1.37	1.72	2.01	2.10	77
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.46	1.01	1.67	2.80	4.55	8.54	14.92	27.78	70
ALLL/Nonaccrual Assets	279.56	42.44	132.09	175.06	229.51	331.97	505.90	970.33	76
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	196.06	34.46	94.28	133.52	183.06	237.43	335.84	416.07	75
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.01	0.03	0.22	0.36	0.68	1.02	1.76	77
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.05	0.11	0.18	0.29	0.33	77
Net Losses/Avg Loans and Leases	0.35	-0.01	0.00	0.11	0.27	0.52	0.75	1.55	77
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	77
Recoveries/Prior Year-End Losses	5.61	1.28	2.38	3.69	4.91	6.59	9.75	15.40	73
Earnings Coverage of Net Losses (X)	27.53	-38.24	2.07	5.29	9.57	19.86	121.31	240.26	74
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.07	-0.00	-0.00	0.00	0.03	0.12	0.24	0.38	75
RE Loans Secured By 1-4 Family	0.09	-0.01	-0.00	0.00	0.07	0.15	0.35	0.46	74
Revolving	0.08	-0.03	-0.00	0.00	0.04	0.15	0.25	0.31	70
Closed-End	0.11	-0.01	-0.00	0.00	0.04	0.15	0.40	0.69	74
Commercial Real Estate Loans	0.04	-0.02	-0.02	-0.00	0.00	0.08	0.17	0.23	74
Construction and Land Dev	0.02	-0.05	-0.02	-0.00	0.00	0.00	0.19	0.26	72
Multifamily	0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.07	71
Nonfarm Nonresidential	0.05	-0.04	-0.01	-0.00	0.00	0.06	0.25	0.45	72
RE Loans Secured by Farmland	0.00	-0.34	-0.04	0.00	0.00	0.00	0.02	0.33	59
Commercial and Industrial Loans	0.41	-0.46	-0.06	0.00	0.35	0.67	1.06	1.37	76
Loans to Depository Institutions	0.01	-0.03	0.00	0.00	0.00	0.00	0.00	0.38	48
Loans to Individuals	1.86	0.28	0.43	0.79	1.67	2.40	4.35	6.44	67
Credit Card Loans	3.70	-11.94	-2.08	1.93	3.73	5.89	8.25	12.89	52
Agricultural Loans	0.26	-1.02	-0.08	0.00	0.00	0.09	1.56	2.94	60
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Other Loans and Leases	0.25	-0.08	-0.00	0.00	0.09	0.38	0.80	1.29	75

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

30-89 Days PD Loans and Leases	0.70	0.02	0.14	0.40	0.64	0.90	1.36	1.75	77
90+ Days PD Loans and Leases	0.17	0.00	0.00	0.05	0.13	0.23	0.56	0.75	77
Nonaccrual Loans and Leases	0.66	0.00	0.20	0.39	0.53	0.91	1.30	1.92	77
90+ Days PD and Nonaccrual Loans and Leases	0.88	0.01	0.33	0.50	0.70	1.17	1.68	2.46	77
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.06	77
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.70	0.02	0.14	0.40	0.64	0.94	1.36	1.75	77
90+ Days Past Due Assets	0.18	0.00	0.00	0.05	0.13	0.23	0.56	0.75	77
Nonaccrual Assets	0.68	0.06	0.20	0.39	0.54	0.94	1.41	1.92	77
30+ Days PD & Nonaccrual Assets	1.63	0.20	0.57	0.99	1.37	2.29	2.92	4.02	77
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.50	0.00	0.12	0.29	0.42	0.77	0.96	1.16	77
90+ PD & Nonaccrual Assets + OREO	0.60	0.00	0.14	0.32	0.51	0.87	1.20	1.45	77
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.43	0.00	0.12	0.25	0.37	0.57	0.80	1.15	77
Allowance for Loan & Lease Losses	56.85	3.07	20.66	33.96	47.01	67.31	103.06	197.57	77
Equity Cap + ALLL	4.80	0.01	1.03	2.73	3.84	6.01	8.72	16.59	77
Tier 1 Cap + ALLL	5.25	0.00	1.01	2.97	4.97	6.76	9.21	15.63	77
Loans & Leases + RE Acquired	0.78	0.00	0.30	0.44	0.64	1.02	1.57	2.43	77

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	0.64	0.11	0.21	0.30	0.54	0.89	1.36	1.58	75
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.09	0.20	0.48	0.82	75
- Nonaccrual	0.54	0.01	0.07	0.24	0.41	0.69	1.38	1.88	75
Coml & Indl - 30-89 Days PD	0.64	0.00	0.02	0.26	0.54	0.90	1.30	1.77	76
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.05	0.18	0.31	0.45	76
- Nonaccrual	1.34	0.00	0.05	0.64	1.08	1.78	2.79	4.81	76
Individuals - 30-89 Days PD	1.39	0.00	0.42	0.74	1.28	1.92	2.30	3.32	76
- 90+ Days Past Due	0.35	0.00	0.00	0.05	0.21	0.53	1.12	1.73	76
- Nonaccrual	0.23	0.00	0.00	0.01	0.13	0.30	0.78	1.29	76
Dep Inst Lns - 30-89 Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.39	48
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	0.74	4.07	48
Agricultural - 30-89 Days PD	0.75	0.00	0.00	0.00	0.37	1.30	2.92	3.82	60
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.09	0.89	2.05	60
- Nonaccrual	0.92	0.00	0.00	0.00	0.28	1.53	3.97	4.74	60
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.12	0.88	26
- Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.00	0.75	5.87	26
Other Lns&Ls - 30-89 Days PD	0.43	0.00	0.00	0.05	0.29	0.61	1.33	2.11	75
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.05	0.16	0.25	75
- Nonaccrual	0.35	0.00	0.00	0.01	0.22	0.57	0.97	2.20	75

MEMORANDA:

1-4 Family - 30-89 Days PD	0.71	0.00	0.11	0.27	0.65	0.98	1.46	2.16	74
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.09	0.35	0.71	0.98	74
- Nonaccrual	0.42	0.00	0.01	0.15	0.25	0.54	1.21	1.56	74
Revolving - 30-89 Days PD	0.32	0.00	0.04	0.12	0.27	0.40	0.78	1.53	70
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.02	0.09	0.14	0.21	70
- Nonaccrual	0.14	0.00	0.00	0.01	0.06	0.18	0.45	1.27	70
Closed-End - 30-89 Days PD	0.93	0.00	0.08	0.29	0.76	1.40	2.25	2.54	74
- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.08	0.47	0.93	1.38	74
- Nonaccrual	0.54	0.00	0.01	0.17	0.38	0.68	1.45	2.09	74
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.05	0.15	0.26	0.35	74
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.15	74
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.02	0.08	0.16	0.19	74
Commercial RE - 30-89 Days PD	0.53	0.00	0.03	0.20	0.43	0.70	1.35	1.89	74
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.08	0.12	0.15	74
- Nonaccrual	0.55	0.00	0.04	0.25	0.46	0.80	1.15	1.35	74
Const & Dev - 30-89 Days PD	0.61	0.00	0.00	0.06	0.37	0.97	1.95	2.90	72
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.22	0.32	72
- Nonaccrual	0.35	0.00	0.00	0.00	0.27	0.54	0.97	1.90	72
Multifamily - 30-89 Days PD	0.25	0.00	0.00	0.00	0.10	0.33	1.11	1.83	71
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.21	71
- Nonaccrual	0.28	0.00	0.00	0.00	0.08	0.36	1.14	1.99	71
Nonfarm Nres- 30-89 Days PD	0.50	0.00	0.03	0.20	0.40	0.68	1.00	1.64	72
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.07	0.13	0.16	72
- Nonaccrual	0.65	0.00	0.04	0.27	0.50	0.92	1.22	1.78	72
Farmland - 30-89 Days PD	0.60	0.00	0.00	0.00	0.31	1.20	2.11	2.26	59
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.19	0.82	1.29	59
- Nonaccrual	1.15	0.00	0.00	0.00	0.73	2.04	3.71	4.62	59
Credit Card - 30-89 Days PD	2.12	0.00	0.01	1.10	1.85	2.79	4.26	9.31	52
- 90+ Days Past Due	1.30	0.00	0.00	0.26	1.21	2.02	3.41	3.76	52
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.08	0.66	1.51	52

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.69	5.12	5.48	6.85	7.73	8.43	9.46	10.31	77
Tier 1 RBC Ratio	10.65	6.94	7.76	8.70	9.75	11.94	15.28	18.82	77
Total Risk-Based Capital Ratio	13.45	10.37	10.89	11.71	12.97	14.12	17.37	21.40	77
Tangible Tier 1 Leverage Ratio	7.37	3.26	5.30	6.39	7.44	8.23	9.45	10.28	77
Tangible Common Eq Cap/Tan Assets	6.19	2.22	3.86	5.19	6.47	7.23	8.18	9.26	77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	27.46	3.08	8.07	18.92	23.98	35.61	45.98	75.15	77
Standby Letters of Credit	3.04	0.00	0.02	0.69	2.17	5.06	7.38	9.18	77
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.00	0.07	0.18	0.46	0.58	77
Securities Lent	5.00	0.00	0.00	0.00	0.00	0.00	14.57	71.62	77
Credit Derivatives (BHC as Guarantor)	0.36	0.00	0.00	0.00	0.00	0.00	0.62	7.11	77
Credit Derivatives (BHC as Beneficiary)	0.63	0.00	0.00	0.00	0.00	0.05	4.75	7.97	77
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	88.75	0.21	1.38	7.27	23.34	76.91	433.80	624.28	77
Interest Rate Contracts	70.28	0.05	0.56	6.04	19.87	55.94	333.55	549.19	77
Interest Rate Futures & Forward Contr	13.47	0.00	0.00	0.01	1.46	14.75	64.37	133.48	77
Written Options Contr (Int Rate)	10.16	0.00	0.00	0.00	0.71	7.37	52.86	109.80	77
Purchased Options Contr (Int Rate)	9.83	0.00	0.00	0.00	0.21	2.75	71.54	124.70	77
Interest Rate Swaps	26.69	0.00	0.10	2.42	10.60	22.84	81.27	242.48	77
Foreign Exchange Contracts	11.50	0.00	0.00	0.00	0.17	4.88	50.46	171.73	77
Futures & Forward Foreign Exch Contr	7.10	0.00	0.00	0.00	0.04	3.36	33.04	102.39	77
Written Options Contr (Foreign Exch)	0.90	0.00	0.00	0.00	0.00	0.00	3.52	18.65	77
Purchased Options Contr (Foreign Exch)	0.89	0.00	0.00	0.00	0.00	0.01	3.65	16.69	77
Foreign Exchange Rate Swaps	1.72	0.00	0.00	0.00	0.00	0.28	7.13	25.95	77
Equity, Commodity, & Other Deriv Contr	1.42	0.00	0.00	0.00	0.00	0.28	6.83	20.82	77
Commodity & Other Fut & Forward Contr	0.08	0.00	0.00	0.00	0.00	0.00	0.21	1.72	77
Written Options Contr (Comm & Other)	0.31	0.00	0.00	0.00	0.00	0.00	0.90	5.01	77
Purchased Options Contr (Comm & Oth)	0.39	0.00	0.00	0.00	0.00	0.00	1.91	5.50	77
Commodity & Other Swaps	0.35	0.00	0.00	0.00	0.00	0.00	1.65	4.76	77
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	61.74	9.30	15.80	28.33	43.61	68.13	138.77	297.34	77

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.55	21.91	43.57	85.19	95.40	100.00	100.00	100.00	75
Foreign Exchange Contracts	7.49	0.00	0.00	0.00	1.01	12.01	19.82	66.72	75
Equity, Comm, & Other Contracts	0.77	0.00	0.00	0.00	0.00	0.25	3.01	10.77	75
Futures and Forwards	23.50	0.00	0.00	6.39	17.56	38.13	68.04	89.95	75
Written Options	8.86	0.00	0.00	0.00	5.03	15.14	27.79	41.81	75
Exchange-Traded	0.53	0.00	0.00	0.00	0.00	0.00	2.78	8.37	75
Over-The-Counter	7.30	0.00	0.00	0.00	4.15	13.15	23.33	37.15	75
Purchased Options	5.68	0.00	0.00	0.00	2.20	9.18	22.41	31.14	75
Exchange-Traded	1.38	0.00	0.00	0.00	0.00	0.49	8.30	15.24	75
Over-The-Counter	3.41	0.00	0.00	0.00	1.13	6.09	11.51	16.35	75
Swaps	55.37	0.00	4.99	26.39	61.36	80.58	97.12	100.00	75
Held for Trading	38.50	0.00	0.00	0.00	33.06	80.22	97.97	99.55	75
Interest Rate Contracts	28.05	0.00	0.00	0.00	11.19	62.69	84.92	89.92	75
Foreign Exchange Contracts	4.48	0.00	0.00	0.00	0.01	7.64	17.42	31.67	75
Equity, Comm, & Other Contracts	0.41	0.00	0.00	0.00	0.00	0.00	2.09	5.07	75
Non-Traded	61.49	0.32	1.53	18.48	65.38	100.00	100.00	100.00	75
Interest Rate Contracts	57.62	0.13	0.94	17.19	59.10	96.95	100.00	100.00	75
Foreign Exchange Contracts	0.76	0.00	0.00	0.00	0.00	0.17	3.73	13.19	75
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.17	75
Deriv Contr (Excl Fut & FX LE 14 Days)	82.90	39.24	51.53	71.67	83.53	97.01	100.00	100.00	75
One Year or Less	28.45	0.59	4.00	11.65	24.74	38.80	61.37	80.31	75
Over 1 Year to 5 Years	25.93	0.00	0.35	9.76	24.94	42.50	52.90	68.68	75
Over 5 Years	18.91	0.00	0.00	4.47	15.78	27.35	53.09	79.82	75
Gross Negative Fair Value (Abs Val)	1.09	0.06	0.11	0.48	1.02	1.69	2.05	2.53	75
Gross Positive Fair Value	1.46	0.05	0.25	0.75	1.36	1.97	3.03	3.80	75
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.14	0.00	0.00	0.00	0.02	0.10	0.77	1.48	77
Gross Positive Fair Value (X)	0.16	0.00	0.00	0.00	0.04	0.17	0.88	1.59	77
Held for Trading (X)	0.12	0.00	0.00	0.00	0.00	0.04	0.81	1.40	77
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.05	0.10	0.17	77
Current Credit Exposure (X)	0.09	0.00	0.00	0.00	0.04	0.10	0.36	0.59	77
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
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	77
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.99	0.00	0.00	0.09	0.38	1.46	3.75	5.07	77
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	2.53	-6.15	-1.38	0.00	0.00	4.50	12.31	22.60	77
Decr (Incr) in Int Expense/Net Income	2.79	-10.35	-6.87	-0.79	0.00	6.39	15.05	17.85	77
Net Incr (Decr) Nonint Alloc/Net Income	0.45	-8.07	-1.98	0.00	0.00	0.41	3.14	8.38	77
Incr (Decr) in Net Income/Net Income	6.33	-26.48	-6.80	-1.25	2.25	15.37	21.36	44.72	77

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

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.12	0.00	0.00	0.00	0.00	0.10	0.24	1.91	77
Ins Under Assets(P/C)/Tot Ins Und Ast	36.08	0.00	0.00	0.00	16.95	60.02	100.00	100.00	42
Ins Under Assets(L/H)/Tot Ins Und Ast	63.91	0.00	0.00	34.09	79.21	100.00	100.00	100.00	42
Sep Acct Assets(L/H)/Total Life Ast	1.58	0.00	0.00	0.00	0.00	0.00	0.00	26.02	35
Ins Activities Revenue/Adj Oper Inc	1.92	0.00	0.03	0.17	0.92	3.03	5.56	9.44	77
Premium Inc/Ins Activities Revenue	15.79	0.00	0.00	0.00	1.69	27.14	65.66	87.77	71
Credit Rel Prem Inc/Tot Prem Inc	69.10	0.00	0.00	23.65	100.00	100.00	100.00	100.00	37
Other Prem Inc/Total Prem Inc	30.89	0.00	0.00	0.00	0.00	69.06	100.00	100.00	37
Ins Under Net Income/Consol Net Income	0.82	-0.03	0.00	0.00	0.00	0.39	3.77	10.11	77
Ins Net Inc (P/C)/Equity (P/C)	15.90	-110.73	-3.82	5.87	15.17	23.86	30.74	39.74	27
Ins Net Inc (L/H)/Equity (L/H)	11.36	-4.03	-3.27	1.17	4.78	12.17	19.99	60.86	35
Insur Ben, Losses, Exp/Insur Premiums	109.31	1.45	7.93	23.02	67.29	132.98	237.65	376.33	37
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.38	0.00	0.00	0.00	0.00	0.56	6.05	11.62	29
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.58	0.00	0.00	0.00	0.00	0.22	1.73	5.92	35
Net Assets Ins Under Subs/Cons Assets	0.04	0.00	0.00	0.00	0.00	0.00	0.08	1.11	77
CSV Life Insurance/Tier 1 Cap + ALLL	6.92	0.00	0.00	0.00	0.00	15.88	24.44	29.39	76
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	1.89	0.00	0.00	0.00	0.00	0.90	13.84	17.43	77
FOREIGN ACTIVITIES									

Yield: Foreign Loans	4.14	0.00	0.00	0.00	0.00	3.56	14.85	32.91	56
Cost: Interest-Bearing Deposits	1.19	0.53	0.70	0.92	1.02	1.25	2.05	2.52	46
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	28.65	0.12	0.12	0.13	0.20	4.52	71.36	104.06	5
Commercial and Industrial Loans	1.66	0.04	0.05	0.09	1.07	2.44	3.87	4.25	13
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Leases	0.46	0.07	0.07	0.07	0.07	0.46	0.70	0.78	2
GROWTH RATES:									
Net Loans and Leases	145.03	-73.73	-39.04	-21.14	2.22	34.36	158.05	2637.32	54
Total Selected Assets	41.75	-61.25	-31.45	-10.96	13.69	44.97	146.77	521.65	68
Deposits	26.90	-40.83	-17.02	4.92	21.93	39.44	75.50	124.30	44

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	16.19	5.92	7.56	12.81	15.93	19.50	25.22	26.19	77
Bank Net Inc/Avg Eq Inv in Banks	15.48	1.39	6.12	12.15	15.06	18.27	25.53	28.17	64
Nonbk Net Inc/Avg Eq Inv in Nonbanks	10.06	-8.28	-0.27	3.41	8.17	14.63	21.71	39.75	72
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.31	-21.40	0.00	4.49	12.37	17.72	18.75	20.69	30
Bank Net Income/Parent Net Income	69.05	0.00	0.00	9.32	95.35	102.19	106.86	109.54	76
Nonbank Net Income/Parent Net Income	10.85	0.00	0.00	0.62	3.25	10.44	69.64	92.37	70
Sub BHCs Net Inc/Parent Net Income	57.87	0.58	1.01	12.44	72.04	99.69	105.55	108.66	26
LEVERAGE:									
Total Liabilities/Equity	40.17	0.48	4.12	16.87	29.32	51.81	112.93	147.38	77
Total Debt/Equity Capital	19.47	0.00	0.00	1.00	11.89	30.08	56.66	112.82	77
Tot Debt+NP to Subs Iss Tr Pref/Equity	28.08	0.00	0.00	10.84	21.72	37.79	75.73	121.49	77
Tot Debt+Lns Guaranteed for Affl/Equity	24.95	0.00	0.00	4.64	17.85	34.11	73.97	142.51	77
Total Debt/Eq Cap - Exc Over Fair Value	21.99	0.00	0.00	1.00	13.69	30.89	70.11	129.36	77
Long-Term Debt/Equity Capital	13.91	0.00	0.00	0.00	7.81	21.26	44.26	69.21	77
Short-Term Debt/Equity Capital	4.13	0.00	0.00	0.00	0.00	7.31	17.08	26.76	77
Current Portion of LT Debt/Equity	0.48	0.00	0.00	0.00	0.00	0.03	2.23	6.05	77
Exc Cost Over Fair Value/Equity Cap	2.42	0.00	0.00	0.00	0.00	1.32	14.52	26.14	77
Long-Term Debt/Consolidated LT Debt	19.33	0.00	0.00	0.00	8.47	37.44	69.47	76.27	77
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	109.39	86.64	93.68	101.07	108.37	115.26	123.20	144.71	77
Total Investment in Subs/Equity	121.67	86.68	99.35	106.37	114.90	131.46	165.98	187.99	77
Equity Inv in Subs/Cons Eq Cap+Min Int	99.73	80.49	86.43	93.17	99.02	105.36	113.95	118.48	77
Total Inv in Subs/Cons Eq Cap+Min Int	110.59	83.60	91.38	97.87	105.70	116.63	152.40	168.73	77
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.69	-1.34	-0.45	0.05	0.56	1.04	1.59	4.57	77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.55	0.09	0.37	0.65	1.15	1.98	3.29	5.44	60
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	114.43	2.47	11.95	52.81	104.67	155.79	222.60	329.67	77
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.40	-114.11	-12.13	50.59	100.66	152.42	236.51	267.45	77
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	110.27	-127.87	-30.80	46.56	99.35	139.35	335.23	510.06	77
Pretax Oper Inc + Int Exp/Int Expense	2785.94	-387.19	-184.86	244.82	915.16	3647.36	10461.4	17896.1	64
Div + Int From Subs/Int Exp + Div	114.56	0.70	0.91	22.61	100.14	165.83	278.74	446.29	74
Fees+Other Inc From Subs/Sal + Oth Exp	18.76	0.00	0.00	0.00	0.00	29.38	82.32	102.73	77
Net Inc/Curr Port of LT Debt+Pfd Div(X)	127.33	0.35	0.70	1.68	3.77	56.55	293.94	1343.78	31
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	0.93	-23.84	-10.40	-1.86	0.22	5.99	8.14	15.79	77
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.00	0.00	2.00	25
Nonaccrual	3.54	0.00	0.00	0.00	0.00	0.00	2.17	61.66	25
Total	4.20	0.00	0.00	0.00	0.00	0.00	9.94	64.93	25
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	77
To Nonbank Subsidiaries	1.27	0.00	0.00	0.00	0.00	0.00	9.43	13.74	77
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
Total	1.85	0.00	0.00	0.00	0.00	0.00	10.70	18.58	77
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	10.05	0.00	0.06	0.37	1.76	12.57	53.13	64.91	77
Combined Thrift Assets	0.11	0.00	0.00	0.00	0.00	0.00	0.03	3.16	77
Combined Foreign Nonbank Sub Assets	0.29	0.00	0.00	0.00	0.00	0.10	1.21	3.73	77

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	99.18	0.00	12.50	43.53	80.78	105.82	228.34	613.24	61
Dividends Paid/Net Income	30.25	0.00	0.00	20.25	36.06	43.31	51.92	55.10	77
Net Income - Dividends/Avg Equity	10.61	1.19	5.91	7.97	10.47	12.43	15.91	20.22	77
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	73.85	0.00	0.00	0.00	65.66	121.78	230.36	291.49	66
Dividends From Nonbank Subs	3.64	0.00	0.00	0.00	0.00	2.53	19.26	38.36	66
Dividends From Subsidiary BHCs	15.21	0.00	0.00	0.00	0.00	0.00	129.22	162.99	66
Dividends From All Subsidiaries	118.96	0.00	0.21	46.87	108.54	172.52	289.41	459.40	66
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.66	0.00	0.00	0.00	31.26	65.74	88.70	98.75	62
Interest Income From Bank Subs	1.38	0.00	0.00	0.05	0.46	2.09	6.15	11.24	62
Mgt & Service Fees From Bank Subs	2.61	0.00	0.00	0.00	0.00	3.05	15.34	20.55	62
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.67	62
Operating Income From Bank Subs	47.87	0.00	0.05	3.02	44.48	83.89	99.56	136.92	62
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	30.46	0.00	0.00	0.00	4.63	54.21	135.53	158.67	62
Interest Income From Nonbank Subs	11.18	0.00	0.00	0.00	1.26	11.65	53.67	154.68	62
Mgt & Serv Fees From Nonbank Subs	1.18	0.00	0.00	0.00	0.00	0.00	5.93	18.32	62
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	62
Operating Inc From Nonbank Subs	61.79	0.00	0.00	1.96	36.88	100.55	191.39	394.26	62
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.82	0.00	0.00	0.00	30.95	57.24	83.93	118.55	26
Interest Inc From Subsidiary BHCs	2.91	0.00	0.00	0.00	0.00	1.21	10.98	30.19	26
Mgt & Serv Fees From Sub BHCs	0.14	0.00	0.00	0.00	0.00	0.00	0.15	2.37	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	44.61	0.00	0.00	1.07	41.71	68.70	122.75	138.42	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	40.79	0.00	0.00	0.00	44.75	87.43	95.91	99.36	76
Interest Income From Bank Subs	3.39	0.00	0.00	0.00	0.86	3.27	14.67	26.54	76
Mgt & Serv Fees From Bank Subs	4.62	0.00	0.00	0.00	0.00	2.60	23.80	44.05	76
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.36	76
Operating Income From Bank Subs	53.80	0.00	0.00	0.98	76.27	94.61	99.27	99.99	76
Dividends From Nonbank Subs	5.74	0.00	0.00	0.00	0.00	4.15	25.87	65.08	76
Interest Income From Nonbank Subs	1.59	0.00	0.00	0.00	0.12	2.09	6.45	15.34	76
Mgt & Serv Fees From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.64	2.19	76
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	76
Operating Inc From Nonbank Subs	10.79	0.00	0.00	0.05	1.21	12.64	52.66	99.11	76
Dividends From Subsidiary BHCs	9.31	0.00	0.00	0.00	0.00	0.00	65.34	95.83	76
Interest Inc From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.43	2.07	76
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Operating Income From Sub BHCs	10.48	0.00	0.00	0.00	0.00	1.05	71.90	97.14	76
Loans and Adv From Subs/ST Debt	273.54	0.00	0.00	15.51	109.76	311.55	1026.12	2153.04	39
Loans and Adv From Subs/Total Debt	91.23	0.00	0.00	3.74	42.44	145.32	292.10	702.28	63

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1379552	136,085,588	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	47,449,290	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	15,541,210	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,582,977	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	38,921,825	BANCWEST CORPORATI ON	HONOLULU, HI	
1073757	819,841,647	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,019,733	BANK OF HAWAII CORPORATION	HONOLULU, HI	Moved from Peer 2
1033470	92,702,844	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	319,590,000	BANK ONE CORPORATION	CHICAGO, IL	
1249196	26,883,941	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	94,281,503	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	13,800,316	BOK FINANCIAL CORPORATION	TULSA, OK	
1026632	46,284,135	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	Moved from Peer 9
1923946	41,354,245	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	38,105,796	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1,317,591,000	CITIGROUP INC.	NEW YORK, NY	
1132449	80,238,536	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	13,222,357	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	16,512,208	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	54,771,586	COMERICA INCORPORATED	DETROIT, MI	
1117679	24,970,141	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,501,934	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	27,521,222	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
2549857	100,267,575	COUNTRYWIDE FINANCIAL CORPORAT	CALABASAS, CA	Moved from Peer 9
1102367	10,060,189	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	Moved from Peer 2
2184164	12,076,555	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	Moved from Peer 9
1130780	11,791,118	FBOP CORPORATION	OAK PARK, IL	
1070345	93,732,210	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,347,462	FIRST BANCORP	SAN JUAN, PR	
1075612	12,706,955	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1020902	11,869,556	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1094640	27,085,546	FIRST TENNESSEE NATIONAL CORPO	MEMPHIS, TN	
1070804	10,450,679	FIRSTMERIT CORPORATION	AKRON, OH	
1113514	199,790,000	FLEETBOSTON FINANCIAL CORPORAT	BOSTON, MA	
2081124	23,842,795	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1245415	40,591,757	HARRIS FINANCIAL CORP.	WILMINGTON, DE	Name change from BANKMONT FINANCIAL CORP.
1078921	18,716,765	HIBERNIA CORPORATION	NEW ORLEANS, LA	
3232316	272,418,061	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	New Y-9C/BHCPR reporter
1068191	31,214,021	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2337045	10,100,317	INVESTORS FINANCIAL SERVICES	BOSTON, MA	Moved from Peer 9
1039502	801,078,000	J. P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	84,023,602	KEYCORP	CLEVELAND, OH	
1037003	50,832,480	M&T BANK CORPORATION	BUFFALO, NY	
1199497	35,506,596	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1871159	61,127,881	MBNA CORPORATION	WILMINGTON, DE	Moved from Peer 9
1068762	33,969,738	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	14,142,382	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
2945824	337,213,871	METLIFE, INC.	NEW YORK, NY	Moved from Peer 9
1069125	111,355,060	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	23,034,758	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	26,495,880	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	

BHCPR Reporters for Quarter Ending 03/31/2004
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2003 and Other Notes
1048429	21,974,933	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	40,178,901	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	10,696,431	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	74,123,297	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	38,088,000	POPULAR, INC.	SAN JUAN, PR	
1070617	16,844,033	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	
1826056	20,307,657	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
1078332	48,933,144	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	12,093,391	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	10,858,102	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1079441	52,867,510	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	
1111435	92,895,673	STATE STREET CORPORATION	BOSTON, MA	
1131787	125,244,501	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	22,292,951	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	336,788,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	11,836,834	TCF FINANCIAL CORPORATION	WAYZATA, MN	
2847535	18,415,744	TD WATERHOUSE GROUP, INC.	NEW YORK, NY	
1119794	192,093,000	U. S. BANCORP	MINNEAPOLIS, MN	
1094369	31,516,681	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	46,103,239	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	26,246,847	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	10,139,088	VALLEY NATIONAL BANCORP	WAYNE, NJ	Moved from Peer 2
2801546	12,145,941	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	410,991,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1120754	397,354,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	29,789,703	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 77 bank holding companies.