

09/30/2007

09/30/2006

12/31/2006

12/31/2005

12/31/2004

Number of BHCs in Peer Group

66

66

68

69

66

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.00	3.06	3.09	3.08	3.16
+ Non-interest Income	1.80	1.97	1.91	2.04	2.13
- Overhead Expense	2.93	2.98	2.97	3.06	3.24
- Provision for Losses	0.24	0.14	0.15	0.15	0.18
+ Securities Gains (Losses)	0.01	0.00	-0.01	0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.61	1.86	1.83	1.93	1.94
Net Operating Income	1.04	1.21	1.18	1.25	1.26
Net Income	1.03	1.24	1.21	1.26	1.28
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	6.84	6.48	6.60	5.65	5.01
Interest Expense	3.46	3.05	3.16	2.21	1.48
Net Interest Income (TE)	3.34	3.41	3.42	3.44	3.54

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.21	0.23	0.28	0.35
Earnings Coverage of Net Losses (X)	22.53	20.57	33.33	22.75	18.87
Ln&Ls Allowance/Total Loans & Leases	1.14	1.10	1.11	1.13	1.28
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.83	0.52	0.57	0.48	0.58
30-89 Days Past Due Loans and Leases	0.95	0.73	0.81	0.69	0.64

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	39.89	38.52	37.63	37.84	35.51
Net ST Noncore Funding Dependence	25.51	24.31	23.41	23.54	19.41
Net Loans and Leases/Total Assets	63.33	62.75	62.65	60.09	59.70

CAPITALIZATION:

Tier 1 Leverage Ratio	7.63	7.62	7.79	7.44	7.57
Equity Capital/Total Assets	9.65	9.22	9.22	8.88	9.05
Net Loans&Ls/Equity Capital (X)	6.93	6.92	6.97	6.97	6.80
Cash Dividends/Net Income	43.71	36.87	36.79	39.51	33.11
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.85	8.58	8.58	8.47	9.27

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.27	3.06	3.12	2.55	3.47
Long-Term Debt/Equity Capital	11.89	12.77	11.77	12.45	12.04
Equity Investment in Subs/Equity Cap	111.52	109.49	110.24	108.78	109.21
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	151.79	127.60	134.43	147.51	136.30

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Income (TE)	6.15	5.83	5.95	5.07	4.46
Less: Interest Expense	3.10	2.74	2.85	1.98	1.32
Equals: Net Interest Income (TE)	3.00	3.06	3.09	3.08	3.16
Plus: Non-Interest Income	1.80	1.97	1.91	2.04	2.13
Equals: Adj Operating Income (TE)	4.83	5.01	4.98	5.14	5.31
Less: Overhead Expense	2.93	2.98	2.97	3.06	3.24
Less: Provision for Loan and Lease Losses	0.24	0.14	0.15	0.15	0.18
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.00	-0.01	0.01	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.61	1.86	1.83	1.93	1.94
Less: Applicable Income Taxes (TE)	0.55	0.64	0.63	0.67	0.67
Less: Minority Interest	0.01	0.01	0.01	0.01	0.01
Equals: Net Operating Income	1.04	1.21	1.18	1.25	1.26
Plus: Net Extraordinary Items	0.00	0.00	0.01	0.00	0.00
Equals: Net Income	1.03	1.24	1.21	1.26	1.28
Memo: Net Income (Last Four Qtrs)	1.04	1.23	1.21	1.26	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.68	89.90	90.22	89.84	89.69
Avg Int-Bearing Funds / Avg Assets	75.94	75.17	75.81	74.48	73.82
Int Income (TE) / Avg Earning Assets	6.84	6.48	6.60	5.65	5.01
Int Expense / Avg Earning Assets	3.46	3.05	3.16	2.21	1.48
Net Int Inc (TE) / Avg Earn Assets	3.34	3.41	3.42	3.44	3.54
YIELD OR COST:					
Total Loans and Leases (TE)	7.43	7.12	7.24	6.23	5.48
Interest-Bearing Bank Balances	5.34	4.44	5.07	3.49	2.01
Fed Funds Sold & Reverse Repos	5.32	4.97	5.08	3.24	1.49
Trading Assets	3.39	2.77	2.87	2.47	3.33
Total Earning Assets	6.79	6.40	6.52	5.58	4.94
Investment Securities (TE)	5.26	4.89	4.94	4.42	4.19
U. S. Treasury & Agency Sec (excl MBS)	5.62	4.45	4.48	3.64	3.24
Mortgage-Backed Securities	4.91	4.68	4.70	4.31	4.17
All Other Securities	7.61	8.16	8.28	7.48	7.01
Interest-Bearing Deposits	3.60	3.07	3.22	2.13	1.33
Time Deposits of \$100K or More	4.97	4.28	4.44	3.09	2.16
Time Deposits < \$100K	4.48	3.80	3.99	2.90	2.42
Other Domestic Deposits	2.55	2.17	2.26	1.41	0.79
Foreign Deposits	4.37	4.16	4.23	2.79	1.39
Fed Funds Purchased and Repos	4.75	4.46	4.53	3.10	1.47
Other Borrowed Funds & Trading Liab	4.67	4.38	4.52	3.51	2.91
All Interest-Bearing Funds	4.09	3.66	3.77	2.64	1.82

PEER GROUP 01

09/30/2007

09/30/2006

12/31/2006

12/31/2005

12/31/2004

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Avg Personnel Exp Per Employee (\$000)	58	56	74	73	68
Avg Assets per Employee (\$000)	5,299	5,033	5,056	4,727	4,581
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.01	3.67	3.54	4.02	4.37
Overhead Exp / NII + Non-Int Income	61.76	60.59	60.94	60.58	61.78
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.93	2.98	2.97	3.06	3.24
Personnel Expense	1.57	1.63	1.61	1.65	1.65
Net Occupancy Expense	0.40	0.41	0.40	0.42	0.43
Other Operating Expenses	0.94	0.94	0.94	0.98	1.10
Overhead Less Non-Interest Income	1.08	1.00	1.03	0.95	1.01
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	61.09	59.83	60.19	59.87	61.19
Personnel Expense	32.42	32.15	32.05	31.93	31.43
Net Occupancy Expense	8.37	8.05	8.03	8.03	8.10
Other Operating Expenses	20.02	19.22	19.46	19.59	20.55
Total Non-Interest Income	35.73	37.30	36.23	38.15	39.49
Fiduciary Activities Income	4.10	5.14	4.66	5.19	3.61
Serv Charges on Deposit Accts - Domestic	7.32	7.19	6.77	7.26	7.62
Trading Revenue	0.93	1.18	1.15	1.03	1.05
Investment Banking Fees & Commissions	3.23	3.03	2.97	3.72	4.06
Venture Capital Revenue	0.21	0.19	0.19	0.18	0.18
Net Servicing Fees	0.87	0.89	0.76	1.12	0.99
Net Securitization Income	0.29	0.30	0.33	0.24	0.29
Insurance Activities Revenue	1.23	1.49	1.43	1.49	1.84
Net Gain (Loss) - Sales Loans, OREO, Oth	1.44	1.29	1.36	1.60	1.52
Other Non-Interest Income	11.74	10.70	10.80	10.84	11.04
Overhead Less Non-Interest Income	25.33	21.77	22.88	21.28	21.04
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	30.49	31.06	30.56	31.62	31.18
Appl Inc Tax+TE/Pretax NOI+TE	34.12	34.36	34.16	34.64	34.68

PERCENT OF TOTAL ASSETS	PEER GROUP 01 09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate Loans	40.42	39.46	39.86	37.12	36.78
Commercial and Industrial Loans	12.70	11.73	11.89	11.37	10.79
Loans to Individuals	5.41	5.60	5.36	5.62	5.97
Loans to Depository Institutions	0.09	0.10	0.11	0.11	0.16
Agricultural Loans	0.22	0.22	0.21	0.20	0.20
Other Loans and Leases	3.07	3.33	3.16	3.45	3.31
Net Loans and Leases	63.33	62.75	62.65	60.09	59.70
Debt Securities Over 1 Year	13.35	14.79	13.87	17.30	18.70
Mutual Funds and Equity Securities	0.22	0.27	0.26	0.24	0.31
Subtotal	77.72	78.79	77.54	79.60	80.29
Interest-Bearing Bank Balances	0.58	0.55	0.55	0.69	0.79
Federal Funds Sold & Reverse Repos	2.35	2.52	2.68	2.18	2.13
Debt Securities 1 Year or Less	3.07	2.43	3.12	1.65	1.54
Trading Assets	1.64	1.12	1.15	1.51	1.50
Total Earning Assets	87.35	88.19	88.09	87.92	88.42
Non-Int Cash and Due From Dep Inst	2.05	2.20	2.38	2.74	2.24
Other Real Estate Owned	0.08	0.06	0.06	0.04	0.05
All Other Assets	10.47	9.43	9.34	9.23	9.23

MEMORANDA:

Short-Term Investments	6.81	7.04	8.04	5.73	5.43
U.S. Treasury Securities	0.16	0.34	0.32	0.46	0.58
U.S. Agency Securities (excl MBS)	2.82	3.39	3.46	3.19	3.56
Municipal Securities	1.14	0.94	1.07	0.89	0.83
Mortgage-Backed Securities	9.50	10.47	9.68	11.62	12.02
Asset-Backed Securities	0.31	0.20	0.22	0.25	0.32
Other Debt Securities	0.71	0.71	0.60	0.74	0.82
RE Loans Secured by 1-4 Family	16.34	17.34	16.64	17.72	18.10
Revolving	3.72	4.11	3.86	4.51	4.65
Closed-End, Sec by First Liens	10.59	11.30	10.76	11.62	11.74
Closed-End, Sec by Junior Liens	1.77	1.59	1.67	1.38	1.16
Commercial Real Estate Loans	21.71	19.68	20.92	17.20	15.68
Construction and Land Dev	8.04	6.84	7.45	5.51	4.30
Multifamily	1.34	1.31	1.55	1.21	1.33
Nonfarm Nonresidential	11.35	10.68	11.02	9.86	9.46
RE Loans Secured by Farmland	0.27	0.22	0.23	0.21	0.21

LOAN MIX, % OF GROSS LOANS & LEASES:

Real Estate Loans	61.80	61.39	62.02	60.26	60.42
RE Loans Secured by 1-4 Family	26.11	27.89	26.62	29.55	28.88
Revolving	5.69	6.30	5.88	7.07	7.36
Closed-End	20.01	21.04	20.26	21.94	20.82
Commercial Real Estate Loans	32.80	30.08	31.95	27.42	26.07
Construction and Land Dev	12.03	10.30	11.10	8.61	7.02
Multifamily	2.07	2.08	2.45	2.00	2.28
Nonfarm Nonresidential	17.16	16.37	16.63	15.76	15.87
RE Loans Secured by Farmland	0.40	0.32	0.34	0.31	0.31
Loans to Depository Institutions	0.19	0.21	0.18	0.21	0.39
Commercial and Industrial Loans	20.08	18.65	18.83	18.76	17.76
Loans to Individuals	8.76	9.13	8.68	9.50	10.26
Credit Card Loans	1.27	1.17	1.18	1.33	1.48
Agricultural Loans	0.33	0.33	0.33	0.32	0.32
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	5.32	6.48	6.18	7.23	6.29

PERCENT OF TOTAL ASSETS	PEER GROUP 01 09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Short-Term Investments	6.81	7.04	8.04	5.73	5.43
Liquid Assets	20.15	22.19	22.46	23.88	24.17
Investment Securities	17.30	18.19	18.55	20.03	21.17
Net Loans and Leases	63.33	62.75	62.65	60.09	59.70
Net Lns, Ls & Stdby Ltrs of Credit	66.53	66.15	65.82	63.42	62.92
Core Deposits	46.98	47.70	48.23	49.27	48.79
Noncore Funding	36.81	36.36	36.09	34.97	33.37
Time Deposits of \$100K or More	10.46	11.27	11.73	9.23	7.71
Foreign Deposits	3.08	2.57	2.70	2.55	2.72
Fed Funds Purchased and Repos	7.27	8.18	7.72	8.72	8.39
Net Fed Funds Purchased (Sold)	5.05	5.44	4.92	5.91	5.47
Commercial Paper	0.52	0.42	0.41	0.38	0.39
Oth Borrowings W/Rem Mat 1 Yr or Less	4.05	3.73	3.45	3.62	3.64
Earning Assets Repr in 1 Year	43.00	42.62	44.16	43.89	41.75
Int-Bearing Liab Repr in 1 Year	22.24	20.53	22.38	17.46	14.06
Long-Term Debt Repr in 1 Year	2.35	2.34	2.14	2.13	2.30
Net Assets Repriceable in 1 Year	16.79	18.44	18.21	22.38	23.95
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	39.89	38.52	37.63	37.84	35.51
Net ST Noncore Funding Dependence	25.51	24.31	23.41	23.54	19.41
Short-Term Inv/ST Noncore Funding	24.23	25.38	26.53	23.69	28.10
Liq Asts- ST Noncore Fndg/Nonliq Asts	-6.52	-3.86	-3.24	1.73	5.74
Net Loans and Leases/Total Deposits	100.81	98.74	97.38	97.40	103.28
Net Loans and Leases/Core Deposits	149.00	154.61	156.49	146.08	154.08
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.32	-0.69	-0.59	-0.69	0.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.00	-2.37	-1.93	-3.10	0.54
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.08	-0.07	-0.14	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.31	8.08	7.53	8.21	7.38
Available-For-Sale Securities	93.69	91.92	92.47	91.79	92.62
U. S. Treasury Securities	1.23	2.19	2.12	2.93	3.33
U. S. Agency Securities (excl MBS)	15.93	17.57	17.98	15.52	16.80
Municipal Securities	6.73	4.93	5.90	4.29	3.91
Mortgage-Backed Securities	59.49	60.87	59.14	60.53	59.40
Asset-Backed Securities	2.47	1.28	1.47	1.64	1.71
Other Debt Securities	4.90	4.61	3.96	4.62	5.01
Mutual Funds and Equity Securities	1.69	1.83	1.72	1.59	1.81
Debt Securities 1 Year or Less	16.98	14.36	16.46	10.24	7.66
Debt Securities 1 To 5 Years	20.08	21.70	21.65	22.50	23.40
Debt Securities Over 5 Years	57.96	59.03	56.12	62.90	64.40
Pledged Securities	61.45	61.92	61.87	59.46	57.43
Structured Notes, Fair Value	0.22	0.20	0.20	0.27	0.38

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Provision for Ln&Ls Losses/Avg Assets	0.24	0.14	0.15	0.15	0.18
Provision for Ln&Ls Losses/Avg Lns&Ls	0.38	0.22	0.25	0.26	0.32
Provision for Ln&Ls Losses/Net Losses	128.93	104.73	109.77	94.06	97.31
Ln&Ls Allowance/Total Loans & Leases	1.14	1.10	1.11	1.13	1.28
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.35	8.25	11.75	8.01	6.86
ALL/Nonaccrual Assets	241.79	354.30	330.96	349.71	282.98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	165.76	256.89	231.67	249.50	227.94
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.31	0.33	0.38	0.48
Recoveries/Avg Loans and Leases	0.09	0.10	0.10	0.11	0.12
Net Losses/Avg Loans and Leases	0.30	0.21	0.23	0.28	0.35
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	23.31	22.72	31.82	30.96	25.00
Earnings Coverage of Net Losses (X)	22.53	20.57	33.33	22.75	18.87
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.13	0.07	0.08	0.06	0.07
RE Loans Secured By 1-4 Family	0.14	0.09	0.09	0.08	0.08
Revolving	0.20	0.12	0.12	0.07	0.08
Closed-End	0.12	0.07	0.08	0.07	0.08
Commercial Real Estate Loans	0.09	0.03	0.04	0.03	0.05
Construction and Land Dev	0.13	0.02	0.03	0.01	0.04
Multifamily	0.03	0.00	0.02	0.02	0.02
Nonfarm Nonresidential	0.04	0.04	0.04	0.04	0.06
RE Loans Secured by Farmland	0.00	0.02	0.04	0.01	0.06
Commercial and Industrial Loans	0.27	0.24	0.26	0.26	0.39
Loans to Depository Institutions	0.00	0.00	-0.01	0.00	-0.02
Loans to Individuals	1.21	0.94	1.08	1.26	1.44
Credit Card Loans	3.74	2.52	1.79	3.03	22.98
Agricultural Loans	0.06	0.02	0.00	0.06	0.25
Loans to Foreign Governments & Inst	-0.34	-0.24	-0.13	0.00	0.00
Other Loans and Leases	0.21	0.21	0.22	0.41	0.26

PERCENT OF LOANS AND LEASES -----	PEER GROUP 01				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
30-89 Days PD Loans and Leases	0.95	0.73	0.81	0.69	0.64
90+ Days PD Loans and Leases	0.18	0.15	0.15	0.16	0.15
Nonaccrual Loans and Leases	0.71	0.45	0.50	0.42	0.50
90+ Days PD and Nonaccrual Loans and Leases	0.94	0.62	0.68	0.60	0.67
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.01	0.00	0.00	0.00	0.01
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.95	0.73	0.81	0.69	0.65
90+ Days Past Due Assets	0.18	0.15	0.15	0.16	0.15
Nonaccrual Assets	0.71	0.45	0.50	0.43	0.52
30+ Days PD & Nonaccrual Assets	1.93	1.40	1.50	1.31	1.34
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.58	0.38	0.42	0.36	0.40
90+ PD & Nonaccrual Assets + OREO	0.68	0.45	0.48	0.42	0.46
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	0.53	0.32	0.35	0.29	0.34
Allowance for Loan & Lease Losses	71.78	46.65	50.70	42.14	48.07
Equity Cap + ALLL	5.80	3.62	3.89	3.34	3.83
Tier 1 Cap + ALLL	6.38	4.00	4.32	3.84	4.22
Loans & Leases + RE Acquired	0.85	0.53	0.58	0.49	0.59

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

	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Real Estate - 30-89 Days PD	0.99	0.67	0.81	0.66	0.57
- 90+ Days Past Due	0.17	0.12	0.14	0.13	0.11
- Nonaccrual	0.89	0.47	0.55	0.43	0.44
Coml & Indl - 30-89 Days PD	0.55	0.51	0.50	0.58	0.55
- 90+ Days Past Due	0.07	0.06	0.05	0.07	0.07
- Nonaccrual	0.47	0.60	0.52	0.61	0.85
Individuals - 30-89 Days PD	1.51	1.33	1.57	1.41	1.36
- 90+ Days Past Due	0.30	0.27	0.31	0.29	0.32
- Nonaccrual	0.19	0.16	0.14	0.16	0.20
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.03	0.05
Agricultural - 30-89 Days PD	0.25	0.26	0.27	0.28	0.27
- 90+ Days Past Due	0.03	0.01	0.02	0.01	0.03
- Nonaccrual	0.67	0.45	0.36	0.35	0.60
Foreign Govts- 30-89 Days PD	0.03	0.02	1.35	0.35	0.03
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.43
Other Lns&Ls - 30-89 Days PD	0.52	0.42	0.49	0.43	0.56
- 90+ Days Past Due	0.03	0.03	0.02	0.02	0.04
- Nonaccrual	0.25	0.20	0.14	0.23	0.32
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.08	0.83	1.04	0.82	0.71
- 90+ Days Past Due	0.24	0.19	0.20	0.20	0.15
- Nonaccrual	0.73	0.46	0.50	0.42	0.39
Revolving - 30-89 Days PD	0.70	0.52	0.65	0.39	0.31
- 90+ Days Past Due	0.08	0.06	0.08	0.05	0.04
- Nonaccrual	0.43	0.21	0.26	0.14	0.13
Closed-End - 30-89 Days PD	1.20	0.97	1.19	1.01	0.91
- 90+ Days Past Due	0.28	0.24	0.24	0.27	0.19
- Nonaccrual	0.82	0.54	0.58	0.50	0.50
- Jr Lien 30-89 Days PD	0.10	0.08	0.10	0.07	0.08
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.09	0.04	0.05	0.04	0.05
Commercial RE - 30-89 Days PD	0.81	0.51	0.63	0.54	0.43
- 90+ Days Past Due	0.09	0.04	0.05	0.04	0.04
- Nonaccrual	0.88	0.44	0.54	0.42	0.45
Const & Dev - 30-89 Days PD	1.20	0.73	0.87	0.63	0.63
- 90+ Days Past Due	0.14	0.03	0.05	0.05	0.03
- Nonaccrual	1.45	0.32	0.50	0.24	0.27
Multifamily - 30-89 Days PD	0.61	0.40	0.43	0.50	0.26
- 90+ Days Past Due	0.03	0.01	0.04	0.03	0.01
- Nonaccrual	0.56	0.40	0.38	0.29	0.27
Nonfarm Nres- 30-89 Days PD	0.54	0.38	0.47	0.45	0.37
- 90+ Days Past Due	0.05	0.04	0.03	0.03	0.03
- Nonaccrual	0.54	0.48	0.51	0.53	0.55
Farmland - 30-89 Days PD	0.42	0.42	0.44	0.39	0.37
- 90+ Days Past Due	0.07	0.03	0.05	0.02	0.06
- Nonaccrual	0.59	0.65	0.58	0.89	1.14
Credit Card - 30-89 Days PD	1.53	1.54	1.69	1.52	1.56
- 90+ Days Past Due	0.77	0.87	0.98	0.82	0.83
- Nonaccrual	0.14	0.12	0.13	0.08	0.05

CAPITAL RATIOS	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Tier 1 Leverage Ratio	7.63	7.62	7.79	7.44	7.57
Tier 1 RBC Ratio	9.36	9.56	9.58	9.57	9.98
Total Risk-Based Capital Ratio	11.96	12.20	12.17	12.32	12.75
Tangible Tier 1 Leverage Ratio	7.24	7.27	7.46	7.11	7.26
Tangible Common Eq Cap/Tan Assets	5.76	5.97	5.91	5.67	5.90
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	31.33	31.67	31.82	30.69	29.68
Standby Letters of Credit	3.14	3.31	3.13	3.22	3.22
Commercial & Similar Letters of Credit	0.13	0.13	0.12	0.11	0.13
Securities Lent	1.81	3.05	3.15	6.42	4.99
Credit Derivatives (BHC as Guarantor)	0.68	1.16	1.21	0.90	0.56
Credit Derivatives (BHC as Beneficiary)	2.23	1.45	1.48	1.34	0.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	72.46	80.60	76.04	74.39	73.17
Interest Rate Contracts	50.93	64.52	59.23	55.47	54.87
Interest Rate Futures & Forward Contr	8.49	9.75	8.77	8.98	8.57
Written Options Contr (Int Rate)	5.14	7.21	7.12	5.92	7.01
Purchased Options Contr (Int Rate)	5.79	8.31	7.14	5.54	6.07
Interest Rate Swaps	27.98	30.75	28.42	28.66	30.23
Foreign Exchange Contracts	12.56	10.27	10.78	11.30	10.76
Futures & Forward Foreign Exch Contr	7.75	6.81	7.01	7.71	7.03
Written Options Contr (Foreign Exch)	0.66	0.55	0.54	0.73	0.73
Purchased Options Contr (Foreign Exch)	0.68	0.68	0.58	0.78	0.78
Foreign Exchange Rate Swaps	1.11	0.73	0.83	1.03	1.21
Equity, Commodity, & Other Deriv Contr	2.20	2.22	2.11	1.86	1.61
Commodity & Other Fut & Forward Contr	0.17	0.13	0.11	0.10	0.10
Written Options Contr (Comm & Other)	0.60	0.67	0.60	0.47	0.47
Purchased Options Contr (Comm & Oth)	0.71	0.83	0.78	0.60	0.45
Commodity & Other Swaps	0.44	0.38	0.36	0.41	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	56.22	61.31	62.16	68.48	67.31

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Interest Rate Contracts	87.61	88.48	87.06	89.88	92.92
Foreign Exchange Contracts	7.67	6.81	8.39	7.66	4.46
Equity, Comm, & Other Contracts	2.01	1.90	1.83	1.11	0.91
Futures and Forwards	16.71	19.78	19.00	19.53	19.51
Written Options	7.61	7.16	6.76	7.72	6.30
Exchange-Traded	0.54	0.41	0.41	0.16	0.49
Over-The-Counter	6.59	6.28	5.74	7.09	4.85
Purchased Options	7.19	6.65	6.76	6.32	5.02
Exchange-Traded	0.53	0.48	0.39	0.21	0.72
Over-The-Counter	6.05	5.63	5.82	5.52	3.93
Swaps	60.85	60.19	60.99	60.02	64.59
Held for Trading	41.26	40.87	38.64	40.54	37.55
Interest Rate Contracts	30.54	29.55	27.48	29.61	27.35
Foreign Exchange Contracts	3.89	4.29	4.27	5.61	3.57
Equity, Comm, & Other Contracts	1.20	0.99	0.94	0.73	0.55
Non-Traded	58.74	59.13	61.36	59.46	62.45
Interest Rate Contracts	52.60	54.34	55.09	56.96	61.17
Foreign Exchange Contracts	0.64	0.36	0.65	0.37	0.41
Equity, Comm, & Other Contracts	0.11	0.12	0.11	0.02	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	84.50	86.63	86.62	83.96	85.72
One Year or Less	26.14	26.88	26.33	25.04	24.18
Over 1 Year to 5 Years	28.57	31.06	33.22	27.91	29.84
Over 5 Years	18.61	20.68	19.26	20.78	25.50
Gross Negative Fair Value (Abs Val)	0.85	0.86	0.78	0.96	0.99
Gross Positive Fair Value	0.90	0.78	0.75	0.79	1.06
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.10	0.09	0.11	0.13
Gross Positive Fair Value (X)	0.13	0.09	0.09	0.11	0.14
Held for Trading (X)	0.10	0.07	0.07	0.09	0.11
Non-Traded (X)	0.01	0.01	0.01	0.01	0.02
Current Credit Exposure (X)	0.07	0.05	0.05	0.06	0.08
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.69	0.54	0.47	0.57	0.71

INSURANCE ACTIVITIES	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	41.02	42.71	44.70	39.72	34.12
Ins Under Assets(L/H)/Tot Ins Und Ast	58.98	57.29	55.30	60.28	65.88
Sep Acct Assets(L/H)/Total Life Ast	0.94	0.68	0.74	0.48	1.83
Ins Activities Revenue/Adj Oper Inc	1.23	1.49	1.43	1.49	1.84
Premium Inc/Ins Activities Revenue	9.97	10.20	8.77	11.36	13.71
Credit Rel Prem Inc/Tot Prem Inc	74.90	75.82	75.39	73.61	70.68
Other Prem Inc/Total Prem Inc	25.10	24.18	24.61	26.39	29.32
Ins Under Net Income/Consol Net Income	0.18	0.29	0.21	0.33	0.66
Ins Net Inc (P/C)/Equity (P/C)	18.02	8.64	7.90	10.09	13.36
Ins Net Inc (L/H)/Equity (L/H)	4.91	7.88	6.78	12.57	6.40
Insur Ben, Losses, Exp/Insur Premiums	77.04	112.62	88.63	107.42	111.73
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.96	2.23	2.64	1.48	1.26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.24	0.32	0.29	0.66	0.73
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.00	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	12.85	12.22	11.98	10.03	9.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.67	1.06	0.98	1.22	1.15
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.78	2.68	2.65	2.35	2.52
Cost: Interest-Bearing Deposits	4.37	4.16	4.23	2.79	1.39
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	3.13	50.89	68.14	28.10	8.46
Commercial and Industrial Loans	4.09	0.26	0.22	10.52	1.85
Foreign Governments and Inst	-0.34	-0.24	-0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	27.36	36.86	148.50	16.66	19.96
Total Selected Assets	35.69	37.24	67.21	16.65	16.57
Deposits	42.94	33.99	33.71	18.44	47.84

PROFITABILITY:	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Net Income/Avg Equity Capital	10.76	14.18	13.94	14.36	14.66
Bank Net Inc/Avg Eq Inv in Banks	11.85	14.67	14.64	14.14	14.53
Nonbk Net Inc/Avg Eq Inv in Nonbanks	7.60	10.47	9.27	8.80	7.90
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.08	10.18	8.90	10.94	11.50
Bank Net Income/Parent Net Income	78.36	76.49	76.65	71.56	69.69
Nonbank Net Income/Parent Net Income	7.02	5.24	4.94	5.57	6.15
Sub BHCs Net Inc/Parent Net Income	75.18	61.60	69.36	65.03	60.50
LEVERAGE:					
Total Liabilities/Equity	34.35	34.71	35.29	33.49	34.75
Total Debt/Equity Capital	16.55	16.64	15.66	15.82	15.86
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.47	25.28	25.31	24.23	24.63
Tot Debt+Lns Guaranteed for Affl/Equity	18.72	18.47	17.33	20.12	19.67
Total Debt/Equ Cap - Exc Over Fair Value	16.77	16.98	15.89	16.27	17.12
Long-Term Debt/Equity Capital	11.89	12.77	11.77	12.45	12.04
Short-Term Debt/Equity Capital	3.27	3.06	3.12	2.55	3.47
Current Portion of LT Debt/Equity	0.06	0.23	0.28	0.12	0.24
Exc Cost Over Fair Value/Equity Cap	0.30	0.53	0.40	1.06	1.52
Long-Term Debt/Consolidated LT Debt	12.95	15.56	14.84	15.07	15.90
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	111.52	109.49	110.24	108.78	109.21
Total Investment in Subs/Equity	121.15	120.64	121.05	119.79	120.81
Eq Inv Sub/Equ Cap, Qual TPS+0th PS in T1	100.46	99.53	99.43	99.21	99.20
Tot Inv Sub/Equ Cap, Qual TPS+0th PS in T1	109.47	108.93	108.63	108.70	108.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.13	0.80	0.91	0.71	0.77
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.61	1.94	2.27	1.90	1.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	145.21	124.23	136.59	145.11	134.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	151.79	127.60	134.43	147.51	136.30
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.60	111.26	114.51	98.70	117.81
Pretax Oper Inc + Int Exp/Int Expense	4662.64	3633.51	3185.46	3255.79	3475.33
Div + Int From Subs/Int Exp + Div	183.06	135.08	157.02	176.18	157.38
Fees+Other Inc From Subs/Sal + Oth Exp	14.81	15.30	15.33	19.65	20.14
Net Inc/Curr Port of LT Debt+Pfd Div(X)	614.20	128.02	128.89	813.95	209.81
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.01	0.53	0.78	0.40	0.60
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	6.17	1.15	11.33	0.62	0.62
Total	6.17	11.09	11.33	11.11	0.62
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.47	0.30	0.25	1.22	0.65
To Subsidiary BHCs	0.00	0.00	0.01	0.01	0.00
Total	0.59	0.48	0.36	1.76	1.21
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.37	6.55	5.81	6.98	9.38
Combined Thrift Assets	0.23	0.34	0.39	0.35	0.42
Combined Foreign Nonbank Sub Assets	0.11	0.13	0.11	0.14	0.15

PAYOUT RATIOS - PARENT	09/30/2007	09/30/2006	12/31/2006	12/31/2005	12/31/2004
Di v Paid/Inc Before Undist Inc	68.42	78.11	68.73	68.89	77.37
Di vidends Paid/Net Income	43.77	36.86	36.79	39.47	33.11
Net Income - Di vidends/Avg Equi ty	5.85	8.58	8.58	8.47	9.27
PERCENT OF DIVIDENDS PAID:					
Di vidends From Bank Subs	130.05	105.37	125.44	138.97	111.04
Di vidends From Nonbank Subs	7.01	5.71	6.21	11.16	6.40
Di vidends From Subsidi ary BHCs	21.15	16.05	17.75	21.35	21.50
Di vidends From All Subsidi aries	211.39	151.15	175.07	197.28	159.89
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Di vidends From Bank Subs	73.63	53.12	66.52	59.78	57.09
Interest Income From Bank Subs	3.72	2.96	3.07	2.56	1.57
Mgt & Service Fees From Bank Subs	3.95	3.37	3.62	3.56	4.69
Other Income From Bank Subs	0.00	0.03	0.01	0.27	0.14
Operating Income From Bank Subs	84.68	65.96	76.68	68.32	63.56
PERCENT OF NONBANK NET INCOME:					
Di vidends From Nonbank Subs	55.07	42.11	55.89	47.31	64.19
Interest Income From Nonbank Subs	25.32	27.42	30.14	24.40	19.71
Mgt & Serv Fees From Nonbank Subs	2.09	2.33	3.76	2.75	3.41
Other Income From Nonbank Subs	0.02	0.02	0.02	0.01	0.08
Operating Inc From Nonbank Subs	97.63	85.98	109.39	101.72	103.99
PERCENT OF SUB BHCs' NET INCOME:					
Di vidends From Subsidi ary BHCs	45.81	45.16	46.80	48.92	39.35
Interest Inc From Subsidi ary BHCs	5.43	3.63	4.08	4.48	4.05
Mgt & Serv Fees From Sub BHCs	2.03	0.03	0.44	3.17	1.17
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	59.00	51.39	54.75	60.70	59.22
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Di vidends From Bank Subsidi aries	53.06	54.61	57.66	55.37	55.17
Interest Income From Bank Subs	3.14	3.20	2.76	2.40	2.57
Mgt & Serv Fees From Bank Subs	2.80	3.22	3.23	2.62	3.05
Other Income From Bank Subs	0.00	0.00	0.00	0.02	0.02
Operating Income From Bank Subs	64.47	65.40	67.12	64.11	71.35
Di vidends From Nonbank Subs	3.14	2.82	3.00	4.35	3.40
Interest Income From Nonbank Subs	2.25	2.52	1.87	1.51	0.95
Mgt & Serv Fees From Nonbank Subs	0.10	0.10	0.09	0.12	0.11
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.01
Operating Inc From Nonbank Subs	6.77	7.24	5.90	7.27	5.39
Di vidends From Subsidi ary BHCs	12.18	11.72	11.45	12.67	12.19
Interest Inc From Subsidi ary BHCs	0.36	0.35	0.33	0.42	0.07
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.01	0.06	0.00
Other Income From Subsidi ary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	14.10	13.15	13.21	14.69	13.84
Loans and Adv From Subs/ST Debt	801.41	705.63	459.84	487.31	262.37
Loans and Adv From Subs/Total Debt	129.89	117.40	135.19	138.66	170.26

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

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	57.77	32.62	39.66	44.59	54.85	69.93	82.15	90.31	66
Avg Assets per Employee (\$000)	5298.67	2518.91	3043.92	3852.44	4527.88	5732.59	10081.8	12115.8	66

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.01	0.01	0.46	1.54	3.61	6.09	8.52	10.51	65
Overhead Exp / NII + Non-Int Income	61.75	43.62	49.70	56.89	60.78	66.43	75.44	79.16	66

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.92	0.91	1.53	2.32	2.91	3.49	4.13	4.68	66
Personnel Expense	1.56	0.41	0.78	1.20	1.58	1.87	2.19	2.61	66
Net Occupancy Expense	0.40	0.08	0.20	0.30	0.37	0.50	0.61	0.73	66
Other Operating Expenses	0.93	0.26	0.41	0.68	0.86	1.19	1.37	2.15	66
Overhead Less Non-Interest Income	1.07	-0.43	0.08	0.63	1.06	1.55	1.96	2.07	66

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	61.08	43.50	48.69	56.09	59.97	65.30	74.67	77.90	66
Personnel Expense	32.41	19.03	24.02	29.41	33.04	35.85	38.39	39.95	66
Net Occupancy Expense	8.36	5.11	5.90	6.66	7.98	9.89	11.17	13.07	66
Other Operating Expenses	20.01	11.79	14.18	16.06	19.55	23.07	27.13	32.63	66
Total Non-Interest Income	35.73	10.35	15.00	22.83	34.89	45.38	54.60	72.01	66
Fiduciary Activities Income	4.09	0.00	0.00	0.59	2.40	5.49	10.10	37.09	66
Serv Charges on Deposit Accts - Domestic	7.31	0.95	1.81	3.50	7.66	10.48	12.24	13.63	66
Trading Revenue	0.92	-2.46	-0.43	0.00	0.10	1.01	4.68	8.64	66
Investment Banking Fees & Commissions	3.22	0.02	0.49	1.10	2.02	3.93	9.11	15.86	66
Venture Capital Revenue	0.21	-0.07	0.00	0.00	0.00	0.17	0.98	2.26	66
Net Servicing Fees	0.87	-0.01	0.00	0.03	0.32	1.15	3.76	5.43	66
Net Securitization Income	0.29	0.00	0.00	0.00	0.00	0.01	1.66	4.67	66
Insurance Activities Revenue	1.23	0.00	0.03	0.09	0.58	2.15	4.17	4.78	66
Net Gain (Loss) - Sales Loans, OREO, Oth	1.44	-2.29	-0.06	0.41	1.13	2.45	3.54	5.34	66
Other Non-Interest Income	11.73	3.23	4.92	6.51	9.48	14.64	25.99	29.69	66
Overhead Less Non-Interest Income	25.33	-6.72	0.92	13.21	27.77	36.19	44.58	54.47	66

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	30.49	18.68	22.24	28.21	31.03	33.72	35.20	35.67	63
Appl Inc Tax+TE/Pretax NOI+TE	34.12	27.47	29.04	31.80	34.46	36.08	38.02	38.96	63

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

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

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

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

PEER GROUP 1

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

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.99	0.24	0.34	0.62	0.85	1.21	2.13	2.91	65
- 90+ Days Past Due	0.17	0.00	0.00	0.01	0.11	0.31	0.47	0.97	65
- Nonaccrual	0.88	0.07	0.12	0.42	0.70	1.06	2.11	3.75	65
Coml & Indl - 30-89 Days PD	0.55	0.06	0.11	0.28	0.48	0.68	1.47	1.87	66
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.05	0.12	0.21	0.31	66
- Nonaccrual	0.47	0.04	0.14	0.23	0.37	0.72	0.97	1.10	66
Individuals - 30-89 Days PD	1.51	0.02	0.39	0.90	1.36	2.13	2.91	3.56	66
- 90+ Days Past Due	0.29	0.00	0.00	0.01	0.18	0.44	1.03	1.44	66
- Nonaccrual	0.19	0.00	0.00	0.01	0.08	0.25	0.78	1.20	66
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	40
Agricultural - 30-89 Days PD	0.24	0.00	0.00	0.00	0.07	0.34	1.04	1.42	58
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.10	0.28	58
- Nonaccrual	0.67	0.00	0.00	0.00	0.21	1.07	2.65	4.44	58
Foreign Govts- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.14	11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Other Lns&Ls - 30-89 Days PD	0.51	0.00	0.00	0.03	0.33	0.92	1.54	2.01	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.13	0.48	66
- Nonaccrual	0.25	0.00	0.00	0.00	0.11	0.45	0.87	1.66	66
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.08	0.14	0.27	0.53	0.98	1.35	2.35	3.48	65
- 90+ Days Past Due	0.23	0.00	0.00	0.01	0.13	0.38	0.80	1.54	65
- Nonaccrual	0.72	0.04	0.07	0.23	0.47	0.99	1.71	3.85	65
Revolving - 30-89 Days PD	0.70	0.00	0.04	0.32	0.65	1.01	1.18	2.15	65
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.13	0.31	0.46	65
- Nonaccrual	0.42	0.00	0.00	0.03	0.26	0.60	1.32	3.14	65
Closed-End - 30-89 Days PD	1.19	0.13	0.19	0.56	1.13	1.50	2.82	3.67	65
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.13	0.42	0.97	2.16	65
- Nonaccrual	0.82	0.04	0.08	0.24	0.50	1.13	2.26	3.85	65
- Jr Lien 30-89 Days PD	0.10	0.00	0.00	0.02	0.09	0.17	0.25	0.39	65
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.08	65
- Jr Lien Nonaccrual	0.08	0.00	0.00	0.00	0.05	0.14	0.27	0.38	65
Commercial RE - 30-89 Days PD	0.80	0.09	0.25	0.39	0.77	1.11	1.50	2.04	65
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.04	0.19	0.33	0.39	65
- Nonaccrual	0.88	0.02	0.09	0.44	0.71	1.21	2.05	2.83	65
Const & Dev - 30-89 Days PD	1.20	0.01	0.21	0.60	1.04	1.75	2.26	3.46	65
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.05	0.20	0.49	0.87	65
- Nonaccrual	1.45	0.00	0.04	0.50	1.11	1.94	3.56	4.70	65
Multifamily - 30-89 Days PD	0.61	0.00	0.00	0.05	0.28	0.91	2.61	3.28	64
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.15	0.41	64
- Nonaccrual	0.55	0.00	0.00	0.05	0.23	0.99	2.02	2.57	64
Nonfarm Nres- 30-89 Days PD	0.53	0.01	0.10	0.23	0.42	0.76	1.12	1.67	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.22	0.38	65
- Nonaccrual	0.54	0.01	0.10	0.21	0.40	0.80	1.17	1.84	65
Farmland - 30-89 Days PD	0.41	0.00	0.00	0.00	0.23	0.64	1.66	2.05	56
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.03	0.33	0.63	56
- Nonaccrual	0.59	0.00	0.00	0.00	0.27	0.85	1.91	2.50	56
Credit Card - 30-89 Days PD	1.52	0.00	0.00	0.03	1.56	2.40	3.48	4.09	48
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.46	1.52	2.39	2.78	48
- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.01	0.94	1.43	48

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

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

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

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

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

BHCPR Reporters for Quarter Ending 09/30/2007
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2007 and Other Notes
1379552	109,063,250	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1199563	20,940,007	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,145,047	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	71,700,114	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,582,330,249	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,549,595	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	184,166,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	New Y-9C/BHCPR reporter
1074156	130,781,281	BB&T CORPORATION	WINSTON-SALEM, NC	
2442640	15,060,071	BBVA USA BANCSHARES, INC.	THE WOODLANDS, TX	
1883693	19,951,889	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	147,154,835	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	2,358,266,000	CITIGROUP INC.	NEW YORK, NY	
1132449	164,201,368	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	13,238,927	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	15,556,521	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	24,544,177	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	60,284,675	COMERICA INCORPORATED	DALLAS, TX	
1117679	50,164,333	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	16,037,069	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	42,223,363	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1102367	13,301,951	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	11,640,224	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	14,400,045	FBOP CORPORATION	OAK PARK, IL	
1070345	104,265,371	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,087,079	FIRST BANCORP	SAN JUAN, PR	
1118797	10,247,964	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	16,320,468	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	37,479,725	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,284,709	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,413,692	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	15,438,177	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	65,766,241	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	509,865,590	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	55,303,286	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10,616,870	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	1,479,575,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	96,829,723	KEYCORP	CLEVELAND, OH	
1037003	60,008,123	M&T BANK CORPORATION	BUFFALO, NY	
1199497	60,774,554	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1069125	154,175,761	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	30,061,047	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	14,902,635	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	63,098,902	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1129382	47,280,000	POPULAR, INC.	SAN JUAN, PR	
1826056	25,548,966	RBC CENTURA BANKS, INC.	RALEIGH, NC	
3242838	138,237,249	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	14,099,846	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	140,085,020	STATE STREET CORPORATION	BOSTON, MA	
3152245	11,750,898	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	175,857,229	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	33,628,448	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	

BHCPR Reporters for Quarter Ending 09/30/2007
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2007 and Other Notes
2816906	600,740,000	TAUNUS CORPORATION	NEW YORK, NY	
2388941	15,607,861	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	59,472,827	TD BANKNORTH INC.	PORTLAND, ME	
1119794	227,628,000	U.S. BANCORP	MINNEAPOLIS, MN	
2694814	11,081,131	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	54,343,045	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	73,509,502	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	12,439,474	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	18,056,030	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	754,168,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	16,855,798	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	548,727,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,607,886	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	11,295,251	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	50,044,686	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 66 bank holding companies.