

## PEER GROUP 01

03/31/2008

03/31/2007

12/31/2007

12/31/2006

12/31/2005

Number of BHCs in Peer Group

67

67

66

68

69

## EARNINGS AND PROFITABILITY

## PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.90	2.99	3.00	3.09	3.08
+ Non-interest Income	1.75	1.91	1.64	1.91	2.03
- Overhead Expense	2.82	3.01	2.92	2.97	3.07
- Provision for Losses	0.74	0.17	0.36	0.15	0.15
+ Securities Gains (Losses)	0.05	0.02	-0.02	-0.01	0.01
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.18	1.71	1.33	1.83	1.93
Net Operating Income	0.78	1.11	0.88	1.18	1.24
Net Income	0.77	1.11	0.88	1.21	1.25
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.17	6.77	6.82	6.60	5.66
Interest Expense	2.91	3.43	3.44	3.16	2.21
Net Interest Income (TE)	3.24	3.33	3.34	3.42	3.45

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

Net Ln&Ls Losses/Avg Loans & Leases	0.62	0.24	0.38	0.23	0.28
Earnings Coverage of Net Losses (X)	7.57	15.20	13.60	33.33	22.73
Ln&Ls Allowance/Total Loans & Leases	1.33	1.11	1.22	1.11	1.13
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.33	0.61	1.08	0.57	0.48
30-89 Days Past Due Loans and Leases	1.12	0.75	1.03	0.81	0.69

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	42.33	37.20	40.36	37.63	37.84
Net ST Noncore Funding Dependence	27.00	23.26	26.13	23.42	23.55
Net Loans and Leases/Total Assets	63.82	63.19	63.86	62.66	60.09

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.37	7.67	7.45	7.79	7.44
Equity Capital/Total Assets	9.19	9.25	9.36	9.22	8.88
Net Loans&Ls/Equity Capital (X)	7.22	7.02	7.15	6.97	6.97
Cash Dividends/Net Income	57.43	39.43	50.48	36.79	39.81
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	3.43	7.05	3.96	8.58	8.40

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	4.60	3.13	3.66	3.12	2.55
Long-Term Debt/Equity Capital	11.53	12.03	11.89	11.77	12.45
Equity Investment in Subs/Equity Cap	113.03	111.14	112.49	110.24	108.78
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.18	137.44	140.05	134.43	147.51

PERCENT OF AVERAGE ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.52	6.10	6.13	5.95	5.08
Less: Interest Expense	2.60	3.09	3.08	2.85	1.98
Equals: Net Interest Income (TE)	2.90	2.99	3.00	3.09	3.08
Plus: Non-Interest Income	1.75	1.91	1.64	1.91	2.03
Equals: Adj Operating Income (TE)	4.69	4.93	4.69	4.97	5.15
Less: Overhead Expense	2.82	3.01	2.92	2.97	3.07
Less: Provision for Loan and Lease Losses	0.74	0.17	0.36	0.15	0.15
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.01	-0.02	-0.01	0.01
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.18	1.71	1.33	1.83	1.93
Less: Applicable Income Taxes (TE)	0.38	0.59	0.45	0.63	0.66
Less: Minority Interest	0.01	0.01	0.00	0.01	0.01
Equals: Net Operating Income	0.78	1.11	0.88	1.18	1.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.01	0.00
Equals: Net Income	0.77	1.11	0.88	1.21	1.25
Memo: Net Income (Last Four Qtrs)	0.79	1.16	0.87	1.21	1.25
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.53	90.07	89.70	90.22	89.84
Avg Int-Bearing Funds / Avg Assets	77.29	76.24	76.48	75.80	74.48
Int Income (TE) / Avg Earning Assets	6.17	6.77	6.82	6.60	5.66
Int Expense / Avg Earning Assets	2.91	3.43	3.44	3.16	2.21
Net Int Inc (TE) / Avg Earn Assets	3.24	3.33	3.34	3.42	3.45
YIELD OR COST:					
Total Loans and Leases (TE)	6.63	7.37	7.37	7.24	6.25
Interest-Bearing Bank Balances	4.01	5.03	5.42	5.07	3.49
Fed Funds Sold & Reverse Repos	3.34	5.31	5.20	5.08	3.24
Trading Assets	2.57	3.27	3.45	2.87	2.47
Total Earning Assets	6.12	6.69	6.76	6.52	5.58
Investment Securities (TE)	5.21	5.27	5.27	4.94	4.42
U. S. Treasury & Agency Sec (excl MBS)	5.68	6.82	5.95	4.48	3.64
Mortgage-Backed Securities	4.88	4.94	4.90	4.71	4.31
All Other Securities	7.24	7.41	7.85	8.24	7.48
Interest-Bearing Deposits	2.99	3.56	3.56	3.22	2.13
Time Deposits of \$100K or More	4.35	4.70	4.96	4.43	3.10
Time Deposits < \$100K	4.20	4.39	4.47	3.96	2.90
Other Domestic Deposits	1.85	2.53	2.49	2.26	1.41
Foreign Deposits	3.03	4.46	4.23	4.23	2.79
Fed Funds Purchased and Repos	3.22	4.77	4.62	4.53	3.10
Other Borrowed Funds & Trading Liab	3.87	4.69	4.64	4.51	3.51
All Interest-Bearing Funds	3.39	4.06	4.04	3.77	2.65

## PEER GROUP 01

03/31/2008

03/31/2007

12/31/2007

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12/31/2005

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	20	20	75	74	73
Avg Assets per Employee (\$000)	5,634	5,238	5,301	5,057	4,727
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.89	3.51	4.25	3.57	4.00
Overhead Exp / NII + Non-Int Income	60.31	61.89	63.48	60.93	60.83
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.82	3.01	2.92	2.97	3.07
Personnel Expense	1.50	1.65	1.52	1.61	1.65
Net Occupancy Expense	0.39	0.41	0.39	0.40	0.42
Other Operating Expenses	0.87	0.92	0.99	0.94	0.99
Overhead Less Non-Interest Income	1.01	1.05	1.24	1.04	0.96
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	59.59	61.08	62.77	60.19	59.98
Personnel Expense	31.95	33.28	32.34	32.03	31.93
Net Occupancy Expense	8.49	8.30	8.54	8.03	8.01
Other Operating Expenses	18.94	19.04	21.73	19.46	19.78
Total Non-Interest Income	35.55	36.95	33.66	36.13	38.01
Fiduciary Activities Income	3.62	4.61	4.52	4.66	5.19
Serv Charges on Deposit Accts - Domestic	7.26	6.94	7.58	6.77	7.11
Trading Revenue	0.39	1.32	0.20	1.15	1.03
Investment Banking Fees & Commissions	3.09	3.06	3.27	3.04	3.71
Venture Capital Revenue	0.07	0.18	0.23	0.19	0.18
Net Servicing Fees	0.76	0.72	0.82	0.68	1.12
Net Securitization Income	0.07	0.37	0.31	0.37	0.24
Insurance Activities Revenue	1.06	1.26	1.21	1.24	1.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.72	1.38	1.04	1.36	1.60
Other Non-Interest Income	12.86	11.34	11.14	10.74	10.86
Overhead Less Non-Interest Income	24.53	23.51	29.22	22.96	21.29
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.71	30.86	29.08	30.50	31.62
Appl Inc Tax+TE/Pretax NOI+TE	33.39	34.27	33.27	34.13	34.72

PERCENT OF TOTAL ASSETS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	40.98	40.20	40.82	39.85	37.12
Commercial and Industrial Loans	12.98	12.32	12.81	11.89	11.36
Loans to Individuals	5.17	5.45	5.33	5.36	5.62
Loans to Depository Institutions	0.10	0.08	0.09	0.11	0.11
Agricultural Loans	0.19	0.22	0.21	0.21	0.20
Other Loans and Leases	3.22	3.11	3.26	3.17	3.45
Net Loans and Leases	63.82	63.19	63.86	62.66	60.09
Debt Securities Over 1 Year	12.81	13.51	13.05	13.87	17.30
Mutual Funds and Equity Securities	0.20	0.21	0.24	0.26	0.24
Subtotal	77.51	77.75	78.00	77.54	79.60
Interest-Bearing Bank Balances	0.71	0.61	0.50	0.55	0.69
Federal Funds Sold & Reverse Repos	2.07	3.36	2.24	2.68	2.18
Debt Securities 1 Year or Less	3.12	2.76	3.08	3.12	1.65
Trading Assets	1.59	1.51	1.34	1.15	1.51
Total Earning Assets	87.39	88.40	87.57	88.10	87.92
Non-Int Cash and Due From Dep Inst	2.16	2.07	2.28	2.38	2.74
Other Real Estate Owned	0.13	0.06	0.10	0.06	0.04
All Other Assets	10.34	9.39	10.00	9.34	9.23

## MEMORANDA:

Short-Term Investments	6.92	7.79	6.87	8.04	5.73
U.S. Treasury Securities	0.11	0.20	0.14	0.32	0.46
U.S. Agency Securities (excl MBS)	2.06	3.04	2.37	3.46	3.19
Municipal Securities	1.10	1.11	1.13	1.07	0.89
Mortgage-Backed Securities	10.15	9.67	9.55	9.68	11.62
Asset-Backed Securities	0.38	0.21	0.35	0.22	0.25
Other Debt Securities	0.66	0.58	0.75	0.60	0.74
RE Loans Secured by 1-4 Family	16.36	16.66	16.27	16.64	17.72
Revolving	3.69	3.84	3.71	3.86	4.51
Closed-End, Sec by First Liens	10.65	10.77	10.53	10.76	11.62
Closed-End, Sec by Junior Liens	1.68	1.72	1.76	1.67	1.38
Commercial Real Estate Loans	22.23	21.18	22.21	20.91	17.20
Construction and Land Dev	8.07	7.64	8.02	7.45	5.51
Multifamily	1.36	1.41	1.35	1.55	1.22
Nonfarm Nonresidential	11.83	11.28	11.84	11.02	9.86
RE Loans Secured by Farmland	0.26	0.24	0.27	0.23	0.21

## LOAN MIX, % OF GROSS LOANS &amp; LEASES:

Real Estate Loans	61.92	61.76	61.93	61.98	60.26
RE Loans Secured by 1-4 Family	25.36	26.66	25.69	26.62	29.55
Revolving	5.60	5.84	5.63	5.88	7.07
Closed-End	19.25	20.36	19.67	20.25	21.93
Commercial Real Estate Loans	33.06	31.81	33.35	31.92	27.42
Construction and Land Dev	11.92	11.33	11.88	11.10	8.61
Multifamily	2.04	2.17	2.04	2.44	2.00
Nonfarm Nonresidential	17.58	16.87	17.79	16.60	15.76
RE Loans Secured by Farmland	0.38	0.36	0.39	0.34	0.31
Loans to Depository Institutions	0.21	0.15	0.20	0.18	0.21
Commercial and Industrial Loans	20.18	19.35	19.93	18.82	18.75
Loans to Individuals	8.18	8.77	8.38	8.68	9.50
Credit Card Loans	1.18	1.17	1.26	1.18	1.33
Agricultural Loans	0.29	0.33	0.31	0.33	0.32
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.01	0.01
Other Loans and Leases	5.43	6.10	5.48	6.21	7.24

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	6.92	7.79	6.87	8.04	5.73
Liquid Assets	19.70	21.57	19.59	22.47	23.89
Investment Securities	16.77	17.03	16.99	18.55	20.03
Net Loans and Leases	63.82	63.19	63.86	62.66	60.09
Net Lns, Ls & Stdbly Ltrs of Credit	66.75	66.40	66.88	65.82	63.42
Core Deposits	45.07	48.76	46.92	48.23	49.27
Noncore Funding	38.96	35.54	37.38	36.10	34.96
Time Deposits of \$100K or More	10.46	10.95	10.08	11.73	9.25
Foreign Deposits	2.73	2.54	3.12	2.70	2.55
Fed Funds Purchased and Repos	7.45	7.46	7.29	7.72	8.72
Net Fed Funds Purchased (Sold)	5.21	4.32	4.95	4.92	5.91
Commercial Paper	0.42	0.47	0.48	0.43	0.38
Oth Borrowings W/Rem Mat 1 Yr or Less	5.22	3.46	4.77	3.45	3.62
Earning Assets Repr in 1 Year	42.94	44.01	43.56	44.16	43.89
Int-Bearing Liab Repr in 1 Year	22.07	22.06	22.78	22.38	17.46
Long-Term Debt Repr in 1 Year	2.26	2.38	2.17	2.14	2.13
Net Assets Repriceable in 1 Year	17.38	17.61	17.20	18.20	22.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	42.33	37.20	40.36	37.63	37.84
Net ST Noncore Funding Dependence	27.00	23.26	26.13	23.42	23.55
Short-Term Inv/ST Noncore Funding	23.89	28.19	24.90	26.53	23.69
Liq Asts- ST Noncore Fndg/Nonliq Asts	-8.69	-4.14	-7.99	-3.25	1.72
Net Loans and Leases/Total Deposits	103.61	98.30	101.89	97.38	97.41
Net Loans and Leases/Core Deposits	160.60	158.64	150.99	156.68	146.04
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.04	-0.42	-0.09	-0.59	-0.70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.31	-1.34	-1.37	-1.93	-3.11
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.05	-0.01	-0.07	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.66	7.45	6.07	7.53	8.21
Available-For-Sale Securities	95.34	92.55	93.93	92.47	91.79
U. S. Treasury Securities	0.85	1.53	1.15	2.12	2.93
U. S. Agency Securities (excl MBS)	12.02	16.26	14.07	17.97	15.52
Municipal Securities	6.57	6.52	6.71	5.90	4.29
Mortgage-Backed Securities	63.47	61.34	60.47	59.23	60.53
Asset-Backed Securities	3.00	1.52	2.78	1.59	1.64
Other Debt Securities	4.75	4.22	5.41	3.89	4.62
Mutual Funds and Equity Securities	1.62	1.57	1.84	1.70	1.59
Debt Securities 1 Year or Less	17.94	15.61	17.23	16.38	10.24
Debt Securities 1 To 5 Years	17.81	19.51	19.35	21.70	22.50
Debt Securities Over 5 Years	59.15	59.59	58.04	56.17	62.90
Pledged Securities	66.58	61.97	63.64	61.87	59.46
Structured Notes, Fair Value	0.29	0.22	0.32	0.20	0.27

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	0.74	0.17	0.36	0.15	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	1.12	0.28	0.56	0.25	0.26
Provision for Ln&Ls Losses/Net Losses	194.04	116.75	151.88	109.78	94.02
Ln&Ls Allowance/Total Loans & Leases	1.33	1.11	1.22	1.11	1.13
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.58	7.34	5.83	11.75	8.01
ALL/Nonaccrual Assets	162.44	317.53	193.85	330.96	349.72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	117.34	223.80	136.21	231.67	249.50
Gross Ln&Ls Losses/Avg Loans & Leases	0.70	0.33	0.47	0.33	0.38
Recoveries/Avg Loans and Leases	0.08	0.09	0.08	0.10	0.11
Net Losses/Avg Loans and Leases	0.62	0.24	0.38	0.23	0.28
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	4.65	7.37	30.58	31.81	30.96
Earnings Coverage of Net Losses (X)	7.57	15.20	13.60	33.33	22.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.48	0.09	0.19	0.08	0.06
RE Loans Secured By 1-4 Family	0.40	0.13	0.18	0.09	0.08
Revolving	0.57	0.18	0.24	0.12	0.07
Closed-End	0.34	0.11	0.15	0.08	0.07
Commercial Real Estate Loans	0.37	0.04	0.14	0.04	0.03
Construction and Land Dev	0.84	0.05	0.26	0.03	0.01
Multifamily	0.09	0.00	0.07	0.02	0.02
Nonfarm Nonresidential	0.09	0.03	0.06	0.04	0.04
RE Loans Secured by Farmland	0.03	-0.04	0.02	0.04	0.01
Commercial and Industrial Loans	0.55	0.23	0.32	0.26	0.26
Loans to Depository Institutions	0.00	0.00	0.00	-0.01	0.00
Loans to Individuals	1.79	1.25	1.27	1.08	1.26
Credit Card Loans	2.97	3.28	2.98	1.79	3.03
Agricultural Loans	-0.01	0.03	0.11	0.00	0.06
Loans to Foreign Governments & Inst	0.04	-0.44	-0.24	-0.13	0.00
Other Loans and Leases	0.32	0.15	0.27	0.22	0.41

## PERCENT OF LOANS AND LEASES

03/31/2008

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30-89 Days PD Loans and Leases	1.12	0.75	1.03	0.81	0.69
90+ Days PD Loans and Leases	0.26	0.14	0.21	0.15	0.16
Nonaccrual Loans and Leases	1.16	0.52	0.93	0.50	0.42
90+ Days PD and Nonaccrual Loans and Leases	1.50	0.70	1.21	0.68	0.60
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	0.01	0.01	0.00	0.00

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.13	0.75	1.03	0.81	0.69
90+ Days Past Due Assets	0.26	0.14	0.21	0.15	0.16
Nonaccrual Assets	1.18	0.52	0.94	0.50	0.43
30+ Days PD & Nonaccrual Assets	2.70	1.46	2.29	1.50	1.31

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.00	0.43	0.77	0.42	0.36
90+ PD & Nonaccrual Assets + OREO	1.15	0.51	0.90	0.48	0.42

RESTRUCTURED & NONACCRUAL LNS&LS  
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.94	0.38	0.73	0.35	0.29
Allowance for Loan & Lease Losses	105.12	52.87	89.59	50.61	42.13
Equity Cap + ALLL	10.04	4.20	7.70	3.91	3.34
Tier 1 Cap + ALLL	11.59	4.66	8.87	4.32	3.85
Loans & Leases + RE Acquired	1.43	0.61	1.14	0.58	0.49

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

	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.29	0.81	1.13	0.81	0.66
- 90+ Days Past Due	0.23	0.13	0.20	0.14	0.13
- Nonaccrual	1.62	0.61	1.23	0.56	0.43
Coml & Indl - 30-89 Days PD	0.69	0.55	0.64	0.50	0.58
- 90+ Days Past Due	0.09	0.06	0.08	0.05	0.07
- Nonaccrual	0.59	0.47	0.50	0.52	0.61
Individuals - 30-89 Days PD	1.43	1.41	1.66	1.57	1.41
- 90+ Days Past Due	0.38	0.29	0.29	0.31	0.29
- Nonaccrual	0.24	0.16	0.24	0.14	0.16
Dep Inst Lns - 30-89 Days PD	0.01	0.00	0.02	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.01	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.03
Agricultural - 30-89 Days PD	0.35	0.38	0.28	0.27	0.28
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.01
- Nonaccrual	0.47	0.42	0.43	0.36	0.35
Foreign Govts- 30-89 Days PD	0.00	0.00	0.29	1.35	0.35
- 90+ Days Past Due	0.00	0.19	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.51	0.42	0.58	0.49	0.43
- 90+ Days Past Due	0.04	0.03	0.03	0.02	0.02
- Nonaccrual	0.22	0.12	0.23	0.14	0.23
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	1.25	0.88	1.17	1.04	0.82
- 90+ Days Past Due	0.32	0.18	0.28	0.20	0.20
- Nonaccrual	0.95	0.60	0.87	0.50	0.42
Revolving - 30-89 Days PD	0.86	0.59	0.83	0.65	0.39
- 90+ Days Past Due	0.12	0.07	0.10	0.08	0.05
- Nonaccrual	0.58	0.33	0.47	0.26	0.14
Closed-End - 30-89 Days PD	1.42	0.99	1.31	1.19	1.01
- 90+ Days Past Due	0.38	0.23	0.33	0.24	0.27
- Nonaccrual	1.13	0.68	1.00	0.58	0.50
- Jr Lien 30-89 Days PD	0.12	0.09	0.13	0.10	0.07
- Jr Lien 90+ Days PD	0.02	0.01	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.10	0.06	0.09	0.05	0.04
Commercial RE - 30-89 Days PD	1.29	0.70	1.03	0.63	0.54
- 90+ Days Past Due	0.13	0.06	0.10	0.05	0.04
- Nonaccrual	1.92	0.61	1.34	0.54	0.42
Const & Dev - 30-89 Days PD	2.24	1.05	1.74	0.87	0.63
- 90+ Days Past Due	0.19	0.06	0.16	0.05	0.05
- Nonaccrual	3.70	0.69	2.39	0.50	0.24
Multifamily - 30-89 Days PD	0.78	0.59	0.77	0.43	0.50
- 90+ Days Past Due	0.03	0.06	0.04	0.04	0.03
- Nonaccrual	0.80	0.45	0.63	0.38	0.31
Nonfarm Nres- 30-89 Days PD	0.66	0.47	0.60	0.47	0.45
- 90+ Days Past Due	0.08	0.04	0.05	0.03	0.03
- Nonaccrual	0.75	0.51	0.61	0.51	0.53
Farmland - 30-89 Days PD	0.54	0.49	0.50	0.44	0.39
- 90+ Days Past Due	0.07	0.06	0.01	0.05	0.02
- Nonaccrual	0.60	0.59	0.56	0.58	0.89
Credit Card - 30-89 Days PD	1.54	1.49	1.67	1.69	1.52
- 90+ Days Past Due	0.89	0.94	0.84	0.98	0.82
- Nonaccrual	0.26	0.14	0.17	0.13	0.08



CAPITAL RATIOS	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	7.37	7.67	7.45	7.79	7.44
Tier 1 RBC Ratio	8.85	9.45	8.99	9.59	9.57
Total Risk-Based Capital Ratio	11.55	12.04	11.63	12.18	12.32
Tangible Tier 1 Leverage Ratio	7.03	7.33	7.09	7.47	7.11
Tangible Common Eq Cap/Tan Assets	5.39	5.85	5.60	5.92	5.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.35	31.82	30.37	31.81	30.69
Standby Letters of Credit	2.94	3.13	2.99	3.13	3.22
Commercial & Similar Letters of Credit	0.12	0.12	0.12	0.12	0.11
Securities Lent	1.83	3.12	1.73	3.15	6.42
Credit Derivatives (BHC as Guarantor)	1.94	1.45	1.87	1.21	0.90
Credit Derivatives (BHC as Beneficiary)	2.25	1.82	2.19	1.49	1.34
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	73.43	83.14	67.32	76.05	74.40
Interest Rate Contracts	52.78	63.91	47.28	59.24	55.47
Interest Rate Futures & Forward Contr	10.36	8.89	7.46	8.76	8.98
Written Options Contr (Int Rate)	4.14	7.93	3.80	7.12	5.92
Purchased Options Contr (Int Rate)	4.45	8.35	4.45	7.15	5.54
Interest Rate Swaps	29.36	29.99	27.45	28.42	28.66
Foreign Exchange Contracts	12.46	12.11	12.36	10.78	11.30
Futures & Forward Foreign Exch Contr	8.45	7.75	8.29	7.01	7.71
Written Options Contr (Foreign Exch)	0.71	0.67	0.66	0.54	0.73
Purchased Options Contr (Foreign Exch)	0.71	0.70	0.66	0.58	0.78
Foreign Exchange Rate Swaps	1.08	0.88	1.03	0.84	1.03
Equity, Commodity, & Other Deriv Contr	2.37	2.29	2.14	2.11	1.86
Commodity & Other Fut & Forward Contr	0.15	0.12	0.14	0.11	0.10
Written Options Contr (Comm & Other)	0.64	0.61	0.54	0.60	0.47
Purchased Options Contr (Comm & Oth)	0.84	0.83	0.76	0.78	0.60
Commodity & Other Swaps	0.46	0.42	0.44	0.36	0.41
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	52.42	57.84	54.95	62.14	68.48

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	85.45	87.09	85.40	87.06	89.88
Foreign Exchange Contracts	9.62	8.22	9.53	8.39	7.66
Equity, Comm, & Other Contracts	1.91	1.96	1.95	1.83	1.11
Futures and Forwards	17.39	20.29	17.99	19.00	19.53
Written Options	6.61	7.24	5.77	6.76	7.72
Exchange-Traded	0.39	0.38	0.36	0.41	0.16
Over-The-Counter	5.80	6.28	5.02	5.74	7.10
Purchased Options	5.78	6.73	5.83	6.76	6.32
Exchange-Traded	0.41	0.41	0.27	0.39	0.21
Over-The-Counter	5.01	5.82	5.13	5.82	5.51
Swaps	61.19	59.60	63.98	60.99	60.02
Held for Trading	46.44	38.53	43.70	38.64	40.54
Interest Rate Contracts	34.19	27.61	31.08	27.48	29.61
Foreign Exchange Contracts	5.55	3.89	5.60	4.27	5.61
Equity, Comm, & Other Contracts	1.13	1.11	1.14	0.94	0.73
Non-Traded	53.56	61.47	56.30	61.36	59.46
Interest Rate Contracts	47.54	54.96	49.73	55.09	56.96
Foreign Exchange Contracts	1.13	0.61	0.81	0.65	0.37
Equity, Comm, & Other Contracts	0.12	0.12	0.11	0.11	0.03
Deriv Contr (Excl Fut & FX LE 14 Days)	83.94	84.56	86.30	86.62	83.96
One Year or Less	26.46	25.94	27.64	26.33	25.04
Over 1 Year to 5 Years	28.74	29.42	27.98	33.22	27.91
Over 5 Years	17.31	19.41	19.42	19.26	20.78
Gross Negative Fair Value (Abs Val)	1.73	0.62	1.19	0.78	0.96
Gross Positive Fair Value	1.99	0.67	1.29	0.75	0.79
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.20	0.09	0.14	0.09	0.11
Gross Positive Fair Value (X)	0.23	0.09	0.15	0.09	0.11
Held for Trading (X)	0.19	0.07	0.12	0.07	0.09
Non-Traded (X)	0.03	0.01	0.02	0.01	0.01
Current Credit Exposure (X)	0.13	0.05	0.09	0.05	0.06
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	1.35	0.50	0.84	0.47	0.57

INSURANCE ACTIVITIES	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
<b>ANALYSIS RATIOS:</b>					
Ins Underwriting Assets/Consol Assets	0.04	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	40.31	40.94	41.42	44.70	39.72
Ins Under Assets(L/H)/Tot Ins Und Ast	59.69	59.06	58.58	55.30	60.28
Sep Acct Assets(L/H)/Total Life Ast	0.97	0.83	0.98	0.74	0.48
Ins Activities Revenue/Adj Oper Inc	1.06	1.26	1.21	1.24	1.49
Premium Inc/Ins Activities Revenue	13.10	8.89	10.36	8.92	11.36
Credit Rel Prem Inc/Tot Prem Inc	76.96	73.92	73.60	75.39	73.61
Other Prem Inc/Total Prem Inc	23.04	26.08	26.40	24.61	26.39
Ins Under Net Income/Consol Net Income	0.09	0.28	0.23	0.21	0.33
Ins Net Inc (P/C)/Equity (P/C)	13.64	18.94	12.02	7.90	10.09
Ins Net Inc (L/H)/Equity (L/H)	5.46	4.85	7.25	6.78	12.57
Insur Ben, Losses, Exp/Insur Premiums	123.61	120.55	133.41	88.63	107.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.65	0.96	3.09	2.64	1.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.35	0.23	0.37	0.29	0.66
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.23	12.60	13.48	11.97	10.03
<b>BROKER-DEALER ACTIVITIES</b>					
Net Assets Broker-Dealer Subs/Cons Asts	0.65	0.99	0.64	0.98	1.22
<b>FOREIGN ACTIVITIES</b>					
Yield: Foreign Loans	3.01	3.37	3.00	2.66	2.35
Cost: Interest-Bearing Deposits	3.03	4.46	4.23	4.23	2.79
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>					
Real Estate Loans	58.50	25.50	8.22	68.14	28.10
Commercial and Industrial Loans	0.58	185.89	2.70	0.22	10.52
Foreign Governments and Inst	0.04	-0.44	-0.24	-0.13	0.00
<b>GROWTH RATES:</b>					
Net Loans and Leases	201.41	5.42	126.76	148.72	16.59
Total Selected Assets	62.61	21.79	126.31	67.29	16.60
Deposits	26.42	31.25	41.77	33.71	18.44

PROFITABILITY:	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	8.17	12.10	9.04	13.95	14.35
Bank Net Inc/Avg Eq Inv in Banks	9.84	12.61	9.84	14.64	14.14
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.63	10.12	6.84	9.27	8.80
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.98	8.97	6.64	8.92	10.94
Bank Net Income/Parent Net Income	85.33	78.14	79.07	76.65	71.56
Nonbank Net Income/Parent Net Income	3.70	6.66	5.97	4.94	5.57
Sub BHCs Net Inc/Parent Net Income	70.82	66.63	73.58	69.45	65.03
LEVERAGE:					
Total Liabilities/Equity	35.57	35.27	34.34	35.29	33.49
Total Debt/Equity Capital	17.24	16.09	16.42	15.66	15.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	26.90	25.70	25.91	25.31	24.23
Tot Debt+Lns Guaranteed for Affl/Equity	20.06	17.95	18.46	17.33	20.12
Total Debt/Equ Cap - Exc Over Fair Value	17.59	16.33	16.62	15.89	16.27
Long-Term Debt/Equity Capital	11.53	12.03	11.89	11.77	12.45
Short-Term Debt/Equity Capital	4.60	3.13	3.66	3.12	2.55
Current Portion of LT Debt/Equity	0.08	0.37	0.05	0.28	0.12
Exc Cost Over Fair Value/Equity Cap	0.51	0.41	0.27	0.40	1.06
Long-Term Debt/Consolidated LT Debt	12.51	14.09	12.74	14.84	15.07
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	113.03	111.14	112.49	110.24	108.78
Total Investment in Subs/Equity	123.37	121.51	122.15	121.05	119.79
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	99.90	100.25	100.10	99.43	99.24
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	108.85	109.28	108.17	108.62	108.74
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.12	1.08	1.67	0.91	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.33	2.93	4.79	2.26	1.90
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	92.56	130.38	131.56	136.59	145.11
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	104.18	137.44	140.05	134.43	147.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	130.43	100.95	95.89	114.51	98.70
Pretax Oper Inc + Int Exp/Int Expense	1113.89	1992.69	5442.80	3185.46	3255.79
Div + Int From Subs/Int Exp + Div	112.04	145.24	165.78	157.02	176.18
Fees+Other Inc From Subs/Sal + Oth Exp	19.10	17.27	15.52	15.33	19.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	278.51	37.51	348.97	128.89	813.95
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.04	0.64	-0.11	0.78	0.40
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	2.52	11.39	0.66	11.33	0.62
Total	2.52	11.39	0.66	11.33	11.11
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.01	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.65	0.28	0.47	0.25	1.22
To Subsidiary BHCs	0.00	0.00	0.00	0.01	0.01
Total	1.09	0.37	0.59	0.36	1.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.18	5.88	4.94	5.81	6.98
Combined Thrift Assets	0.15	0.25	0.23	0.39	0.35
Combined Foreign Nonbank Sub Assets	0.12	0.14	0.11	0.11	0.14

PAYOUT RATIOS - PARENT	03/31/2008	03/31/2007	12/31/2007	12/31/2006	12/31/2005
Di v Paid/Inc Before Undist Inc	187.42	74.09	71.35	68.73	68.89
Di vidends Paid/Net Income	57.43	39.43	50.51	36.79	39.47
Net Income - Di vidends/Avg Equi ty	3.43	7.05	3.95	8.58	8.47
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	73.19	119.83	129.55	125.44	138.97
Di vidends From Nonbank Subs	2.47	3.60	8.12	6.21	11.16
Di vidends From Subsidi ary BHCs	13.82	13.19	16.03	17.75	21.35
Di vidends From All Subsidi aries	112.47	178.31	194.05	175.07	197.28
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	47.51	60.42	85.04	66.52	59.78
Interest Income From Bank Subs	2.97	3.21	4.58	3.07	2.56
Mgt & Service Fees From Bank Subs	3.86	4.31	5.63	3.62	3.56
Other Income From Bank Subs	0.05	0.00	0.03	0.01	0.27
Operating Income From Bank Subs	62.12	77.29	105.16	76.68	68.32
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	31.39	40.92	80.92	55.89	47.31
Interest Income From Nonbank Subs	19.36	25.31	55.45	30.14	24.40
Mgt & Serv Fees From Nonbank Subs	1.30	2.69	2.56	3.76	2.75
Other Income From Nonbank Subs	0.00	0.00	0.03	0.02	0.01
Operating Inc From Nonbank Subs	65.91	84.74	183.01	109.39	101.72
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	42.79	36.75	37.98	46.80	48.92
Interest Inc From Subsidi ary BHCs	10.48	5.17	8.71	4.08	4.48
Mgt & Serv Fees From Sub BHCs	7.01	2.30	1.78	0.44	3.17
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	73.28	50.59	52.58	54.75	60.70
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	41.12	49.35	57.92	57.66	55.37
Interest Income From Bank Subs	8.15	4.03	2.70	2.76	2.40
Mgt & Serv Fees From Bank Subs	4.75	3.32	2.72	3.23	2.62
Other Income From Bank Subs	0.01	0.00	0.01	0.00	0.02
Operating Income From Bank Subs	61.82	62.88	69.06	67.12	64.11
Di vidends From Nonbank Subs	3.69	3.18	3.79	3.00	4.35
Interest Income From Nonbank Subs	4.72	2.79	1.78	1.87	1.51
Mgt & Serv Fees From Nonbank Subs	0.21	0.19	0.07	0.09	0.12
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	10.92	8.28	6.44	5.90	7.27
Di vidends From Subsidi ary BHCs	5.21	9.80	9.17	11.45	12.67
Interest Inc From Subsidi ary BHCs	0.94	0.37	0.58	0.33	0.42
Mgt & Serv Fees From Sub BHCs	0.10	0.00	0.00	0.01	0.06
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.64	11.69	12.72	13.21	14.69
Loans and Adv From Subs/ST Debt	1034.29	1500.70	1079.59	459.84	487.31
Loans and Adv From Subs/Total Debt	127.39	262.33	124.27	135.19	138.66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									67
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.89	1.36	1.78	2.46	2.95	3.28	3.66	3.99	67
+ Non-interest Income	1.74	0.04	0.29	0.87	1.58	2.21	3.68	5.23	67
- Overhead Expense	2.82	1.08	1.64	2.22	2.76	3.33	4.06	4.86	67
- Provision for Losses	0.73	0.00	0.08	0.29	0.53	1.10	1.75	2.41	67
+ Securities Gains (Losses)	0.05	-0.22	-0.09	0.00	0.01	0.11	0.20	0.42	67
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	67
= Pretax Net Oper Income (TE)	1.17	-1.03	-0.26	0.49	1.25	1.78	2.32	2.65	67
Net Operating Income	0.77	-0.65	-0.26	0.31	0.89	1.17	1.50	1.77	67
Net Income	0.77	-0.65	-0.26	0.31	0.89	1.17	1.47	1.74	67
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	6.17	4.45	5.43	5.85	6.17	6.53	6.81	7.14	67
Interest Expense	2.90	1.62	2.13	2.66	2.88	3.20	3.49	3.83	67
Net Interest Income (TE)	3.24	1.45	2.05	2.91	3.24	3.63	4.09	4.48	67
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.61	0.01	0.10	0.23	0.52	0.86	1.45	1.66	67
Earnings Coverage of Net Losses (X)	7.57	-5.52	1.31	2.47	4.90	9.45	18.36	51.70	67
Ln&Ls Allowance/Total Loans & Leases	1.33	0.47	0.63	1.10	1.29	1.52	2.06	2.16	67
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.32	0.10	0.31	0.71	1.07	1.90	2.81	3.40	67
30-89 Days Past Due Loans and Leases	1.12	0.21	0.50	0.66	1.07	1.47	1.94	2.44	67
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	42.33	12.10	21.03	28.99	38.57	51.88	74.85	82.65	67
Net ST Noncore Funding Dependence	27.00	-3.72	9.75	18.48	26.95	34.89	43.21	44.53	67
Net Loans and Leases/Total Assets	63.82	27.20	36.93	57.38	66.78	72.68	74.68	77.18	67
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	7.37	3.15	5.54	6.55	7.38	8.23	8.90	9.30	67
Equity Capital/Total Assets	9.18	1.42	5.80	7.92	9.13	10.33	13.30	13.87	67
Net Loans&Ls/Equity Capital (X)	7.22	2.87	4.28	5.86	7.23	8.50	9.66	11.75	66
Cash Dividends/Net Income	57.42	0.00	0.00	26.14	55.25	75.93	122.33	197.58	57
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	3.43	-18.16	-3.81	-0.21	3.63	6.48	10.04	13.63	66
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	4.60	0.00	0.00	0.00	0.00	6.91	22.30	33.85	67
Long-Term Debt/Equity Capital	11.52	0.00	0.00	0.00	6.26	18.50	47.03	80.00	67
Equity Investment in Subs/Equity Cap	113.03	90.11	97.71	103.41	111.81	119.22	132.65	143.83	67
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.18	-99.53	-12.43	42.24	93.79	135.70	247.60	395.81	66

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.51	3.80	4.61	5.21	5.50	5.83	6.25	6.41	67
Less: Interest Expense	2.59	1.45	1.81	2.34	2.56	2.88	3.21	3.54	67
Equals: Net Interest Income (TE)	2.89	1.36	1.78	2.46	2.95	3.28	3.66	3.99	67
Plus: Non-Interest Income	1.74	0.04	0.29	0.87	1.58	2.21	3.68	5.23	67
Equals: Adj Operating Income (TE)	4.68	1.79	2.79	3.70	4.54	5.34	6.77	7.42	67
Less: Overhead Expense	2.82	1.08	1.64	2.22	2.76	3.33	4.06	4.86	67
Less: Provision for Loan and Lease Losses	0.73	0.00	0.08	0.29	0.53	1.10	1.75	2.41	67
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Plus: Realized G/L on AFS Sec	0.05	-0.22	-0.09	0.00	0.01	0.11	0.20	0.42	67
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Pretax Net Oper Inc (TE)	1.17	-1.03	-0.26	0.49	1.25	1.78	2.32	2.65	67
Less: Applicable Income Taxes (TE)	0.38	-0.52	-0.10	0.17	0.41	0.62	0.81	0.86	67
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.03	0.07	67
Equals: Net Operating Income	0.77	-0.65	-0.26	0.31	0.89	1.17	1.50	1.77	67
Plus: Net Extraordinary Items	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Net Income	0.77	-0.65	-0.26	0.31	0.89	1.17	1.47	1.74	67
Memo: Net Income (Last Four Qtrs)	0.78	-0.68	-0.26	0.49	0.86	1.14	1.42	1.58	64
<b>MARGIN ANALYSIS:</b>									
Avg Earning Assets / Avg Assets	89.52	79.89	83.57	87.90	89.60	91.91	93.25	94.99	67
Avg Int-Bearing Funds / Avg Assets	77.28	63.00	67.80	73.10	77.09	81.80	84.46	88.22	67
Int Income (TE) / Avg Earning Assets	6.17	4.45	5.43	5.85	6.17	6.53	6.81	7.14	67
Int Expense / Avg Earning Assets	2.90	1.62	2.13	2.66	2.88	3.20	3.49	3.83	67
Net Int Inc (TE) / Avg Earn Assets	3.24	1.45	2.05	2.91	3.24	3.63	4.09	4.48	67
<b>YIELD OR COST:</b>									
Total Loans and Leases (TE)	6.62	5.22	5.93	6.28	6.55	6.94	7.26	7.98	67
Interest-Bearing Bank Balances	4.01	0.35	1.95	2.55	3.80	4.80	6.85	7.93	66
Fed Funds Sold & Reverse Repos	3.34	2.38	2.71	2.92	3.27	3.55	4.39	4.93	67
Trading Assets	2.56	0.00	0.00	0.69	2.34	3.93	6.34	7.95	47
Total Earning Assets	6.11	4.41	5.35	5.81	6.10	6.48	6.78	7.05	67
Investment Securities (TE)	5.20	4.60	4.66	4.85	5.16	5.44	5.95	6.15	67
U.S. Treasury & Agency Sec (excl MBS)	5.67	1.65	3.00	4.17	4.98	6.23	8.88	16.97	65
Mortgage-Backed Securities	4.87	3.06	3.62	4.52	4.88	5.38	5.67	5.96	67
All Other Securities	7.24	3.03	4.14	5.32	6.01	8.24	12.93	19.10	67
Interest-Bearing Deposits	2.99	1.62	2.20	2.64	3.03	3.28	3.53	4.45	67
Time Deposits of \$100K or More	4.34	2.68	3.39	4.13	4.36	4.66	4.92	5.15	67
Time Deposits < \$100K	4.20	2.89	3.39	3.89	4.26	4.57	4.76	5.17	66
Other Domestic Deposits	1.84	0.76	1.07	1.42	1.88	2.23	2.50	2.67	67
Foreign Deposits	3.02	1.78	2.03	2.81	3.07	3.37	3.66	3.90	43
Fed Funds Purchased and Repos	3.21	2.25	2.38	2.87	3.18	3.50	4.16	4.25	67
Other Borrowed Funds & Trading Liab	3.87	2.01	2.94	3.28	3.92	4.31	4.95	5.13	67
All Interest-Bearing Funds	3.39	2.00	2.48	3.10	3.35	3.71	4.01	4.36	67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	19.90	11.26	14.72	16.11	18.48	22.86	29.43	30.55	67
Avg Assets per Employee (\$000)	5634.24	2860.08	3430.06	4231.18	5016.97	6139.64	10045.8	11230.4	67

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.88	0.00	0.08	1.17	3.80	5.97	8.85	9.54	64
Overhead Exp / NII + Non-Int Income	60.31	43.29	46.23	54.41	59.60	66.41	72.14	82.96	67

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.82	1.08	1.64	2.22	2.76	3.33	4.06	4.86	67
Personnel Expense	1.50	0.55	0.78	1.12	1.48	1.76	2.20	2.65	67
Net Occupancy Expense	0.39	0.14	0.20	0.30	0.36	0.47	0.57	0.66	67
Other Operating Expenses	0.87	0.38	0.51	0.64	0.81	1.01	1.23	1.97	67
Overhead Less Non-Interest Income	1.00	-0.86	-0.36	0.62	0.99	1.50	1.76	2.07	67

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.58	43.09	46.02	53.15	58.43	65.95	71.91	79.92	67
Personnel Expense	31.94	20.55	21.29	28.11	32.17	36.24	39.70	41.81	67
Net Occupancy Expense	8.48	4.48	5.45	6.97	8.01	10.37	12.20	13.34	67
Other Operating Expenses	18.93	10.86	12.43	15.00	17.78	21.07	27.23	39.14	67
Total Non-Interest Income	35.54	7.38	14.24	23.64	36.17	42.69	54.44	72.43	67
Fiduciary Activities Income	3.62	0.00	0.00	0.56	2.37	5.39	9.33	32.53	66
Serv Charges on Deposit Accts - Domestic	7.26	1.01	1.83	4.21	7.67	9.29	11.64	13.34	66
Trading Revenue	0.38	-16.58	-6.42	-0.00	0.00	1.48	6.32	11.28	66
Investment Banking Fees & Commissions	3.08	0.00	0.12	1.05	2.00	4.00	9.84	13.37	66
Venture Capital Revenue	0.06	-0.80	-0.39	0.00	0.00	0.03	0.62	1.21	66
Net Servicing Fees	0.76	-2.95	-0.64	0.00	0.21	1.07	4.32	5.82	66
Net Securitization Income	0.07	-0.14	0.00	0.00	0.00	0.00	0.30	1.66	66
Insurance Activities Revenue	1.06	0.00	0.00	0.07	0.39	2.00	3.19	5.29	66
Net Gain (Loss) - Sales Loans, OREO, Oth	0.71	-7.42	-1.75	0.00	0.34	1.40	3.51	7.99	66
Other Non-Interest Income	12.86	3.87	4.58	7.23	11.30	17.73	23.85	31.24	66
Overhead Less Non-Interest Income	24.53	-12.83	-5.76	11.63	23.94	36.66	48.17	73.83	67

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.71	5.71	15.52	26.23	30.87	33.04	34.64	34.89	56
Appl Inc Tax+TE/Pretax NOI+TE	33.38	21.31	27.55	30.81	34.18	35.86	37.59	40.51	56



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	40.98	6.29	14.97	30.47	42.79	49.96	59.44	61.23	67
Commercial and Industrial Loans	12.97	1.55	3.53	9.05	12.41	16.33	21.64	24.26	67
Loans to Individuals	5.17	0.12	0.17	1.08	3.93	8.74	13.33	14.69	67
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.12	0.47	0.74	67
Agricultural Loans	0.19	0.00	0.00	0.00	0.08	0.33	0.65	1.03	67
Other Loans and Leases	3.21	0.05	0.30	1.29	3.18	4.78	6.81	8.91	67
Net Loans and Leases	63.82	27.20	36.93	57.38	66.78	72.68	74.68	77.18	67
Debt Securities Over 1 Year	12.81	3.40	5.06	8.19	12.88	16.50	22.72	24.76	67
Mutual Funds and Equity Securities	0.19	0.00	0.00	0.01	0.12	0.31	0.53	1.22	67
Subtotal	77.50	37.60	50.32	71.72	80.40	85.67	88.42	89.55	67
Interest-Bearing Bank Balances	0.70	0.00	0.00	0.02	0.11	0.86	3.38	6.67	67
Federal Funds Sold & Reverse Repos	2.07	0.00	0.00	0.08	0.76	2.97	7.27	14.34	67
Debt Securities 1 Year or Less	3.11	0.04	0.15	0.52	1.91	4.39	9.67	16.40	67
Trading Assets	1.58	0.00	0.00	0.00	0.47	2.23	5.98	12.45	67
Total Earning Assets	87.38	76.53	80.95	85.12	87.76	89.89	91.10	92.72	67
Non-Int Cash and Due From Dep Inst	2.15	0.50	0.85	1.48	2.07	2.78	3.62	4.29	67
Other Real Estate Owned	0.12	0.00	0.00	0.02	0.09	0.20	0.35	0.43	67
All Other Assets	10.34	4.53	6.09	7.65	9.95	12.48	15.81	19.05	67
<b>MEMORANDA:</b>									
Short-Term Investments	6.92	0.50	0.76	1.59	4.24	9.48	19.08	38.54	67
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.02	0.13	0.50	0.89	67
U.S. Agency Securities (excl MBS)	2.05	0.00	0.00	0.07	0.58	3.36	8.41	11.56	67
Municipal Securities	1.09	0.00	0.01	0.18	0.62	1.95	3.33	3.80	67
Mortgage-Backed Securities	10.14	0.85	2.27	5.58	10.32	13.22	18.54	20.13	67
Asset-Backed Securities	0.38	0.00	0.00	0.00	0.01	0.74	1.89	2.33	67
Other Debt Securities	0.65	0.00	0.00	0.02	0.18	0.52	3.75	5.20	67
RE Loans Secured by 1-4 Family	16.36	1.32	4.43	10.03	15.96	21.42	29.91	32.63	67
Revolving	3.69	0.00	0.13	1.24	3.30	5.85	8.54	9.52	67
Closed-End, Sec by First Liens	10.64	0.80	2.88	5.67	9.81	15.24	20.24	23.88	67
Closed-End, Sec by Junior Liens	1.67	0.00	0.02	0.46	1.43	2.35	4.13	5.62	67
Commercial Real Estate Loans	22.22	1.11	2.62	11.97	20.66	30.56	42.91	47.46	67
Construction and Land Dev	8.07	0.18	0.64	3.04	7.06	12.77	17.38	22.06	67
Multifamily	1.35	0.01	0.19	0.49	0.92	1.60	3.46	6.01	67
Nonfarm Nonresidential	11.83	0.53	1.63	6.60	10.89	17.31	22.12	23.73	67
RE Loans Secured by Farmland	0.26	0.00	0.00	0.00	0.13	0.41	1.07	1.22	67
<b>LOAN MIX, % OF GROSS LOANS &amp; LEASES:</b>									
Real Estate Loans	61.91	20.76	38.66	50.25	62.61	73.02	78.61	86.20	67
RE Loans Secured by 1-4 Family	25.36	2.85	7.35	14.69	26.17	33.05	46.68	48.36	67
Revolving	5.60	0.01	0.22	1.77	4.65	9.34	12.10	13.57	67
Closed-End	19.24	2.30	5.68	10.86	18.73	26.36	37.73	41.27	67
Commercial Real Estate Loans	33.05	2.79	7.55	19.55	30.81	44.70	60.43	68.25	67
Construction and Land Dev	11.91	0.56	1.16	4.77	9.75	18.32	24.62	32.89	67
Multifamily	2.04	0.09	0.34	0.87	1.38	2.29	4.71	10.45	67
Nonfarm Nonresidential	17.58	1.64	4.91	10.22	16.58	23.85	29.56	35.08	67
RE Loans Secured by Farmland	0.37	0.00	0.00	0.02	0.18	0.67	1.42	1.74	67
Loans to Depository Institutions	0.20	0.00	0.00	0.00	0.01	0.18	0.98	2.52	67
Commercial and Industrial Loans	20.17	3.90	9.24	14.09	19.55	25.25	30.74	38.89	67
Loans to Individuals	8.17	0.25	0.36	1.99	5.83	13.16	20.08	22.86	67
Credit Card Loans	1.17	0.00	0.00	0.00	0.14	1.17	6.98	11.30	67
Agricultural Loans	0.28	0.00	0.00	0.01	0.15	0.44	1.05	1.66	67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	67
Other Loans and Leases	5.43	0.08	0.52	1.87	4.53	7.89	12.27	19.87	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.92	0.50	0.76	1.59	4.24	9.48	19.08	38.54	67
Liquid Assets	19.69	8.87	10.99	12.78	16.46	24.78	36.89	47.83	67
Investment Securities	16.77	6.25	7.57	11.88	15.32	19.69	28.68	32.87	67
Net Loans and Leases	63.82	27.20	36.93	57.38	66.78	72.68	74.68	77.18	67
Net Lns, Ls & Stdbly Ltrs of Credit	66.74	31.78	39.95	59.20	68.99	75.18	81.20	83.22	67
Core Deposits	45.07	7.72	13.73	35.07	47.91	55.76	63.87	68.63	67
Noncore Funding	38.96	18.65	22.38	28.10	34.94	47.32	66.32	73.85	67
Time Deposits of \$100K or More	10.45	2.05	3.47	6.61	9.13	13.82	19.03	23.99	67
Foreign Deposits	2.73	0.00	0.00	0.00	1.03	4.22	8.72	22.35	67
Fed Funds Purchased and Repos	7.44	1.04	1.73	3.42	6.66	10.50	13.76	18.15	67
Net Fed Funds Purchased (Sold)	5.21	-5.34	-3.54	2.07	5.32	8.63	12.73	15.33	67
Commercial Paper	0.42	0.00	0.00	0.00	0.00	0.46	2.37	3.29	67
Oth Borrowings W/Rem Mat 1 Yr or Less	5.22	0.05	0.33	2.62	4.55	7.20	10.50	16.10	67
Earning Assets Repr in 1 Year	42.94	17.75	19.95	35.89	44.84	51.43	58.56	64.11	67
Int-Bearing Liab Repr in 1 Year	22.07	2.68	9.76	14.98	20.97	26.34	36.42	42.24	67
Long-Term Debt Repr in 1 Year	2.26	0.00	0.00	0.00	1.42	4.83	6.83	8.80	67
Net Assets Repriceable in 1 Year	17.37	-6.01	-1.73	7.00	19.27	24.36	34.62	42.67	67
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	42.33	12.10	21.03	28.99	38.57	51.88	74.85	82.65	67
Net ST Noncore Funding Dependence	27.00	-3.72	9.75	18.48	26.95	34.89	43.21	44.53	67
Short-Term Inv/ST Noncore Funding	23.88	2.40	3.18	6.47	15.38	35.19	63.38	91.99	67
Liq Asts-ST Noncore Fndg/Nonliq Asts	-8.68	-32.74	-27.44	-19.58	-8.76	-3.06	12.34	33.59	67
Net Loans and Leases/Total Deposits	103.61	47.02	72.18	92.60	105.11	113.49	123.35	153.47	67
Net Loans and Leases/Core Deposits	160.60	86.94	102.35	119.78	141.73	170.41	275.39	411.74	67
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.03	-2.65	-0.39	0.00	0.01	0.06	0.49	0.60	42
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.30	-34.21	-17.21	-5.95	-0.29	1.93	3.46	4.78	65
Struct Notes Appr(Depr)/T1 Cap	0.02	-0.16	-0.04	0.00	0.00	0.03	0.10	0.17	24
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.66	0.00	0.00	0.00	0.19	4.66	17.23	61.22	67
Available-For-Sale Securities	95.33	30.59	68.96	95.01	99.76	100.00	100.00	100.00	67
U.S. Treasury Securities	0.85	0.00	0.00	0.01	0.20	0.96	4.27	6.90	67
U.S. Agency Securities (excl MBS)	12.02	0.00	0.00	0.40	4.84	20.73	50.40	60.88	67
Municipal Securities	6.57	0.00	0.09	1.17	4.34	13.75	16.38	18.16	67
Mortgage-Backed Securities	63.47	3.57	15.00	45.58	66.22	82.35	90.85	96.75	67
Asset-Backed Securities	3.00	0.00	0.00	0.00	0.13	4.83	14.45	19.18	67
Other Debt Securities	4.74	0.00	0.02	0.13	1.30	3.85	26.44	33.97	67
Mutual Funds and Equity Securities	1.61	0.00	0.00	0.19	0.91	2.11	4.25	14.67	67
Debt Securities 1 Year or Less	17.93	0.33	1.22	4.14	11.46	27.24	52.24	63.90	67
Debt Securities 1 To 5 Years	17.80	0.42	1.00	3.39	14.10	27.81	40.28	55.64	67
Debt Securities Over 5 Years	59.14	6.38	15.02	35.73	61.99	84.19	94.19	96.84	67
Plledged Securities	66.58	8.23	26.54	49.40	71.82	83.84	89.91	93.54	67
Structured Notes, Fair Value	0.29	0.00	0.00	0.00	0.00	0.14	1.36	4.53	67

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.73	0.00	0.08	0.29	0.53	1.10	1.75	2.41	67
Provision for Ln&Ls Losses/Avg Lns&Ls	1.11	0.08	0.18	0.44	0.85	1.62	2.63	3.57	67
Provision for Ln&Ls Losses/Net Losses	194.04	55.95	91.65	132.22	167.22	219.25	313.66	757.47	67
Ln&Ls Allowance/Total Loans & Leases	1.33	0.47	0.63	1.10	1.29	1.52	2.06	2.16	67
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.58	1.04	1.16	1.53	2.52	4.37	8.44	16.17	66
ALLL/Nonaccrual Assets	162.44	44.99	59.92	82.12	127.19	179.42	388.95	586.30	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	117.34	28.94	47.61	64.14	102.01	140.12	252.52	317.67	66
Gross Ln&Ls Losses/Avg Loans & Leases	0.69	0.01	0.10	0.33	0.60	0.94	1.58	1.89	67
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.03	0.06	0.12	0.18	0.22	67
Net Losses/Avg Loans and Leases	0.61	0.01	0.10	0.23	0.52	0.86	1.45	1.66	67
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Recoveries/Prior Year-End Losses	4.64	0.03	1.42	2.76	4.40	6.20	8.54	10.41	66
Earnings Coverage of Net Losses (X)	7.57	-5.52	1.31	2.47	4.90	9.45	18.36	51.70	67
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.48	0.01	0.03	0.09	0.38	0.70	1.47	1.70	66
RE Loans Secured By 1-4 Family	0.39	0.00	0.00	0.04	0.23	0.58	1.52	1.64	66
Revolving	0.56	-0.00	0.00	0.03	0.41	0.84	2.04	2.51	64
Closed-End	0.34	0.00	0.00	0.04	0.16	0.51	1.09	1.91	66
Commercial Real Estate Loans	0.37	0.00	0.00	0.05	0.22	0.58	1.22	1.63	66
Construction and Land Dev	0.83	0.00	0.00	0.11	0.43	1.66	2.80	3.45	66
Multifamily	0.09	-0.01	-0.00	0.00	0.00	0.07	0.44	1.07	65
Nonfarm Nonresidential	0.08	-0.00	-0.00	0.00	0.04	0.14	0.28	0.43	66
RE Loans Secured by Farmland	0.02	-0.02	-0.01	0.00	0.00	0.00	0.12	0.40	56
Commercial and Industrial Loans	0.54	0.00	0.04	0.16	0.44	0.69	1.32	2.35	67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Loans to Individuals	1.79	0.28	0.49	0.92	1.36	2.49	4.05	4.49	63
Credit Card Loans	2.96	-13.98	-0.41	0.23	3.29	4.99	6.15	8.67	52
Agricultural Loans	-0.01	-1.84	-0.09	-0.00	0.00	0.00	0.10	0.45	58
Loans to Foreign Governments & Inst	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.20	11
Other Loans and Leases	0.32	-0.10	-0.02	0.00	0.15	0.49	1.05	2.08	67

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
-----									
30-89 Days PD Loans and Leases	1.12	0.21	0.50	0.66	1.07	1.47	1.94	2.44	67
90+ Days PD Loans and Leases	0.26	0.00	0.00	0.06	0.16	0.37	0.65	1.12	67
Nonaccrual Loans and Leases	1.16	0.09	0.20	0.64	0.96	1.57	2.63	3.10	67
90+ Days PD and Nonaccrual Loans and Leases	1.50	0.17	0.41	0.83	1.25	2.14	3.18	3.90	67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	67
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	67
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.14	67
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
-----									
30-89 Days Past Due Assets	1.12	0.21	0.50	0.66	1.07	1.47	1.94	2.44	67
90+ Days Past Due Assets	0.26	0.00	0.00	0.06	0.16	0.37	0.65	1.12	67
Nonaccrual Assets	1.17	0.09	0.20	0.64	0.96	1.60	2.63	3.10	67
30+ Days PD & Nonaccrual Assets	2.70	0.66	1.02	1.53	2.52	3.54	4.71	7.51	67
PERCENT OF TOTAL ASSETS									
-----									
90+ Days PD and Nonaccrual Assets	0.99	0.06	0.26	0.47	0.84	1.49	2.27	2.62	67
90+ PD & Nonaccrual Assets + OREO	1.15	0.07	0.28	0.53	0.96	1.70	2.49	2.86	67
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									
-----									
Total Assets	0.93	0.05	0.18	0.43	0.77	1.41	2.21	2.34	67
Allowance for Loan & Lease Losses	105.12	22.45	27.54	64.30	88.11	137.67	193.69	257.08	67
Equity Cap + ALLL	10.04	0.68	2.14	4.27	8.20	15.00	25.13	26.14	66
Tier 1 Cap + ALLL	11.58	0.23	1.69	5.97	10.46	17.08	24.10	27.93	67
Loans & Leases + RE Acquired	1.42	0.11	0.36	0.83	1.18	1.92	3.14	3.64	67

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	1.28	0.23	0.47	0.78	1.19	1.72	2.18	3.21	66
- 90+ Days Past Due	0.23	0.00	0.00	0.06	0.16	0.33	0.68	1.45	66
- Nonaccrual	1.62	0.10	0.34	0.79	1.21	2.45	3.66	4.16	66
Coml & Indl - 30-89 Days PD	0.69	0.07	0.11	0.29	0.54	0.94	1.59	2.46	67
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.12	0.26	0.68	67
- Nonaccrual	0.58	0.02	0.11	0.31	0.57	0.83	1.13	1.38	67
Individuals - 30-89 Days PD	1.42	0.04	0.29	0.91	1.23	1.81	2.74	3.32	67
- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.19	0.53	1.53	1.91	67
- Nonaccrual	0.24	0.00	0.00	0.01	0.11	0.35	0.94	1.41	67
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.19	41
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	41
Agricultural - 30-89 Days PD	0.35	0.00	0.00	0.00	0.06	0.59	1.24	1.89	58
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.14	58
- Nonaccrual	0.46	0.00	0.00	0.00	0.18	0.76	1.53	2.49	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other Lns&Ls - 30-89 Days PD	0.51	0.00	0.00	0.11	0.40	0.87	1.44	1.89	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.10	0.57	67
- Nonaccrual	0.21	0.00	0.00	0.00	0.09	0.41	0.77	1.14	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.25	0.16	0.41	0.70	1.13	1.66	2.38	3.49	66
- 90+ Days Past Due	0.31	0.00	0.00	0.06	0.17	0.43	1.10	2.34	66
- Nonaccrual	0.95	0.01	0.08	0.23	0.71	1.35	2.30	4.27	66
Revolving - 30-89 Days PD	0.86	0.01	0.12	0.38	0.67	1.14	2.35	3.05	64
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.05	0.20	0.43	0.63	64
- Nonaccrual	0.57	0.00	0.00	0.11	0.43	0.84	1.33	3.88	64
Closed-End - 30-89 Days PD	1.42	0.16	0.38	0.70	1.34	1.90	2.82	4.01	66
- 90+ Days Past Due	0.38	0.00	0.00	0.01	0.17	0.47	1.40	3.22	66
- Nonaccrual	1.12	0.00	0.08	0.25	0.74	1.66	3.00	5.05	66
- Jr Lien 30-89 Days PD	0.12	0.00	0.00	0.02	0.11	0.21	0.28	0.41	66
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.04	0.07	0.11	66
- Jr Lien Nonaccrual	0.09	0.00	0.00	0.01	0.08	0.17	0.30	0.37	66
Commercial RE - 30-89 Days PD	1.29	0.19	0.29	0.68	1.18	1.71	2.55	2.89	66
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.08	0.23	0.40	0.55	66
- Nonaccrual	1.91	0.06	0.48	0.85	1.35	2.74	3.96	5.33	66
Const & Dev - 30-89 Days PD	2.23	0.15	0.37	1.09	1.97	3.39	4.70	5.29	66
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.08	0.36	0.73	0.93	66
- Nonaccrual	3.69	0.07	0.22	1.99	3.07	5.52	7.80	9.30	66
Multifamily - 30-89 Days PD	0.78	0.00	0.00	0.09	0.54	1.11	2.87	3.67	65
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.53	65
- Nonaccrual	0.79	0.00	0.00	0.06	0.54	1.11	2.55	4.73	65
Nonfarm Nres- 30-89 Days PD	0.66	0.13	0.22	0.31	0.59	0.90	1.38	1.58	66
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.03	0.14	0.39	0.52	66
- Nonaccrual	0.75	0.04	0.10	0.32	0.57	1.00	1.98	2.54	66
Farmland - 30-89 Days PD	0.54	0.00	0.00	0.00	0.26	0.84	1.55	2.54	56
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.03	0.25	0.69	56
- Nonaccrual	0.59	0.00	0.00	0.00	0.45	0.91	1.96	2.45	56
Credit Card - 30-89 Days PD	1.53	0.00	0.00	0.75	1.60	2.32	3.09	4.00	52
- 90+ Days Past Due	0.89	0.00	0.00	0.00	0.62	1.61	2.78	3.22	52
- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.14	1.68	2.08	52

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.37	3.15	5.54	6.55	7.38	8.23	8.90	9.30	67
Tier 1 RBC Ratio	8.85	4.36	7.27	7.72	8.90	9.64	10.57	11.93	67
Total Risk-Based Capital Ratio	11.54	6.02	10.35	10.95	11.48	12.17	12.74	13.69	67
Tangible Tier 1 Leverage Ratio	7.03	3.06	4.50	6.02	7.28	8.09	8.82	9.03	67
Tangible Common Eq Cap/Tan Assets	5.39	-1.09	2.83	4.02	5.71	6.54	7.61	8.09	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	29.34	4.35	9.39	20.45	26.57	36.02	47.70	71.91	67
Standby Letters of Credit	2.94	0.16	0.41	0.93	2.33	4.56	6.79	8.47	67
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.02	0.08	0.18	0.36	0.44	67
Securities Lent	1.83	0.00	0.00	0.00	0.00	0.00	13.67	23.18	67
Credit Derivatives (BHC as Guarantor)	1.93	0.00	0.00	0.00	0.00	0.12	0.95	65.32	67
Credit Derivatives (BHC as Beneficiary)	2.25	0.00	0.00	0.00	0.00	0.14	3.28	67.00	67
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	73.43	0.05	0.32	4.46	17.32	53.62	330.66	589.22	67
Interest Rate Contracts	52.77	0.00	0.06	3.54	15.86	39.01	171.67	479.09	67
Interest Rate Futures & Forward Contr	10.36	0.00	0.00	0.00	0.55	4.77	56.18	114.52	67
Written Options Contr (Int Rate)	4.13	0.00	0.00	0.03	0.58	2.47	15.32	73.93	67
Purchased Options Contr (Int Rate)	4.44	0.00	0.00	0.00	0.45	2.99	18.13	68.71	67
Interest Rate Swaps	29.35	0.00	0.00	1.73	11.70	25.61	83.21	380.12	67
Foreign Exchange Contracts	12.46	0.00	0.00	0.00	0.14	4.77	62.78	187.14	67
Futures & Forward Foreign Exch Contr	8.44	0.00	0.00	0.00	0.12	2.88	40.08	134.81	67
Written Options Contr (Foreign Exch)	0.71	0.00	0.00	0.00	0.00	0.12	1.67	16.86	67
Purchased Options Contr (Foreign Exch)	0.70	0.00	0.00	0.00	0.00	0.12	1.64	15.90	67
Foreign Exchange Rate Swaps	1.07	0.00	0.00	0.00	0.00	0.10	4.56	21.62	67
Equity, Commodity, & Other Deriv Contr	2.37	0.00	0.00	0.00	0.00	1.09	9.78	36.97	67
Commodity & Other Fut & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.00	0.79	2.65	67
Written Options Contr (Comm & Other)	0.63	0.00	0.00	0.00	0.00	0.49	2.93	10.71	67
Purchased Options Contr (Comm & Oth)	0.84	0.00	0.00	0.00	0.00	0.31	2.59	16.12	67
Commodity & Other Swaps	0.46	0.00	0.00	0.00	0.00	0.28	3.26	4.65	67
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	52.41	9.59	20.99	31.83	41.73	58.89	100.07	194.64	67

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	85.44	0.74	23.50	74.16	94.07	99.77	100.00	100.00	65
Foreign Exchange Contracts	9.61	0.00	0.00	0.00	1.77	12.25	40.30	96.38	65
Equity, Comm, & Other Contracts	1.91	0.00	0.00	0.00	0.00	2.83	9.13	19.63	65
Futures and Forwards	17.38	0.00	0.00	2.73	12.15	28.76	54.87	83.48	65
Written Options	6.60	0.00	0.00	1.36	5.37	10.16	17.22	25.45	65
Exchange-Traded	0.39	0.00	0.00	0.00	0.00	0.00	2.34	5.47	65
Over-The-Counter	5.80	0.00	0.00	0.96	4.88	8.78	16.06	25.45	65
Purchased Options	5.77	0.00	0.00	0.00	4.91	8.97	15.71	30.48	65
Exchange-Traded	0.41	0.00	0.00	0.00	0.00	0.14	2.11	4.60	65
Over-The-Counter	5.01	0.00	0.00	0.00	2.45	8.21	14.40	29.89	65
Swaps	61.19	0.00	6.91	38.86	66.39	84.29	97.33	100.00	65
Held for Trading	46.43	0.00	0.00	0.00	53.17	83.79	99.10	99.95	65
Interest Rate Contracts	34.19	0.00	0.00	0.00	41.88	65.37	78.40	86.41	65
Foreign Exchange Contracts	5.54	0.00	0.00	0.00	0.19	7.54	23.76	77.96	65
Equity, Comm, & Other Contracts	1.13	0.00	0.00	0.00	0.00	0.60	6.39	12.41	65
Non-Traded	53.56	0.01	0.53	14.91	44.83	99.20	100.00	100.00	65
Interest Rate Contracts	47.53	0.00	0.21	4.65	40.99	75.75	99.97	100.00	65
Foreign Exchange Contracts	1.13	0.00	0.00	0.00	0.00	0.31	3.67	30.92	65
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.25	2.83	65
Deriv Contr (Excl Fut & FX LE 14 Days)	83.93	13.67	44.51	73.75	87.38	95.53	100.00	100.00	65
One Year or Less	26.46	0.00	1.42	11.01	21.43	36.66	65.32	81.57	65
Over 1 Year to 5 Years	28.73	0.00	0.00	14.31	31.09	45.33	53.90	79.52	65
Over 5 Years	17.30	0.00	0.00	6.35	17.25	28.59	38.08	54.06	65
Gross Negative Fair Value (Abs Val)	1.72	0.00	0.37	0.91	1.69	2.30	3.35	4.21	65
Gross Positive Fair Value	1.98	0.08	0.19	1.39	1.99	2.66	3.54	4.24	65
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.20	0.00	0.00	0.00	0.03	0.11	0.87	2.49	67
Gross Positive Fair Value (X)	0.23	0.00	0.00	0.00	0.03	0.17	0.89	2.66	67
Held for Trading (X)	0.18	0.00	0.00	0.00	0.02	0.08	0.87	2.49	67
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.05	0.11	0.19	67
Current Credit Exposure (X)	0.13	0.00	0.00	0.00	0.03	0.16	0.61	0.94	67
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
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	67
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.35	0.00	0.00	0.03	0.41	1.32	5.26	10.95	67

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.04	0.00	0.00	0.00	0.00	0.05	0.20	0.61	67
Ins Under Assets(P/C)/Tot Ins Und Ast	40.30	0.00	0.00	0.00	18.19	82.19	95.01	98.54	26
Ins Under Assets(L/H)/Tot Ins Und Ast	59.69	0.00	2.91	15.36	80.99	100.00	100.00	100.00	26
Sep Acct Assets(L/H)/Total Life Ast	0.97	0.00	0.00	0.00	0.00	0.00	0.00	17.85	24
Ins Activities Revenue/Adj Oper Inc	1.06	0.00	0.00	0.06	0.38	1.98	3.17	5.26	67
Premium Inc/Ins Activities Revenue	13.10	0.00	0.00	0.00	0.00	25.17	62.29	80.81	61
Credit Rel Prem Inc/Tot Prem Inc	76.95	0.00	1.80	50.58	99.98	100.00	100.00	100.00	23
Other Prem Inc/Total Prem Inc	23.04	0.00	0.00	0.00	0.00	21.15	90.91	99.09	23
Ins Under Net Income/Consol Net Income	0.09	-3.96	0.00	0.00	0.00	0.06	0.84	2.00	66
Ins Net Inc (P/C)/Equity (P/C)	13.63	-6.57	-1.85	4.03	9.84	13.37	19.05	27.39	18
Ins Net Inc (L/H)/Equity (L/H)	5.45	-3.35	-0.55	3.05	3.64	6.45	12.25	19.48	24
Insur Ben, Losses, Exp/Insur Premi ums	123.60	2.17	14.57	35.98	67.74	127.14	319.38	679.14	23
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.64	0.00	0.00	0.00	0.00	0.06	1.21	5.12	18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.34	0.00	0.00	0.00	0.00	0.17	0.73	4.46	24
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	67
CSV Life Insurance/Tier 1 Cap + ALLL	13.23	0.00	0.00	1.76	13.60	23.83	27.79	32.15	65
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.64	0.00	0.00	0.00	0.00	0.14	3.37	11.20	67
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	3.01	0.00	0.00	0.00	0.00	5.35	10.26	16.89	54
Cost: Interest-Bearing Deposits	3.02	1.78	2.03	2.81	3.07	3.37	3.66	3.90	43
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	58.49	0.29	0.29	0.30	0.70	1.13	145.40	217.51	5
Commercial and Industrial Loans	0.58	0.00	0.00	0.02	0.13	0.54	1.59	1.85	7
Foreign Governments and Inst	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.20	11
<b>GROWTH RATES:</b>									
Net Loans and Leases	201.40	-84.27	-51.91	-2.70	19.76	72.79	689.84	3246.44	51
Total Selected Assets	62.61	-95.60	-52.47	-12.68	11.70	54.11	241.80	903.80	60
Deposits	26.41	-42.22	-14.61	1.98	20.76	36.76	87.28	94.22	40



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.17	-12.79	-1.83	3.53	8.83	12.40	16.68	19.41	66
Bank Net Inc/Avg Eq Inv in Banks	9.84	-1.97	0.00	3.66	9.31	12.89	22.79	24.86	55
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.63	-73.03	-17.45	-0.05	4.11	8.57	13.57	16.55	62
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.97	-3.19	-1.81	0.97	5.88	10.32	12.80	13.38	25
Bank Net Income/Parent Net Income	85.33	0.00	0.00	76.80	100.22	112.03	137.50	159.56	57
Nonbank Net Income/Parent Net Income	3.70	0.00	0.00	0.11	1.81	6.25	11.68	14.67	46
Sub BHCs Net Inc/Parent Net Income	70.81	1.07	1.55	15.43	77.74	104.01	110.98	117.61	18
<b>LEVERAGE:</b>									
Total Liabilities/Equity	35.56	0.45	2.61	14.22	23.94	51.99	84.45	140.27	67
Total Debt/Equity Capital	17.23	0.00	0.00	0.00	8.79	30.88	58.73	97.94	67
Tot Debt+NP to Subs Iss Tr Pref/Equity	26.89	0.00	0.00	12.45	20.53	45.12	72.00	104.85	67
Tot Debt+Lns Guaranteed for Affl/Equity	20.06	0.00	0.00	0.10	10.40	35.81	61.58	112.87	67
Total Debt/Eq Cap - Exc Over Fair Value	17.59	0.00	0.00	0.00	8.92	32.88	59.05	97.94	67
Long-Term Debt/Equity Capital	11.52	0.00	0.00	0.00	6.26	18.50	47.03	80.00	67
Short-Term Debt/Equity Capital	4.60	0.00	0.00	0.00	0.00	6.91	22.30	33.85	67
Current Portion of LT Debt/Equity	0.07	0.00	0.00	0.00	0.00	0.00	0.36	1.52	67
Exc Cost Over Fair Value/Equity Cap	0.50	0.00	0.00	0.00	0.00	0.16	2.90	6.93	67
Long-Term Debt/Consolidated LT Debt	12.51	0.00	0.00	0.00	5.36	25.64	48.93	58.79	67
<b>DOUBLE LEVERAGE:</b>									
Equity Investment in Subs/Equity	113.03	90.11	97.71	103.41	111.81	119.22	132.65	143.83	67
Total Investment in Subs/Equity	123.37	93.78	99.80	106.53	116.36	136.17	160.07	201.36	67
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.89	63.58	83.74	95.97	99.72	104.87	113.91	119.28	67
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.84	71.57	86.55	98.66	102.04	115.75	144.51	168.07	67
<b>DOUBLE LEVERAGE PAYBACK:</b>									
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.12	-0.67	-0.16	0.18	1.14	2.52	6.71	12.04	57
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	4.32	0.05	0.15	1.24	2.43	5.98	15.74	18.30	39
<b>COVERAGE ANALYSIS:</b>									
Op Inc-Tax + Noncash/Oper Exp + Div	92.55	13.30	21.19	51.47	85.79	114.86	173.48	296.40	66
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	104.18	-99.53	-12.43	42.24	93.79	135.70	247.60	395.81	66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	130.42	-139.09	0.77	89.12	100.26	149.44	365.27	456.95	66
Pretax Oper Inc + Int Exp/Int Expense	1113.88	-470.89	-341.01	32.57	223.08	1300.87	4555.19	9416.61	51
Div + Int From Subs/Int Exp + Div	112.03	4.43	8.77	38.40	94.38	140.84	284.27	710.79	62
Fees+Other Inc From Subs/Sal + Oth Exp	19.10	0.00	0.00	0.00	0.00	39.42	83.06	167.65	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	278.50	0.37	0.87	3.03	17.46	93.79	1405.76	2286.18	23
<b>OTHER RATIOS:</b>									
Net Assets Repr in 1 Yr/Total Assets	-0.04	-22.12	-13.37	-2.85	0.00	3.45	7.81	15.83	67
<b>PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:</b>									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Nonaccrual	2.52	0.00	0.00	0.00	0.00	0.00	7.09	40.58	22
Total	2.52	0.00	0.00	0.00	0.00	0.00	7.09	40.58	22
<b>GUARANTEED LOANS AS % OF EQUITY CAP:</b>									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.36	67
To Nonbank Subsidiaries	0.64	0.00	0.00	0.00	0.00	0.00	2.81	12.23	67
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Total	1.08	0.00	0.00	0.00	0.00	0.00	3.90	26.34	67
<b>AS A % OF CONSOLIDATED BHC ASSETS:</b>									
Nonbank Assets of Nonbank Subsidiaries	5.17	0.00	0.00	0.04	1.23	5.92	19.64	41.71	67
Combined Thrift Assets	0.15	0.00	0.00	0.00	0.00	0.00	0.26	4.16	67
Combined Foreign Nonbank Sub Assets	0.12	0.00	0.00	0.00	0.00	0.00	0.76	1.70	67

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	187.41	0.00	14.01	64.55	103.20	157.75	587.64	1096.22	48
Dividends Paid/Net Income	57.42	0.00	0.00	26.14	55.25	75.93	122.33	197.58	57
Net Income - Dividends/Avg Equity	3.43	-18.16	-3.81	-0.21	3.63	6.49	10.04	13.63	66
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	73.18	0.00	0.00	0.00	68.22	112.99	186.33	398.46	56
Dividends From Nonbank Subs	2.46	0.00	0.00	0.00	0.00	0.87	13.80	24.65	56
Dividends From Subsidiary BHCs	13.81	0.00	0.00	0.00	0.00	0.00	107.05	123.13	56
Dividends From All Subsidiaries	112.46	0.00	0.00	14.26	92.67	126.21	196.18	602.56	56
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	47.50	0.00	0.00	0.00	44.85	81.00	110.77	138.53	49
Interest Income From Bank Subs	2.96	0.00	0.00	0.00	0.76	2.97	10.33	28.34	49
Mgt & Service Fees From Bank Subs	3.86	0.00	0.00	0.00	0.00	1.74	22.73	40.81	49
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.06	49
Operating Income From Bank Subs	62.11	0.66	2.27	13.25	56.60	93.36	134.04	159.49	49
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	31.39	0.00	0.00	0.00	1.08	35.19	147.09	189.77	41
Interest Income From Nonbank Subs	19.35	0.00	0.00	0.00	0.63	26.94	97.19	151.00	41
Mgt & Serv Fees From Nonbank Subs	1.29	0.00	0.00	0.00	0.00	1.17	7.63	15.10	41
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41
Operating Inc From Nonbank Subs	65.90	0.00	0.00	0.54	36.24	139.46	205.09	279.41	41
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	42.78	0.00	0.00	0.00	10.96	61.54	147.52	213.42	20
Interest Inc From Subsidiary BHCs	10.48	0.00	0.00	0.00	0.42	10.87	34.35	100.00	20
Mgt & Serv Fees From Sub BHCs	7.00	0.00	0.00	0.00	0.00	0.83	21.69	86.32	20
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Operating Income From Sub BHCs	73.27	0.00	0.00	1.31	49.02	104.44	228.28	233.69	20
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	41.12	0.00	0.00	0.00	42.55	86.99	98.80	100.45	65
Interest Income From Bank Subs	8.15	0.00	0.00	0.00	0.56	12.21	33.28	59.59	65
Mgt & Serv Fees From Bank Subs	4.75	0.00	0.00	0.00	0.00	2.22	28.90	51.83	65
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	65
Operating Income From Bank Subs	61.81	0.00	0.00	15.99	75.42	98.80	100.74	110.13	65
Dividends From Nonbank Subs	3.68	0.00	0.00	0.00	0.00	1.06	18.35	58.73	65
Interest Income From Nonbank Subs	4.71	0.00	0.00	0.00	0.06	4.65	28.20	44.84	65
Mgt & Serv Fees From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.84	4.48	65
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Inc From Nonbank Subs	10.91	0.00	0.00	0.00	0.78	15.42	56.68	72.65	65
Dividends From Subsidiary BHCs	5.20	0.00	0.00	0.00	0.00	0.00	39.27	66.61	65
Interest Inc From Subsidiary BHCs	0.94	0.00	0.00	0.00	0.00	0.00	6.80	15.87	65
Mgt & Serv Fees From Sub BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	4.23	65
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Sub BHCs	9.63	0.00	0.00	0.00	0.00	0.21	72.20	93.74	65
Loans and Adv From Subs/ST Debt	1034.28	0.00	0.29	36.00	98.52	315.77	781.03	11806.5	32
Loans and Adv From Subs/Total Debt	127.39	0.00	1.37	13.77	53.54	146.09	606.48	672.06	50

BHCPR Reporters for Quarter Ending 03/31/2008  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1199563	21,911,667	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,162,303	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	74,808,167	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,743,478,291	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,822,801	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	205,151,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1074156	136,417,064	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	59,953,528	BBVA USA BANCSHARES, INC.	THE WOODLANDS, TX	
1883693	21,196,896	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	150,608,527	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,442,907	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1951350	2,199,848,000	CITIGROUP INC.	NEW YORK, NY	
1132449	161,759,026	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	13,543,190	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	15,939,578	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	27,354,807	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	67,167,320	COMERICA INCORPORATED	DALLAS, TX	
1049341	16,777,392	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	13,899,837	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
3602067	10,375,097	DORAL GP LTD.	SAN JUAN, PR	Moved from Peer 2
2734233	11,760,245	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	16,388,722	FBOP CORPORATION	OAK PARK, IL	
1070345	111,396,404	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	18,149,029	FIRST BANCORP	SAN JUAN, PR	
1118797	10,811,143	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	16,758,983	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	37,269,196	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,296,348	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,519,416	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,052,867	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	69,172,194	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	493,010,805	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	55,985,225	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,016,786	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	1,642,862,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	101,596,381	KEYCORP	CLEVELAND, OH	
1037003	66,085,573	M&T BANK CORPORATION	BUFFALO, NY	
3594612	63,432,326	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1069125	155,046,667	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	30,923,823	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	16,304,454	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	77,480,291	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	140,026,464	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	Moved from Peer 9
1129382	41,822,000	POPULAR, INC.	SAN JUAN, PR	
1826056	33,526,924	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	144,251,469	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	13,730,724	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	154,478,813	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,696,204	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	178,986,947	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,093,107	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	

BHCPR Reporters for Quarter Ending 03/31/2008  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2007 and Other Notes
1078846	33,759,890	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	750,323,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	16,430,278	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	118,171,246	TD BANKNORTH INC.	PORTLAND, ME	
1119794	241,781,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	12,743,124	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	57,933,325	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	50,776,927	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,961,211	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	16,034,317	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	808,575,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,249,905	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	595,221,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,787,077	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,846,590	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	53,597,715	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 67 bank holding companies.