

	PEER GROUP 01 09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Number of BHCs in Peer Group	66	66	66	68	69
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.91	3.00	3.00	3.09	3.08
+ Non-interest Income	1.66	1.80	1.64	1.91	2.03
- Overhead Expense	3.01	2.92	2.96	2.97	3.07
- Provision for Losses	1.00	0.24	0.36	0.15	0.15
+ Securities Gains (Losses)	-0.09	0.01	-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)	0.49	1.61	1.31	1.83	1.93
Net Operating Income	0.30	1.04	0.86	1.18	1.24
Net Income	0.27	1.03	0.87	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)	5.79	6.84	6.82	6.60	5.66
Interest Expense	2.51	3.47	3.44	3.16	2.21
Net Interest Income (TE)	3.25	3.34	3.34	3.42	3.45
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.88	0.30	0.38	0.23	0.28
Earnings Coverage of Net Losses (X)	2.46	22.53	13.40	33.33	22.73
Ln&Ls Allowance/Total Loans & Leases	1.65	1.14	1.22	1.11	1.13
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.97	0.83	1.08	0.57	0.48
30-89 Days Past Due Loans and Leases	1.27	0.95	1.03	0.81	0.69
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	42.99	39.86	40.68	37.63	37.84
Net ST Noncore Funding Dependence	27.48	25.49	26.24	23.42	23.55
Net Loans and Leases/Total Assets	64.90	63.33	63.88	62.66	60.09
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.50	7.63	7.42	7.79	7.44
Equity Capital/Total Assets	9.02	9.65	9.31	9.22	8.88
Net Loans&Ls/Equity Capital (X)	7.53	6.93	7.17	6.97	6.97
Cash Dividends/Net Income	77.41	43.71	50.49	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	-2.37	5.85	3.67	8.58	8.40
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	4.46	3.27	3.73	3.12	2.55
Long-Term Debt/Equity Capital	12.98	11.89	11.89	11.77	12.45
Equity Investment in Subs/Equity Cap	112.72	111.62	112.58	110.24	108.78
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.70	153.20	138.88	134.43	147.51

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Income (TE)	5.18	6.15	6.13	5.95	5.08
Less: Interest Expense	2.24	3.10	3.08	2.85	1.98
Equals: Net Interest Income (TE)	2.91	3.00	3.00	3.09	3.08
Plus: Non-Interest Income	1.66	1.80	1.64	1.91	2.03
Equals: Adj Operating Income (TE)	4.64	4.84	4.68	4.97	5.15
Less: Overhead Expense	3.01	2.92	2.96	2.97	3.07
Less: Provision for Loan and Lease Losses	1.00	0.24	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	-0.09	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)	0.49	1.61	1.31	1.83	1.93
Less: Applicable Income Taxes (TE)	0.18	0.55	0.44	0.63	0.66
Less: Minority Interest	0.00	0.01	0.00	0.01	0.01
Equals: Net Operating Income	0.30	1.04	0.86	1.18	1.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.01	0.00
Equals: Net Income	0.27	1.03	0.87	1.21	1.25
Memo: Net Income (Last Four Qtrs)	0.28	1.04	0.85	1.21	1.25
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.57	89.68	89.70	90.22	89.84
Avg Int-Bearing Funds / Avg Assets	77.20	75.94	76.48	75.80	74.48
Int Income (TE) / Avg Earning Assets	5.79	6.84	6.82	6.60	5.66
Int Expense / Avg Earning Assets	2.51	3.47	3.44	3.16	2.21
Net Int Inc (TE) / Avg Earn Assets	3.25	3.34	3.34	3.42	3.45
YIELD OR COST:					
Total Loans and Leases (TE)	6.15	7.42	7.37	7.24	6.25
Interest-Bearing Bank Balances	3.29	5.29	5.42	5.07	3.49
Fed Funds Sold & Reverse Repos	2.66	5.32	5.20	5.08	3.24
Trading Assets	2.62	3.39	3.45	2.87	2.44
Total Earning Assets	5.74	6.78	6.76	6.52	5.58
Investment Securities (TE)	5.04	5.30	5.27	4.94	4.42
U. S. Treasury & Agency Sec (excl MBS)	4.71	5.62	5.95	4.48	3.64
Mortgage-Backed Securities	4.93	4.89	4.89	4.71	4.31
All Other Securities	6.83	7.85	7.86	8.24	7.48
Interest-Bearing Deposits	2.50	3.61	3.56	3.22	2.13
Time Deposits of \$100K or More	3.75	4.97	4.96	4.43	3.10
Time Deposits < \$100K	3.66	4.50	4.47	3.96	2.90
Other Domestic Deposits	1.51	2.58	2.50	2.26	1.41
Foreign Deposits	2.48	4.37	4.23	4.23	2.79
Fed Funds Purchased and Repos	2.60	4.75	4.62	4.53	3.10
Other Borrowed Funds & Trading Liab	3.39	4.66	4.64	4.51	3.51
All Interest-Bearing Funds	2.92	4.09	4.04	3.77	2.65

	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Avg Personnel Exp Per Employee (\$000)	59	58	75	74	73
Avg Assets per Employee (\$000)	5,752	5,299	5,301	5,057	4,727
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	4.26	3.99	4.25	3.57	4.00
Overhead Exp / NII + Non-Int Income	65.58	61.71	63.90	60.93	60.83
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	2.92	2.96	2.97	3.07
Personnel Expense	1.48	1.56	1.52	1.61	1.65
Net Occupancy Expense	0.39	0.40	0.39	0.40	0.42
Other Operating Expenses	1.09	0.94	1.01	0.94	0.99
Overhead Less Non-Interest Income	1.26	1.07	1.25	1.04	0.96
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.06	60.94	63.22	60.19	59.98
Personnel Expense	31.96	32.33	32.37	32.03	31.93
Net Occupancy Expense	8.57	8.35	8.55	8.03	8.01
Other Operating Expenses	24.20	19.98	22.03	19.46	19.78
Total Non-Interest Income	34.26	35.82	33.61	36.13	38.01
Fiduciary Activities Income	3.72	4.09	4.52	4.66	5.19
Serv Charges on Deposit Accts - Domestic	7.89	7.45	7.59	6.77	7.11
Trading Revenue	0.38	0.93	0.20	1.15	1.03
Investment Banking Fees & Commissions	3.27	3.22	3.28	3.04	3.71
Venture Capital Revenue	0.05	0.21	0.23	0.19	0.18
Net Servicing Fees	0.99	0.87	0.82	0.68	1.12
Net Securitization Income	0.16	0.29	0.31	0.37	0.24
Insurance Activities Revenue	0.99	1.17	1.21	1.24	1.49
Net Gain (Loss) - Sales Loans, OREO, Oth	0.31	1.44	0.97	1.36	1.60
Other Non-Interest Income	11.99	11.72	11.14	10.74	10.86
Overhead Less Non-Interest Income	30.71	25.10	29.32	22.96	21.29
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.81	30.49	28.98	30.50	31.62
Appl Inc Tax+TE/Pretax NOI+TE	32.55	34.12	32.86	34.13	34.72

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate Loans	41.39	40.43	40.85	39.85	37.12
Commercial and Industrial Loans	13.41	12.69	12.81	11.89	11.36
Loans to Individuals	5.23	5.39	5.33	5.36	5.62
Loans to Depository Institutions	0.11	0.09	0.09	0.11	0.11
Agricultural Loans	0.20	0.22	0.21	0.21	0.20
Other Loans and Leases	3.36	3.09	3.26	3.17	3.45
Net Loans and Leases	64.90	63.33	63.88	62.66	60.09
Debt Securities Over 1 Year	12.58	13.35	13.05	13.87	17.30
Mutual Funds and Equity Securities	0.16	0.22	0.24	0.26	0.24
Subtotal	78.36	77.72	78.03	77.54	79.60
Interest-Bearing Bank Balances	0.57	0.58	0.50	0.55	0.69
Federal Funds Sold & Reverse Repos	1.34	2.35	2.24	2.68	2.18
Debt Securities 1 Year or Less	2.90	3.07	3.08	3.12	1.65
Trading Assets	1.36	1.64	1.34	1.15	1.51
Total Earning Assets	86.69	87.35	87.60	88.10	87.92
Non-Int Cash and Due From Dep Inst	2.31	2.05	2.28	2.38	2.74
Other Real Estate Owned	0.18	0.08	0.10	0.06	0.04
All Other Assets	10.70	10.47	9.97	9.34	9.23

MEMORANDA:

Short-Term Investments	5.95	6.81	6.88	8.04	5.73
U. S. Treasury Securities	0.13	0.16	0.14	0.32	0.46
U. S. Agency Securities (excl MBS)	1.66	2.82	2.38	3.46	3.19
Municipal Securities	1.06	1.14	1.13	1.07	0.89
Mortgage-Backed Securities	9.98	9.59	9.64	9.68	11.62
Asset-Backed Securities	0.49	0.30	0.35	0.22	0.25
Other Debt Securities	0.52	0.71	0.75	0.60	0.74
RE Loans Secured by 1-4 Family	16.26	16.34	16.28	16.64	17.72
Revolving	4.14	3.72	3.71	3.86	4.51
Closed-End, Sec by First Liens	10.16	10.59	10.54	10.76	11.62
Closed-End, Sec by Junior Liens	1.60	1.77	1.76	1.67	1.38
Commercial Real Estate Loans	22.75	21.71	22.22	20.91	17.20
Construction and Land Dev	7.77	8.04	8.05	7.45	5.51
Multifamily	1.55	1.34	1.35	1.55	1.22
Nonfarm Nonresidential	12.55	11.35	11.82	11.02	9.86
RE Loans Secured by Farmland	0.28	0.27	0.27	0.23	0.21
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	61.60	61.79	61.95	61.98	60.26
RE Loans Secured by 1-4 Family	24.80	26.11	25.69	26.62	29.55
Revolving	6.16	5.69	5.63	5.88	7.07
Closed-End	18.22	20.01	19.66	20.25	21.93
Commercial Real Estate Loans	33.31	32.79	33.36	31.92	27.42
Construction and Land Dev	11.27	12.03	11.91	11.10	8.61
Multifamily	2.31	2.06	2.04	2.44	2.00
Nonfarm Nonresidential	18.23	17.16	17.77	16.60	15.76
RE Loans Secured by Farmland	0.39	0.40	0.40	0.34	0.31
Loans to Depository Institutions	0.24	0.19	0.20	0.18	0.21
Commercial and Industrial Loans	20.49	20.03	19.92	18.82	18.75
Loans to Individuals	8.07	8.58	8.39	8.68	9.50
Credit Card Loans	1.17	1.20	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	5.60	5.32	5.47	6.21	7.24

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Short-Term Investments	5.95	6.81	6.88	8.04	5.73
Liquid Assets	18.93	20.11	19.58	22.35	23.89
Investment Securities	16.26	17.30	16.99	18.55	20.03
Net Loans and Leases	64.90	63.33	63.88	62.66	60.09
Net Lns, Ls & Stdby Ltrs of Credit	67.94	66.53	66.91	65.82	63.42
Core Deposits	45.61	47.01	46.67	48.23	49.27
Noncore Funding	38.83	36.78	37.67	36.10	34.96
Time Deposits of \$100K or More	9.99	10.44	10.08	11.73	9.25
Foreign Deposits	2.61	3.08	3.12	2.70	2.55
Fed Funds Purchased and Repos	6.46	7.27	7.30	7.72	8.72
Net Fed Funds Purchased (Sold)	4.98	5.05	4.96	4.92	5.91
Commercial Paper	0.39	0.52	0.48	0.43	0.38
Oth Borrowings W/Rem Mat 1 Yr or Less	6.09	4.05	4.77	3.45	3.62
Earning Assets Repr in 1 Year	42.69	43.31	43.57	44.16	43.89
Int-Bearing Liab Repr in 1 Year	21.24	22.23	22.78	22.38	17.46
Long-Term Debt Repr in 1 Year	2.26	2.35	2.17	2.14	2.13
Net Assets Repriceable in 1 Year	18.14	17.15	17.20	18.20	22.38
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	42.99	39.86	40.68	37.63	37.84
Net ST Noncore Funding Dependence	27.48	25.49	26.24	23.42	23.55
Short-Term Inv/ST Noncore Funding	20.72	24.25	24.89	26.53	23.69
Liq Asts-ST Noncore Fndg/Nonliq Asts	-9.43	-6.65	-8.26	-3.40	1.72
Net Loans and Leases/Total Deposits	103.89	100.81	101.89	97.38	97.41
Net Loans and Leases/Core Deposits	156.92	148.94	151.74	156.68	146.04
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.70	-0.32	-0.09	-0.59	-0.70
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.87	-2.00	-1.37	-1.93	-3.11
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.02	-0.01	-0.07	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.62	6.31	6.07	7.53	8.21
Available-For-Sale Securities	94.38	93.69	93.93	92.47	91.79
U. S. Treasury Securities	1.09	1.23	1.15	2.12	2.93
U. S. Agency Securities (excl MBS)	10.24	15.93	14.07	17.97	15.52
Municipal Securities	6.89	6.73	6.71	5.90	4.29
Mortgage-Backed Securities	64.29	59.79	60.61	59.23	60.53
Asset-Backed Securities	3.42	2.35	2.79	1.59	1.64
Other Debt Securities	4.22	4.90	5.41	3.89	4.62
Mutual Funds and Equity Securities	1.37	1.69	1.84	1.70	1.59
Debt Securities 1 Year or Less	17.52	16.98	17.23	16.38	10.24
Debt Securities 1 To 5 Years	17.05	20.08	19.36	21.70	22.50
Debt Securities Over 5 Years	60.96	57.96	58.04	56.17	62.90
Pledged Securities	68.22	61.45	63.70	61.87	59.46
Structured Notes, Fair Value	0.24	0.22	0.32	0.20	0.27

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Provision for Ln&Ls Losses/Avg Assets	1.00	0.24	0.36	0.15	0.15
Provision for Ln&Ls Losses/Avg Lns&Ls	1.50	0.38	0.56	0.25	0.26
Provision for Ln&Ls Losses/Net Losses	173.86	128.93	152.78	109.78	94.02
Ln&Ls Allowance/Total Loans & Leases	1.65	1.14	1.22	1.11	1.13
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.68	8.35	5.84	11.75	8.01
ALLL/Nonaccrual Assets	122.15	241.80	193.95	330.96	349.72
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	98.40	165.77	136.29	231.67	249.50
Gross Ln&Ls Losses/Avg Loans & Leases	0.97	0.39	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	0.88	0.30	0.38	0.23	0.28
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	16.39	23.31	30.58	31.81	30.96
Earnings Coverage of Net Losses (X)	2.46	22.53	13.40	33.33	22.73
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.81	0.13	0.18	0.08	0.06
RE Loans Secured By 1-4 Family	0.61	0.14	0.18	0.09	0.08
Revolving	0.72	0.20	0.24	0.12	0.07
Closed-End	0.52	0.12	0.15	0.08	0.07
Commercial Real Estate Loans	0.82	0.09	0.14	0.04	0.03
Construction and Land Dev	1.79	0.13	0.25	0.03	0.01
Multifamily	0.21	0.03	0.07	0.02	0.02
Nonfarm Nonresidential	0.16	0.05	0.06	0.04	0.04
RE Loans Secured by Farmland	0.08	0.00	0.02	0.04	0.01
Commercial and Industrial Loans	0.65	0.27	0.32	0.26	0.26
Loans to Depository Institutions	0.00	0.00	0.00	-0.01	0.00
Loans to Individuals	1.90	1.21	1.30	1.08	1.26
Credit Card Loans	4.21	3.68	2.91	1.79	3.03
Agricultural Loans	0.05	0.06	0.11	0.00	0.06
Loans to Foreign Governments & Inst	-0.09	-0.34	-0.24	-0.13	0.00
Other Loans and Leases	0.38	0.21	0.27	0.22	0.41

PERCENT OF LOANS AND LEASES

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
30-89 Days PD Loans and Leases	1.27	0.95	1.03	0.81	0.69
90+ Days PD Loans and Leases	0.25	0.18	0.21	0.15	0.16
Nonaccrual Loans and Leases	1.72	0.71	0.93	0.50	0.42
90+ Days PD and Nonaccrual Loans and Leases	2.05	0.94	1.21	0.68	0.60
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.05	0.01	0.01	0.00	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.28	0.95	1.03	0.81	0.69
90+ Days Past Due Assets	0.26	0.18	0.21	0.15	0.16
Nonaccrual Assets	1.75	0.71	0.94	0.50	0.43
30+ Days PD & Nonaccrual Assets	3.38	1.93	2.29	1.50	1.31

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.39	0.58	0.77	0.42	0.36
90+ PD & Nonaccrual Assets + OREO	1.60	0.68	0.90	0.48	0.42

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

Total Assets	1.40	0.54	0.74	0.35	0.29
Allowance for Loan & Lease Losses	125.27	74.08	91.20	50.61	42.13
Equity Cap + ALLL	15.98	6.01	7.98	3.91	3.34
Tier 1 Cap + ALLL	16.72	6.65	9.21	4.32	3.85
Loans & Leases + RE Acquired	2.11	0.88	1.17	0.58	0.49

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

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Real Estate - 30-89 Days PD	1.46	1.00	1.13	0.81	0.66
- 90+ Days Past Due	0.26	0.17	0.20	0.14	0.13
- Nonaccrual	2.40	0.89	1.23	0.56	0.43
Coml & Indl - 30-89 Days PD	0.70	0.55	0.64	0.50	0.58
- 90+ Days Past Due	0.08	0.07	0.08	0.05	0.07
- Nonaccrual	0.86	0.47	0.50	0.52	0.61
Individuals - 30-89 Days PD	1.80	1.52	1.65	1.57	1.41
- 90+ Days Past Due	0.33	0.30	0.29	0.31	0.29
- Nonaccrual	0.33	0.20	0.24	0.14	0.16
Dep Inst Lns - 30-89 Days PD	0.00	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	0.42	0.25	0.28	0.27	0.28
- 90+ Days Past Due	0.04	0.03	0.02	0.02	0.01
- Nonaccrual	0.55	0.67	0.43	0.36	0.35
Foreign Govts- 30-89 Days PD	0.00	0.03	0.29	1.35	0.35
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.56	0.52	0.59	0.49	0.43
- 90+ Days Past Due	0.04	0.02	0.03	0.02	0.02
- Nonaccrual	0.38	0.25	0.23	0.14	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.43	1.08	1.17	1.04	0.82
- 90+ Days Past Due	0.34	0.24	0.28	0.20	0.20
- Nonaccrual	1.46	0.73	0.87	0.50	0.42
Revolvi ng - 30-89 Days PD	0.86	0.70	0.83	0.65	0.39
- 90+ Days Past Due	0.12	0.08	0.10	0.08	0.05
- Nonaccrual	0.87	0.43	0.47	0.26	0.14
Closed-End - 30-89 Days PD	1.69	1.20	1.32	1.19	1.01
- 90+ Days Past Due	0.41	0.28	0.33	0.24	0.27
- Nonaccrual	1.77	0.82	1.00	0.58	0.50
- Jr Lien 30-89 Days PD	0.16	0.10	0.13	0.10	0.07
- Jr Lien 90+ Days PD	0.03	0.01	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.14	0.09	0.09	0.05	0.04
Commercial RE - 30-89 Days PD	1.34	0.81	1.03	0.63	0.54
- 90+ Days Past Due	0.16	0.09	0.10	0.05	0.04
- Nonaccrual	2.84	0.88	1.34	0.54	0.42
Const & Dev - 30-89 Days PD	2.39	1.20	1.74	0.87	0.63
- 90+ Days Past Due	0.28	0.14	0.15	0.05	0.05
- Nonaccrual	6.29	1.45	2.39	0.50	0.24
Multifamily - 30-89 Days PD	0.85	0.61	0.77	0.43	0.50
- 90+ Days Past Due	0.10	0.03	0.04	0.04	0.03
- Nonaccrual	1.35	0.55	0.66	0.38	0.31
Nonfarm Nres- 30-89 Days PD	0.73	0.54	0.60	0.47	0.45
- 90+ Days Past Due	0.08	0.05	0.05	0.03	0.03
- Nonaccrual	1.03	0.54	0.61	0.51	0.53
Farmland - 30-89 Days PD	0.48	0.42	0.50	0.44	0.39
- 90+ Days Past Due	0.05	0.07	0.01	0.05	0.02
- Nonaccrual	1.16	0.59	0.56	0.58	0.89
Credit Card - 30-89 Days PD	1.91	1.56	1.67	1.69	1.52
- 90+ Days Past Due	0.97	0.79	0.84	0.98	0.82
- Nonaccrual	0.25	0.15	0.17	0.13	0.08

CAPITAL RATIOS	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Tier 1 Leverage Ratio	7.50	7.63	7.42	7.79	7.44
Tier 1 RBC Ratio	9.03	9.36	8.95	9.59	9.57
Total Risk-Based Capital Ratio	11.83	11.96	11.60	12.18	12.32
Tangible Tier 1 Leverage Ratio	7.13	7.24	7.07	7.47	7.11
Tangible Common Eq Cap/Tan Assets	5.15	5.77	5.60	5.92	5.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	27.93	31.43	30.37	31.81	30.69
Standby Letters of Credit	3.03	3.14	3.00	3.13	3.22
Commercial & Similar Letters of Credit	0.12	0.13	0.12	0.12	0.11
Securities Lent	1.33	1.81	1.73	3.15	6.42
Credit Derivatives (BHC as Guarantor)	1.54	1.71	1.86	1.21	0.90
Credit Derivatives (BHC as Beneficiary)	1.75	2.24	2.19	1.49	1.34
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	68.28	71.78	67.33	76.05	74.40
Interest Rate Contracts	51.87	50.23	47.29	59.24	55.47
Interest Rate Futures & Forward Contr	9.62	7.84	7.46	8.76	8.98
Written Options Contr (Int Rate)	3.82	5.14	3.80	7.12	5.92
Purchased Options Contr (Int Rate)	4.12	5.79	4.45	7.15	5.54
Interest Rate Swaps	30.11	27.98	27.46	28.42	28.66
Foreign Exchange Contracts	12.25	12.56	12.36	10.78	11.30
Futures & Forward Foreign Exch Contr	8.54	7.75	8.29	7.01	7.71
Written Options Contr (Foreign Exch)	0.45	0.66	0.66	0.54	0.73
Purchased Options Contr (Foreign Exch)	0.42	0.68	0.66	0.58	0.78
Foreign Exchange Rate Swaps	0.94	1.11	1.03	0.84	1.03
Equity, Commodity, & Other Deriv Contr	2.47	2.20	2.14	2.11	1.86
Commodity & Other Fut & Forward Contr	0.18	0.17	0.14	0.11	0.10
Written Options Contr (Comm & Other)	0.75	0.60	0.54	0.60	0.47
Purchased Options Contr (Comm & Oth)	0.82	0.71	0.76	0.78	0.60
Commodity & Other Swaps	0.43	0.44	0.44	0.36	0.41
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.48	56.38	54.95	62.14	68.48

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Interest Rate Contracts	84.80	87.57	85.40	87.06	89.88
Foreign Exchange Contracts	9.76	7.69	9.53	8.39	7.66
Equity, Comm, & Other Contracts	2.21	2.03	1.95	1.83	1.11
Futures and Forwards	15.45	16.37	18.00	19.00	19.53
Written Options	6.05	7.66	5.77	6.76	7.72
Exchange-Traded	0.53	0.55	0.36	0.41	0.16
Over-The-Counter	5.13	6.63	5.02	5.74	7.10
Purchased Options	5.81	7.23	5.83	6.76	6.32
Exchange-Traded	0.57	0.55	0.27	0.39	0.21
Over-The-Counter	4.90	6.08	5.13	5.82	5.51
Swaps	63.93	61.11	63.98	60.99	60.02
Held for Trading	49.06	41.56	43.70	38.64	40.54
Interest Rate Contracts	36.84	30.81	31.08	27.48	29.61
Foreign Exchange Contracts	5.26	3.90	5.60	4.27	5.61
Equity, Comm, & Other Contracts	1.32	1.22	1.14	0.94	0.73
Non-Traded	50.94	58.44	56.30	61.36	59.46
Interest Rate Contracts	44.17	52.30	49.73	55.09	56.96
Foreign Exchange Contracts	1.13	0.64	0.81	0.65	0.37
Equity, Comm, & Other Contracts	0.14	0.11	0.11	0.11	0.03
Deriv Contr (Excl Fut & FX LE 14 Days)	80.40	83.50	86.30	86.62	83.96
One Year or Less	23.58	25.21	27.64	26.33	25.04
Over 1 Year to 5 Years	29.59	28.72	27.98	33.22	27.91
Over 5 Years	16.09	18.69	19.42	19.26	20.78
Gross Negative Fair Value (Abs Val)	1.28	0.86	1.19	0.78	0.96
Gross Positive Fair Value	1.46	0.91	1.29	0.75	0.79
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.16	0.12	0.14	0.09	0.11
Gross Positive Fair Value (X)	0.17	0.13	0.15	0.09	0.11
Held for Trading (X)	0.14	0.10	0.12	0.07	0.09
Non-Traded (X)	0.02	0.01	0.02	0.01	0.01
Current Credit Exposure (X)	0.10	0.07	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	1.07	0.69	0.84	0.47	0.57

INSURANCE ACTIVITIES

09/30/2008

09/30/2007

12/31/2007

12/31/2006

12/31/2005

ANALYSIS RATIOS:

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	41.91	41.02	41.42	44.70	39.72
Ins Under Assets(L/H)/Tot Ins Und Ast	58.09	58.98	58.58	55.30	60.28
Sep Acct Assets(L/H)/Total Life Ast	0.96	0.94	0.98	0.74	0.48
Ins Activities Revenue/Adj Oper Inc	0.99	1.17	1.21	1.24	1.49
Premi um Inc/Ins Activities Revenue	12.37	10.14	10.36	8.92	11.36
Credit Rel Prem Inc/Tot Prem Inc	76.74	74.90	73.60	75.39	73.61
Other Prem Inc/Total Prem Inc	23.26	25.10	26.40	24.61	26.39
Ins Under Net Income/Consol Net Income	0.04	0.18	0.23	0.21	0.33
Ins Net Inc (P/C)/Equity (P/C)	3.10	18.02	12.02	7.90	10.09
Ins Net Inc (L/H)/Equity (L/H)	5.14	4.91	7.25	6.78	12.57
Insur Ben, Losses, Exp/Insur Premi ums	169.97	77.04	133.41	88.63	107.42
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.63	2.96	3.09	2.64	1.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.21	0.24	0.37	0.29	0.66
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.21	12.97	13.49	11.97	10.03
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.68	0.67	0.64	0.98	1.22
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.92	2.77	3.00	2.66	2.35
Cost: Interest-Bearing Deposits	2.48	4.37	4.23	4.23	2.79
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	41.52	3.13	8.22	68.14	28.10
Commercial and Industrial Loans	0.68	4.09	2.70	0.22	10.52
Foreign Governments and Inst	-0.09	-0.34	-0.24	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	45.60	28.24	126.76	148.72	16.59
Total Selected Assets	10.63	36.45	126.31	67.29	16.60
Deposits	-1.23	42.94	41.77	33.71	18.44

PROFITABILITY:	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Net Income/Avg Equity Capital	2.29	10.76	8.75	13.95	14.35
Bank Net Inc/Avg Eq Inv in Banks	5.32	11.84	9.71	14.64	14.14
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.36	7.60	6.73	9.27	8.80
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.99	8.06	6.54	8.92	10.94
Bank Net Income/Parent Net Income	89.87	78.36	78.21	76.65	71.56
Nonbank Net Income/Parent Net Income	5.43	7.02	5.89	4.94	5.57
Sub BHCs Net Inc/Parent Net Income	97.23	75.11	73.87	69.45	65.03
LEVERAGE:					
Total Liabilities/Equity	38.14	34.35	34.44	35.29	33.49
Total Debt/Equity Capital	18.58	16.55	16.48	15.66	15.82
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.36	25.47	26.01	25.31	24.23
Tot Debt+Lns Guaranteed for Affl/Equity	21.54	18.72	18.53	17.33	20.12
Total Debt/Eq Cap - Exc Over Fair Value	19.16	16.79	16.69	15.89	16.27
Long-Term Debt/Equity Capital	12.98	11.89	11.89	11.77	12.45
Short-Term Debt/Equity Capital	4.46	3.27	3.73	3.12	2.55
Current Portion of LT Debt/Equity	0.19	0.06	0.05	0.28	0.12
Exc Cost Over Fair Value/Equity Cap	0.41	0.36	0.29	0.40	1.06
Long-Term Debt/Consolidated LT Debt	12.98	12.95	12.74	14.84	15.07
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	112.72	111.62	112.58	110.24	108.78
Total Investment in Subs/Equity	124.03	121.20	122.25	121.05	119.83
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.76	100.58	100.18	99.43	99.24
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	110.63	109.58	108.32	108.62	108.79
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.65	1.14	1.65	0.91	0.71
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.90	2.61	4.89	2.26	1.90
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	88.42	145.83	131.72	136.59	145.11
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.70	153.20	138.88	134.43	147.51
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	130.04	101.78	96.06	114.51	98.70
Pretax Oper Inc + Int Exp/Int Expense	1132.88	4668.11	5442.83	3185.46	3665.49
Div + Int From Subs/Int Exp + Div	99.29	183.98	165.84	157.02	176.22
Fees+Other Inc From Subs/Sal + Oth Exp	15.50	14.93	15.70	15.33	19.65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	143.72	614.20	348.50	128.89	813.95
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.24	-0.01	-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	2.60	6.17	0.66	11.33	0.62
Total	2.60	6.17	0.66	11.33	11.11
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	1.06	0.47	0.48	0.25	1.22
To Subsidiary BHCs	0.00	0.00	0.00	0.01	0.01
Total	1.56	0.59	0.60	0.36	1.76
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.02	5.37	5.39	5.81	6.98
Combined Thrift Assets	0.29	0.23	0.23	0.39	0.35
Combined Foreign Nonbank Sub Assets	0.13	0.11	0.11	0.11	0.14

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Div Paid/Inc Before Undist Inc	140.47	67.88	71.25	68.73	68.89
Dividends Paid/Net Income	77.41	43.77	50.51	36.79	39.47
Net Income - Dividends/Avg Equity	-2.37	5.85	3.66	8.58	8.47
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	70.77	131.24	129.55	125.44	138.97
Dividends From Nonbank Subs	4.51	7.01	8.12	6.21	11.16
Dividends From Subsidiary BHCs	15.41	21.15	16.03	17.75	21.35
Dividends From All Subsidiaries	105.64	212.64	194.05	175.07	197.28
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	75.69	74.52	86.39	66.52	59.78
Interest Income From Bank Subs	3.61	3.72	4.07	3.07	2.56
Mgt & Service Fees From Bank Subs	6.38	3.95	4.86	3.62	3.56
Other Income From Bank Subs	0.09	0.00	0.04	0.01	0.27
Operating Income From Bank Subs	117.15	85.53	104.62	76.68	68.32
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	65.44	55.07	80.92	55.89	47.31
Interest Income From Nonbank Subs	22.25	25.32	60.61	30.14	24.40
Mgt & Serv Fees From Nonbank Subs	1.48	2.09	2.56	3.76	2.75
Other Income From Nonbank Subs	0.01	0.02	0.03	0.02	0.01
Operating Inc From Nonbank Subs	99.85	97.63	188.18	109.39	101.72
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	138.78	46.47	38.68	46.80	48.92
Interest Inc From Subsidiary BHCs	39.74	5.45	8.74	4.08	4.48
Mgt & Serv Fees From Sub BHCs	3.14	2.03	1.78	0.44	3.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	181.65	59.68	54.91	54.75	60.70
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	47.31	53.16	57.87	57.66	55.37
Interest Income From Bank Subs	6.71	3.14	2.70	2.76	2.40
Mgt & Serv Fees From Bank Subs	4.53	2.70	2.72	3.23	2.62
Other Income From Bank Subs	0.02	0.00	0.01	0.00	0.02
Operating Income From Bank Subs	65.52	64.48	69.02	67.12	64.11
Dividends From Nonbank Subs	3.61	3.14	3.79	3.00	4.35
Interest Income From Nonbank Subs	3.14	2.25	1.80	1.87	1.51
Mgt & Serv Fees From Nonbank Subs	0.11	0.10	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	9.06	6.77	6.46	5.90	7.27
Dividends From Subsidiary BHCs	9.00	12.18	9.19	11.45	12.67
Interest Inc From Subsidiary BHCs	0.77	0.36	0.58	0.33	0.42
Mgt & Serv Fees From Sub BHCs	0.08	0.00	0.00	0.01	0.06
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	12.95	14.10	12.75	13.21	14.69
Loans and Adv From Subs/ST Debt	309.68	801.41	1079.59	459.84	487.31
Loans and Adv From Subs/Total Debt	91.12	129.89	124.27	135.19	138.66

	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)	2.90	1.03	1.69	2.59	2.96	3.25	3.72	4.05	66
+ Non-interest Income	1.65	0.24	0.34	0.88	1.46	2.05	3.41	4.49	66
- Overhead Expense	3.00	1.08	1.63	2.34	2.87	3.54	4.74	5.14	66
- Provision for Losses	0.99	0.02	0.10	0.47	0.84	1.31	2.51	2.75	66
+ Securities Gains (Losses)	-0.08	-0.69	-0.52	-0.25	-0.00	0.04	0.09	0.20	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)	0.48	-3.92	-1.46	-0.34	0.78	1.29	1.82	2.05	66
Net Operating Income	0.30	-3.13	-1.00	-0.25	0.50	0.83	1.19	1.36	66
Net Income	0.27	-3.13	-1.42	-0.31	0.50	0.83	1.19	1.34	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)	5.78	3.79	4.63	5.52	5.80	6.16	6.42	6.64	66
Interest Expense	2.50	1.35	1.75	2.24	2.46	2.77	3.08	3.43	66
Net Interest Income (TE)	3.25	1.15	1.92	2.92	3.29	3.64	4.12	4.50	66
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.87	0.03	0.13	0.35	0.70	1.36	1.90	2.33	66
Earnings Coverage of Net Losses (X)	2.45	-35.75	-6.01	0.85	2.73	4.81	7.79	16.45	66
Ln&Ls Allowance/Total Loans & Leases	1.65	0.48	0.70	1.24	1.49	1.96	2.83	3.31	66
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.97	0.23	0.43	1.03	1.70	2.91	4.03	4.57	66
30-89 Days Past Due Loans and Leases	1.27	0.28	0.48	0.80	1.12	1.72	2.32	3.00	66
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	42.99	16.35	22.14	31.27	38.34	52.58	76.39	81.67	66
Net ST Noncore Funding Dependence	27.47	8.99	14.59	20.31	26.00	33.89	44.44	49.77	66
Net Loans and Leases/Total Assets	64.90	24.50	37.34	58.05	68.20	72.76	76.92	77.71	66
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.49	3.39	5.14	6.68	7.61	8.32	9.06	9.79	66
Equity Capital/Total Assets	9.01	2.62	5.80	7.48	9.06	10.28	11.99	13.65	66
Net Loans&Ls/Equity Capital (X)	7.52	3.08	4.77	6.03	7.33	8.57	10.05	16.95	66
Cash Dividends/Net Income	77.40	0.00	15.06	41.52	68.75	95.61	159.21	172.23	45
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	-2.37	-50.23	-20.93	-7.73	0.30	3.75	6.18	7.52	65
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	4.46	0.00	0.00	0.00	0.00	4.14	25.56	44.27	66
Long-Term Debt/Equity Capital	12.97	0.00	0.00	0.00	8.13	18.43	50.85	88.93	66
Equity Investment in Subs/Equity Cap	112.71	91.91	95.63	103.46	109.92	118.82	133.53	168.23	66
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	98.69	-20.84	28.17	57.68	99.98	128.64	177.36	209.68	66

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	5.17	3.31	4.16	4.89	5.16	5.55	5.90	6.07	66
Less: Interest Expense	2.23	1.24	1.50	1.96	2.25	2.51	2.85	3.04	66
Equals: Net Interest Income (TE)	2.90	1.03	1.69	2.59	2.96	3.25	3.72	4.05	66
Plus: Non-Interest Income	1.65	0.24	0.34	0.88	1.46	2.05	3.41	4.49	66
Equals: Adj Operating Income (TE)	4.64	1.61	3.04	3.67	4.53	5.43	6.60	7.29	66
Less: Overhead Expense	3.00	1.08	1.63	2.34	2.87	3.54	4.74	5.14	66
Less: Provision for Loan and Lease Losses	0.99	0.02	0.10	0.47	0.84	1.31	2.51	2.75	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	-0.08	-0.69	-0.52	-0.22	-0.00	0.04	0.09	0.20	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)	0.48	-3.92	-1.46	-0.34	0.78	1.29	1.82	2.05	66
Less: Applicable Income Taxes (TE)	0.17	-0.89	-0.47	-0.16	0.24	0.44	0.63	0.70	66
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.02	0.03	66
Equals: Net Operating Income	0.30	-3.13	-1.00	-0.25	0.50	0.83	1.19	1.36	66
Plus: Net Extraordinary Items	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	66
Equals: Net Income	0.27	-3.13	-1.42	-0.31	0.50	0.83	1.19	1.34	66
Memo: Net Income (Last Four Qtrs)	0.27	-2.81	-1.60	-0.14	0.48	0.89	1.18	1.41	66
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.57	81.19	83.87	87.20	89.95	92.20	93.04	94.49	66
Avg Int-Bearing Funds / Avg Assets	77.19	63.32	66.42	73.24	77.38	81.64	84.87	87.18	66
Int Income (TE) / Avg Earning Assets	5.78	3.79	4.63	5.52	5.80	6.16	6.42	6.64	66
Int Expense / Avg Earning Assets	2.50	1.35	1.75	2.24	2.46	2.77	3.08	3.43	66
Net Int Inc (TE) / Avg Earn Assets	3.25	1.15	1.92	2.92	3.29	3.64	4.12	4.50	66
YIELD OR COST:									
Total Loans and Leases (TE)	6.15	4.25	5.19	5.87	6.16	6.51	6.84	7.27	66
Interest-Bearing Bank Balances	3.28	0.13	0.90	2.24	3.13	4.23	5.80	6.50	66
Fed Funds Sold & Reverse Repos	2.66	1.86	2.04	2.31	2.54	2.88	3.37	4.26	66
Trading Assets	2.61	0.01	0.05	0.75	2.06	4.29	6.09	7.90	47
Total Earning Assets	5.74	3.76	4.88	5.46	5.77	6.09	6.34	6.56	66
Investment Securities (TE)	5.03	3.87	4.41	4.78	4.99	5.31	5.56	5.85	66
U.S. Treasury & Agency Sec (excl MBS)	4.71	2.26	2.79	3.56	4.50	5.49	7.51	8.83	64
Mortgage-Backed Securities	4.93	3.50	4.32	4.63	4.93	5.17	5.66	5.75	66
All Other Securities	6.83	2.76	3.93	5.05	6.44	7.44	12.35	15.15	66
Interest-Bearing Deposits	2.50	1.30	1.83	2.16	2.56	2.83	3.07	3.26	66
Time Deposits of \$100K or More	3.74	2.60	3.02	3.40	3.82	4.06	4.26	4.38	66
Time Deposits < \$100K	3.65	2.31	2.84	3.31	3.68	4.02	4.25	4.40	65
Other Domestic Deposits	1.50	0.66	0.88	1.18	1.50	1.81	2.05	2.16	66
Foreign Deposits	2.47	1.66	1.69	2.14	2.43	2.82	3.11	3.20	43
Fed Funds Purchased and Repos	2.60	1.49	1.74	2.17	2.48	3.01	3.68	4.02	66
Other Borrowed Funds & Trading Liab	3.38	1.59	2.20	2.64	3.35	4.05	4.65	5.32	66
All Interest-Bearing Funds	2.92	1.74	2.00	2.66	2.93	3.21	3.65	3.90	66

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	59.27	35.88	42.17	49.08	56.11	65.66	87.28	95.85	66
Avg Assets per Employee (\$000)	5752.40	2941.72	3551.46	4412.30	5120.35	6373.16	10203.7	12020.0	66
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	4.25	0.06	0.77	1.97	4.06	6.16	8.61	11.99	64
Overhead Exp / NII + Non-Int Income	65.58	44.35	49.92	55.00	62.20	73.28	88.26	118.71	66
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.00	1.08	1.63	2.34	2.87	3.54	4.74	5.14	66
Personnel Expense	1.47	0.45	0.72	1.15	1.45	1.69	2.17	2.55	66
Net Occupancy Expense	0.39	0.13	0.20	0.31	0.37	0.46	0.58	0.65	66
Other Operating Expenses	1.08	0.43	0.48	0.76	0.92	1.22	2.25	2.55	66
Overhead Less Non-Interest Income	1.25	-0.29	0.40	0.83	1.24	1.59	2.17	3.01	66
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	65.06	43.08	49.57	54.48	61.66	73.15	88.11	116.39	66
Personnel Expense	31.96	20.95	21.80	28.58	32.43	35.77	39.18	43.12	66
Net Occupancy Expense	8.57	4.71	5.76	6.69	8.33	10.15	11.53	14.29	66
Other Operating Expenses	24.19	13.59	15.16	17.65	20.26	26.79	40.51	70.98	66
Total Non-Interest Income	34.26	8.56	15.69	23.80	33.70	42.19	53.36	71.11	66
Fiduciary Activities Income	3.71	0.00	0.00	0.64	2.40	5.35	9.57	34.61	65
Serv Charges on Deposit Accts - Domestic	7.89	0.98	1.89	4.85	8.51	10.82	12.33	13.55	65
Trading Revenue	0.37	-10.74	-3.78	0.00	0.01	1.34	2.35	7.86	65
Investment Banking Fees & Commissions	3.27	0.03	0.35	1.14	2.06	4.03	10.87	13.81	65
Venture Capital Revenue	0.05	-0.97	-0.19	0.00	0.00	0.04	0.36	1.06	65
Net Servicing Fees	0.98	-0.56	0.00	0.03	0.25	1.12	5.33	7.47	65
Net Securitization Income	0.15	-0.15	0.00	0.00	0.00	0.00	0.43	3.87	65
Insurance Activities Revenue	0.98	0.00	0.02	0.06	0.38	1.77	2.87	4.48	65
Net Gain (Loss) - Sales Loans, OREO, Oth	0.30	-4.01	-2.02	-0.38	0.10	0.73	3.24	4.25	65
Other Non-Interest Income	11.99	4.87	5.25	7.60	10.12	16.02	21.16	29.02	65
Overhead Less Non-Interest Income	30.70	-5.64	4.46	17.41	26.46	38.18	67.36	93.67	66
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	27.80	-15.26	12.98	24.83	29.24	33.53	35.89	37.70	45
Appl Inc Tax+TE/Pretax NOI+TE	32.54	15.54	21.61	29.45	33.52	35.60	38.10	41.87	45

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	41.39	6.41	16.71	30.58	43.42	49.93	57.25	61.83	66
Commercial and Industrial Loans	13.41	2.46	3.94	9.54	12.65	17.05	22.45	25.17	66
Loans to Individuals	5.23	0.12	0.21	1.24	4.10	8.65	13.35	15.13	66
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.01	0.11	0.48	0.92	66
Agricultural Loans	0.19	0.00	0.00	0.00	0.09	0.31	0.75	1.03	66
Other Loans and Leases	3.35	0.05	0.54	1.35	3.25	4.81	6.82	7.89	66
Net Loans and Leases	64.90	24.50	37.34	58.05	68.20	72.76	76.92	77.71	66
Debt Securities Over 1 Year	12.58	3.49	5.72	7.73	11.83	15.53	21.50	25.74	66
Mutual Funds and Equity Securities	0.15	0.00	0.00	0.01	0.09	0.22	0.48	1.00	66
Subtotal	78.36	37.77	52.28	73.28	81.83	85.75	88.71	89.43	66
Interest-Bearing Bank Balances	0.56	0.00	0.00	0.02	0.11	0.62	1.48	6.04	66
Federal Funds Sold & Reverse Repos	1.33	0.00	0.00	0.07	0.66	1.51	5.12	12.22	66
Debt Securities 1 Year or Less	2.89	0.01	0.08	0.40	1.64	4.23	9.83	13.17	66
Trading Assets	1.36	0.00	0.00	0.00	0.36	1.98	5.15	12.06	66
Total Earning Assets	86.68	75.27	80.88	84.38	87.01	89.53	91.08	91.72	66
Non-Int Cash and Due From Dep Inst	2.30	0.48	0.76	1.52	2.06	2.89	4.51	6.35	66
Other Real Estate Owned	0.18	0.00	0.01	0.04	0.13	0.28	0.42	0.59	66
All Other Assets	10.69	5.50	6.25	7.97	10.21	13.19	16.50	17.40	66
MEMORANDA:									
Short-Term Investments	5.94	0.18	0.60	1.39	3.12	7.17	18.54	28.72	66
U. S. Treasury Securities	0.12	0.00	0.00	0.00	0.04	0.16	0.61	0.80	66
U. S. Agency Securities (excl MBS)	1.65	0.00	0.00	0.03	0.52	2.35	6.20	11.14	66
Municipal Securities	1.06	0.00	0.02	0.19	0.59	1.95	2.99	3.89	66
Mortgage-Backed Securities	9.97	0.87	1.98	5.52	9.69	12.72	18.28	23.66	66
Asset-Backed Securities	0.49	0.00	0.00	0.00	0.01	0.63	2.11	4.36	66
Other Debt Securities	0.51	0.00	0.00	0.01	0.15	0.43	2.48	4.31	66
RE Loans Secured by 1-4 Family	16.26	1.35	4.57	10.16	15.80	22.35	29.59	30.80	66
Revolving	4.13	0.02	0.13	1.42	3.76	6.12	9.22	10.69	66
Closed-End, Sec by First Liens	10.15	0.87	2.74	5.70	9.66	14.02	19.16	23.85	66
Closed-End, Sec by Junior Liens	1.60	0.00	0.02	0.42	1.45	2.50	3.61	5.36	66
Commercial Real Estate Loans	22.74	0.78	3.58	12.01	20.94	31.13	42.47	47.97	66
Construction and Land Dev	7.76	0.16	0.74	2.87	7.42	11.30	16.57	19.80	66
Multifamily	1.54	0.05	0.31	0.56	0.98	1.98	3.83	5.75	66
Nonfarm Nonresidential	12.55	0.38	2.00	6.93	11.05	18.37	22.77	27.85	66
RE Loans Secured by Farmland	0.27	0.00	0.00	0.00	0.14	0.38	1.14	1.51	66
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	61.59	18.24	42.23	49.15	62.09	70.93	78.28	82.48	66
RE Loans Secured by 1-4 Family	24.79	5.26	7.66	14.64	25.58	32.22	42.97	48.03	66
Revolving	6.15	0.05	0.22	2.06	5.14	9.79	13.00	15.09	66
Closed-End	18.22	3.78	5.44	9.96	17.82	24.28	33.59	37.89	66
Commercial Real Estate Loans	33.30	2.78	9.69	20.12	31.05	44.16	61.31	69.34	66
Construction and Land Dev	11.27	0.53	1.76	4.59	9.87	16.66	22.65	30.72	66
Multifamily	2.31	0.16	0.59	1.03	1.64	3.09	5.41	9.57	66
Nonfarm Nonresidential	18.22	1.47	4.62	10.53	16.46	25.43	30.16	36.71	66
RE Loans Secured by Farmland	0.39	0.00	0.00	0.01	0.20	0.65	1.53	2.13	66
Loans to Depository Institutions	0.23	0.00	0.00	0.00	0.02	0.16	1.38	2.54	66
Commercial and Industrial Loans	20.48	4.80	10.03	15.01	19.48	25.43	31.92	38.08	66
Loans to Individuals	8.07	0.21	0.39	1.89	6.01	12.88	19.87	22.80	66
Credit Card Loans	1.17	0.00	0.00	0.00	0.09	1.17	7.13	10.45	66
Agricultural Loans	0.28	0.00	0.00	0.01	0.15	0.47	1.08	1.57	66
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	66
Other Loans and Leases	5.59	0.07	0.87	1.84	4.62	7.78	12.70	19.29	66

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.94	0.18	0.60	1.39	3.12	7.17	18.54	28.72	66
Liquid Assets	18.92	8.91	10.30	12.61	15.08	23.81	40.37	45.16	66
Investment Securities	16.25	6.44	7.99	11.69	15.35	19.23	27.82	36.31	66
Net Loans and Leases	64.90	24.50	37.34	58.05	68.20	72.76	76.92	77.71	66
Net Lns, Ls & Stdbly Ltrs of Credit	67.94	28.74	42.07	61.23	70.61	76.78	81.35	85.40	66
Core Deposits	45.60	7.93	16.10	38.05	49.11	55.25	63.45	69.03	66
Noncore Funding	38.83	18.50	23.27	28.37	35.27	46.41	62.59	73.69	66
Time Deposits of \$100K or More	9.98	1.97	3.31	6.42	9.35	12.27	17.69	23.07	66
Foreign Deposits	2.61	0.00	0.00	0.00	1.05	3.88	8.83	22.83	66
Fed Funds Purchased and Repos	6.45	0.50	1.45	2.55	5.46	9.37	13.35	16.23	66
Net Fed Funds Purchased (Sold)	4.97	-5.62	-1.05	1.18	3.61	8.21	12.56	15.30	66
Commercial Paper	0.38	0.00	0.00	0.00	0.00	0.19	2.54	2.96	66
Oth Borrowings W/Rem Mat 1 Yr or Less	6.09	0.16	1.17	2.87	4.69	8.40	14.13	22.02	66
Earning Assets Repr in 1 Year	42.69	18.45	23.94	36.87	44.66	48.74	55.52	62.99	66
Int-Bearing Liab Repr in 1 Year	21.23	2.62	8.67	14.44	19.80	27.79	36.47	43.03	66
Long-Term Debt Repr in 1 Year	2.26	0.00	0.00	0.00	0.95	5.13	7.74	9.51	66
Net Assets Repriceable in 1 Year	18.13	-2.40	0.64	6.71	17.62	28.09	33.98	37.76	66
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	42.99	16.35	22.14	31.27	38.34	52.58	76.39	81.67	66
Net ST Noncore Funding Dependence	27.47	8.99	14.59	20.31	26.00	33.89	44.44	49.77	66
Short-Term Inv/ST Noncore Funding	20.71	0.75	2.59	5.79	12.59	32.02	60.14	78.57	66
Liq Asts-ST Noncore Fndg/Nonliq Asts	-9.42	-35.50	-28.73	-18.06	-7.95	-3.82	8.79	18.96	66
Net Loans and Leases/Total Deposits	103.89	49.22	79.18	93.24	103.02	113.32	125.39	147.87	66
Net Loans and Leases/Core Deposits	156.91	88.93	103.62	121.35	142.35	169.45	231.91	388.54	66
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.70	-8.16	-4.43	-1.10	0.00	0.00	0.08	0.50	43
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-5.86	-36.51	-23.84	-9.90	-3.71	-0.74	0.75	1.00	64
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.22	-0.20	-0.01	0.00	0.01	0.03	0.06	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.61	0.00	0.00	0.00	0.30	7.05	31.07	50.27	66
Available-For-Sale Securities	94.38	40.99	66.32	92.14	99.68	100.00	100.00	100.00	66
U.S. Treasury Securities	1.08	0.00	0.00	0.01	0.27	1.63	5.71	7.29	66
U.S. Agency Securities (excl MBS)	10.23	0.00	0.00	0.29	3.17	17.07	39.85	57.66	66
Municipal Securities	6.88	0.01	0.13	1.13	3.99	14.17	16.90	23.58	66
Mortgage-Backed Securities	64.29	7.46	14.04	51.10	67.35	82.05	91.93	96.87	66
Asset-Backed Securities	3.42	0.00	0.00	0.00	0.11	4.98	14.17	26.52	66
Other Debt Securities	4.22	0.00	0.00	0.09	0.99	3.13	22.35	37.22	66
Mutual Funds and Equity Securities	1.36	0.00	0.00	0.12	0.89	1.65	4.49	9.15	66
Debt Securities 1 Year or Less	17.52	0.16	0.82	3.32	10.91	31.11	46.36	67.10	66
Debt Securities 1 To 5 Years	17.04	0.33	0.97	5.94	14.12	26.14	37.53	52.26	66
Debt Securities Over 5 Years	60.96	7.59	16.54	39.22	63.07	82.84	94.97	97.93	66
Pledged Securities	68.22	13.98	26.73	51.24	73.77	84.80	91.23	93.48	66
Structured Notes, Fair Value	0.23	0.00	0.00	0.00	0.00	0.02	1.43	3.31	66

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.99	0.02	0.10	0.47	0.84	1.31	2.51	2.75	66
Provision for Ln&Ls Losses/Avg Lns&Ls	1.49	0.11	0.27	0.69	1.26	2.05	3.40	4.05	66
Provision for Ln&Ls Losses/Net Losses	173.85	84.25	110.82	137.65	168.81	202.74	252.20	334.65	66
Ln&Ls Allowance/Total Loans & Leases	1.65	0.48	0.70	1.24	1.49	1.96	2.83	3.31	66
Ln&Ls Allowance/Net Ln&Ls Losses (X)	2.68	1.03	1.15	1.43	2.13	3.48	5.24	9.05	65
ALLL/Nonaccrual Assets	122.14	41.64	52.15	70.89	97.89	145.50	276.10	371.31	65
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	98.39	36.44	47.07	63.53	86.90	110.08	200.47	234.05	65
Gross Ln&Ls Losses/Avg Loans & Leases	0.96	0.03	0.15	0.41	0.81	1.47	2.01	2.51	66
Recoveries/Avg Loans and Leases	0.08	0.00	0.01	0.03	0.07	0.11	0.17	0.20	66
Net Losses/Avg Loans and Leases	0.87	0.03	0.13	0.35	0.70	1.36	1.90	2.33	66
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.28	66
Recoveries/Prior Year-End Losses	16.39	6.15	6.82	10.41	15.72	20.67	28.13	34.92	65
Earnings Coverage of Net Losses (X)	2.45	-35.75	-6.01	0.85	2.73	4.81	7.79	16.45	66
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.81	0.04	0.11	0.21	0.66	1.20	2.10	2.58	65
RE Loans Secured By 1-4 Family	0.61	0.00	0.02	0.15	0.44	0.85	1.68	2.37	65
Revolving	0.72	0.00	0.00	0.11	0.51	0.94	2.23	3.88	64
Closed-End	0.51	0.00	0.02	0.10	0.36	0.81	1.36	2.29	65
Commercial Real Estate Loans	0.81	0.00	0.05	0.17	0.48	1.19	2.35	3.55	65
Construction and Land Dev	1.79	0.00	0.00	0.41	1.22	3.11	5.15	7.36	65
Multifamily	0.21	-0.00	0.00	0.00	0.04	0.32	0.82	1.63	64
Nonfarm Nonresidential	0.15	0.00	0.00	0.02	0.10	0.29	0.44	0.56	65
RE Loans Secured by Farmland	0.08	-0.18	-0.05	0.00	0.00	0.02	0.52	0.89	57
Commercial and Industrial Loans	0.65	0.00	0.06	0.36	0.58	0.92	1.38	1.51	66
Loans to Depository Institutions	0.00	-0.36	0.00	0.00	0.00	0.00	0.00	0.14	41
Loans to Individuals	1.89	0.41	0.54	1.00	1.52	2.62	4.26	4.65	63
Credit Card Loans	4.20	-16.19	-1.04	1.87	4.07	5.61	9.13	19.70	48
Agricultural Loans	0.05	-0.72	-0.06	0.00	0.00	0.08	0.33	0.39	58
Loans to Foreign Governments & Inst	-0.08	-1.64	-1.31	0.00	0.00	0.00	0.00	0.22	12
Other Loans and Leases	0.38	-0.10	-0.00	0.00	0.23	0.71	0.96	1.54	66

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

30-89 Days PD Loans and Leases	1.27	0.28	0.48	0.80	1.12	1.72	2.32	3.00	66
90+ Days PD Loans and Leases	0.25	0.00	0.00	0.07	0.19	0.38	0.69	1.02	66
Nonaccrual Loans and Leases	1.71	0.22	0.34	0.79	1.51	2.50	3.70	4.04	66
90+ Days PD and Nonaccrual Loans and Leases	2.04	0.25	0.49	1.24	1.81	2.98	4.26	4.58	66
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.08	66
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	66
Nonaccrual Restructured	0.05	0.00	0.00	0.00	0.00	0.04	0.26	0.47	66
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	1.27	0.28	0.48	0.80	1.12	1.72	2.32	3.00	66
90+ Days Past Due Assets	0.25	0.00	0.00	0.07	0.19	0.38	0.69	1.15	66
Nonaccrual Assets	1.75	0.22	0.34	0.89	1.51	2.56	3.71	4.08	66
30+ Days PD & Nonaccrual Assets	3.37	0.58	1.15	2.01	3.19	4.53	6.29	7.85	66
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	1.38	0.09	0.32	0.64	1.32	2.08	2.92	3.08	66
90+ PD & Nonaccrual Assets + OREO	1.60	0.09	0.35	0.74	1.42	2.38	3.24	3.56	66
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.40	0.07	0.24	0.56	1.18	2.27	2.82	3.33	66
Allowance for Loan & Lease Losses	125.26	23.93	46.12	73.01	114.61	157.16	235.25	253.75	66
Equity Cap + ALLL	15.98	1.03	2.61	6.14	12.15	22.05	33.34	75.88	66
Tier 1 Cap + ALLL	16.72	0.19	2.39	8.09	14.48	25.33	33.82	39.09	66
Loans & Leases + RE Acquired	2.11	0.23	0.46	1.16	1.80	3.14	4.43	4.68	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	1.46	0.30	0.52	0.80	1.30	2.08	2.67	3.42	65
- 90+ Days Past Due	0.26	0.00	0.00	0.05	0.21	0.36	0.73	1.31	65
- Nonaccrual	2.40	0.26	0.43	1.33	1.93	3.49	4.87	5.43	65
Coml & Indl - 30-89 Days PD	0.69	0.03	0.16	0.32	0.63	1.06	1.41	1.92	66
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.05	0.14	0.24	0.32	66
- Nonaccrual	0.86	0.06	0.21	0.49	0.74	1.07	1.81	2.27	66
Individuals - 30-89 Days PD	1.79	0.11	0.50	1.09	1.52	2.29	3.73	4.29	66
- 90+ Days Past Due	0.33	0.00	0.00	0.01	0.20	0.50	1.08	1.55	66
- Nonaccrual	0.33	0.00	0.00	0.01	0.17	0.43	1.43	1.71	66
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.02	41
Agricultural - 30-89 Days PD	0.42	0.00	0.00	0.00	0.09	0.63	1.50	2.44	58
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.09	0.55	58
- Nonaccrual	0.55	0.00	0.00	0.00	0.21	0.66	2.31	3.24	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.06	12
Other Lns&Ls - 30-89 Days PD	0.55	0.00	0.00	0.05	0.41	1.03	1.73	2.48	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.40	66
- Nonaccrual	0.37	0.00	0.00	0.00	0.23	0.61	1.10	2.08	66

MEMORANDA:

1-4 Family - 30-89 Days PD	1.43	0.18	0.38	0.75	1.26	1.89	2.84	3.73	65
- 90+ Days Past Due	0.33	0.00	0.00	0.03	0.22	0.56	1.08	1.63	65
- Nonaccrual	1.45	0.05	0.16	0.54	0.95	2.25	3.87	5.88	65
Revolving - 30-89 Days PD	0.85	0.00	0.16	0.31	0.67	1.16	1.84	3.09	64
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.02	0.22	0.44	0.54	64
- Nonaccrual	0.86	0.00	0.02	0.14	0.47	1.34	2.88	4.51	64
Closed-End - 30-89 Days PD	1.68	0.15	0.34	0.78	1.48	2.51	3.49	4.04	65
- 90+ Days Past Due	0.41	0.00	0.00	0.01	0.22	0.72	1.53	2.11	65
- Nonaccrual	1.77	0.02	0.17	0.67	1.19	2.68	4.67	6.57	65
- Jr Lien 30-89 Days PD	0.16	0.00	0.00	0.05	0.12	0.25	0.46	0.60	65
- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.04	0.11	0.14	65
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.01	0.12	0.21	0.39	0.61	65
Commercial RE - 30-89 Days PD	1.33	0.12	0.34	0.56	1.17	1.72	2.95	3.34	65
- 90+ Days Past Due	0.16	0.00	0.00	0.01	0.14	0.24	0.44	0.85	65
- Nonaccrual	2.84	0.31	0.58	1.32	2.56	3.86	5.99	6.94	65
Const & Dev - 30-89 Days PD	2.38	0.13	0.49	1.27	1.90	3.33	5.21	5.68	65
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.19	0.47	0.88	1.26	65
- Nonaccrual	6.29	0.30	0.98	3.10	5.10	8.57	14.28	19.54	65
Multifamily - 30-89 Days PD	0.84	0.00	0.00	0.24	0.54	1.55	2.17	4.19	64
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.08	0.54	0.86	64
- Nonaccrual	1.35	0.00	0.01	0.20	0.73	1.66	5.10	6.87	64
Nonfarm Nres- 30-89 Days PD	0.73	0.10	0.21	0.41	0.54	0.96	1.49	2.52	65
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.05	0.16	0.27	0.30	65
- Nonaccrual	1.02	0.07	0.20	0.45	0.80	1.42	2.58	3.37	65
Farmland - 30-89 Days PD	0.47	0.00	0.00	0.00	0.30	0.53	1.58	2.13	57
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.24	0.36	57
- Nonaccrual	1.16	0.00	0.00	0.00	0.48	1.85	2.91	6.94	57
Credit Card - 30-89 Days PD	1.91	0.00	0.00	1.29	1.93	2.68	3.57	5.04	48
- 90+ Days Past Due	0.97	0.00	0.00	0.00	0.71	1.82	2.78	3.23	48
- Nonaccrual	0.25	0.00	0.00	0.00	0.00	0.17	1.64	1.80	48

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.49	3.39	5.14	6.68	7.61	8.32	9.06	9.79	66
Tier 1 RBC Ratio	9.03	4.36	7.18	7.98	9.03	10.17	11.15	11.94	66
Total Risk-Based Capital Ratio	11.83	6.16	10.28	11.00	11.90	12.58	13.59	14.87	66
Tangible Tier 1 Leverage Ratio	7.13	3.29	4.39	6.35	7.29	8.14	8.82	9.39	66
Tangible Common Eq Cap/Tan Assets	5.15	-0.57	2.05	3.92	5.50	6.26	7.39	8.17	66
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	27.92	4.24	11.65	18.53	25.48	35.51	47.91	70.06	66
Standby Letters of Credit	3.02	0.25	0.45	1.05	2.40	4.74	6.26	9.40	66
Commercial & Similar Letters of Credit	0.11	0.00	0.00	0.02	0.08	0.21	0.30	0.40	66
Securities Lent	1.32	0.00	0.00	0.00	0.00	0.00	10.49	14.63	66
Credit Derivatives (BHC as Guarantor)	1.53	0.00	0.00	0.00	0.00	0.10	0.91	53.05	66
Credit Derivatives (BHC as Beneficiary)	1.74	0.00	0.00	0.00	0.00	0.13	3.92	53.21	66
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	68.28	0.03	0.36	4.86	18.58	55.16	262.29	613.07	66
Interest Rate Contracts	51.86	0.00	0.01	3.35	17.79	41.97	193.95	466.83	66
Interest Rate Futures & Forward Contr	9.62	0.00	0.00	0.00	0.49	5.50	43.40	136.16	66
Written Options Contr (Int Rate)	3.81	0.00	0.00	0.04	0.51	1.83	13.52	61.64	66
Purchased Options Contr (Int Rate)	4.12	0.00	0.00	0.00	0.69	3.15	18.05	59.44	66
Interest Rate Swaps	30.10	0.00	0.00	2.51	15.12	27.93	82.22	365.24	66
Foreign Exchange Contracts	12.25	0.00	0.00	0.00	0.21	4.60	60.56	199.02	66
Futures & Forward Foreign Exch Contr	8.54	0.00	0.00	0.00	0.19	2.93	50.56	127.95	66
Written Options Contr (Foreign Exch)	0.44	0.00	0.00	0.00	0.00	0.05	0.89	11.87	66
Purchased Options Contr (Foreign Exch)	0.42	0.00	0.00	0.00	0.00	0.05	0.89	10.84	66
Foreign Exchange Rate Swaps	0.94	0.00	0.00	0.00	0.00	0.15	4.47	18.95	66
Equity, Commodity, & Other Deriv Contr	2.46	0.00	0.00	0.00	0.00	1.24	12.28	34.24	66
Commodity & Other Fut & Forward Contr	0.18	0.00	0.00	0.00	0.00	0.00	1.03	3.29	66
Written Options Contr (Comm & Other)	0.74	0.00	0.00	0.00	0.00	0.39	3.32	12.42	66
Purchased Options Contr (Comm & Oth)	0.82	0.00	0.00	0.00	0.00	0.32	3.56	13.99	66
Commodity & Other Swaps	0.43	0.00	0.00	0.00	0.00	0.30	2.71	4.87	66
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.48	12.24	19.14	29.25	40.36	56.47	90.52	187.32	66

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	84.80	0.62	12.66	75.01	92.59	99.55	100.00	100.00	64
Foreign Exchange Contracts	9.75	0.00	0.00	0.00	1.99	13.92	31.93	96.59	64
Equity, Comm, & Other Contracts	2.21	0.00	0.00	0.00	0.00	3.03	9.53	21.05	64
Futures and Forwards	15.44	0.00	0.00	2.26	12.45	23.84	49.94	86.58	64
Written Options	6.05	0.00	0.00	1.16	5.83	9.40	15.39	34.05	64
Exchange-Traded	0.53	0.00	0.00	0.00	0.00	0.00	3.75	5.12	64
Over-The-Counter	5.13	0.00	0.00	1.04	4.01	7.21	14.05	34.05	64
Purchased Options	5.80	0.00	0.00	0.02	5.66	9.27	15.46	27.27	64
Exchange-Traded	0.56	0.00	0.00	0.00	0.00	0.29	3.80	4.46	64
Over-The-Counter	4.90	0.00	0.00	0.02	3.65	7.64	14.52	27.04	64
Swaps	63.92	0.00	3.01	46.49	69.55	85.10	96.92	99.55	64
Held for Trading	49.05	0.00	0.00	0.00	59.47	84.95	99.24	99.97	64
Interest Rate Contracts	36.83	0.00	0.00	0.00	45.94	70.66	80.88	86.18	64
Foreign Exchange Contracts	5.25	0.00	0.00	0.00	0.40	7.12	19.93	80.80	64
Equity, Comm, & Other Contracts	1.32	0.00	0.00	0.00	0.00	1.73	7.21	13.54	64
Non-Traded	50.94	0.00	0.36	13.99	39.13	99.70	100.00	100.00	64
Interest Rate Contracts	44.16	0.00	0.14	3.12	30.78	79.89	99.61	100.00	64
Foreign Exchange Contracts	1.12	0.00	0.00	0.00	0.00	0.52	3.10	26.25	64
Equity, Comm, & Other Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.70	2.91	64
Deriv Contr (Excl Fut & FX LE 14 Days)	80.40	1.47	15.05	65.35	88.23	96.63	100.00	100.00	64
One Year or Less	23.57	0.00	0.38	6.29	21.24	31.02	50.73	76.79	64
Over 1 Year to 5 Years	29.58	0.00	0.00	12.84	31.43	45.73	56.96	74.14	64
Over 5 Years	16.09	0.00	0.00	4.18	17.66	23.00	41.20	48.21	64
Gross Negative Fair Value (Abs Val)	1.28	0.05	0.38	0.73	1.19	1.59	2.28	3.46	64
Gross Positive Fair Value	1.45	0.04	0.39	0.99	1.34	1.95	2.41	3.90	64
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.15	0.00	0.00	0.00	0.02	0.09	0.82	1.75	66
Gross Positive Fair Value (X)	0.16	0.00	0.00	0.00	0.02	0.09	0.87	1.81	66
Held for Trading (X)	0.14	0.00	0.00	0.00	0.01	0.06	0.84	1.71	66
Non-Traded (X)	0.01	0.00	0.00	0.00	0.01	0.03	0.05	0.08	66
Current Credit Exposure (X)	0.09	0.00	0.00	0.00	0.02	0.08	0.40	0.81	66
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	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	1.07	0.00	0.00	0.05	0.25	0.98	4.76	9.11	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	0.25	0.51	66
Ins Under Assets(P/C)/Tot Ins Und Ast	41.90	0.00	0.00	0.00	20.26	86.06	96.41	99.36	26
Ins Under Assets(L/H)/Tot Ins Und Ast	58.09	0.00	1.26	9.19	79.01	100.00	100.00	100.00	26
Sep Acct Assets(L/H)/Total Life Ast	0.96	0.00	0.00	0.00	0.00	0.00	0.00	17.71	24
Ins Activities Revenue/Adj Oper Inc	0.98	0.00	0.02	0.06	0.37	1.75	2.83	4.47	66
Premium Inc/Ins Activities Revenue	12.37	0.00	0.00	0.00	0.00	14.78	69.14	78.30	63
Credit Rel Prem Inc/Tot Prem Inc	76.74	0.00	1.32	49.91	99.99	100.00	100.00	100.00	23
Other Prem Inc/Total Prem Inc	23.25	0.00	0.00	0.00	0.00	24.95	91.42	99.33	23
Ins Under Net Income/Consol Net Income	0.03	-1.86	-0.12	0.00	0.00	0.00	0.44	0.91	66
Ins Net Inc (P/C)/Equity (P/C)	3.10	-17.49	-13.63	-2.63	3.72	8.22	15.10	16.28	17
Ins Net Inc (L/H)/Equity (L/H)	5.14	-38.71	-0.39	1.22	3.67	5.27	16.10	17.27	24
Insur Ben, Losses, Exp/Insur Premiums	169.97	2.48	17.41	43.16	81.52	178.72	544.86	719.34	23
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.63	0.00	0.00	0.00	0.00	1.17	7.23	14.44	18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.21	0.00	0.00	0.00	0.00	0.07	0.64	2.52	24
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.28	66
CSV Life Insurance/Tier 1 Cap + ALLL	13.20	0.00	0.01	3.39	14.42	23.37	27.43	30.33	64
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.68	0.00	0.00	0.00	0.00	0.22	2.83	13.07	66
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.92	0.00	0.00	0.00	0.00	5.11	9.87	16.95	54
Cost: Interest-Bearing Deposits	2.47	1.66	1.69	2.14	2.43	2.82	3.11	3.20	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	41.51	0.00	0.00	0.20	0.38	0.57	87.04	187.65	7
Commercial and Industrial Loans	0.68	0.01	0.01	0.05	0.18	0.46	1.70	2.49	9
Foreign Governments and Inst	-0.08	-1.64	-1.31	0.00	0.00	0.00	0.00	0.22	12
GROWTH RATES:									
Net Loans and Leases	45.59	-100.00	-67.70	-10.68	9.61	41.80	104.59	541.54	55
Total Selected Assets	10.63	-99.56	-83.92	-14.98	4.41	40.37	81.09	152.79	62
Deposits	-1.23	-77.56	-59.05	-35.37	-4.16	22.32	63.32	119.01	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	2.29	-49.23	-18.80	-3.18	4.97	8.52	12.64	14.54	65
Bank Net Inc/Avg Eq Inv in Banks	5.32	-22.47	-5.58	0.69	5.96	10.24	15.03	18.67	55
Nonbk Net Inc/Avg Eq Inv in Nonbanks	0.35	-190.91	-22.45	-3.28	2.90	6.33	13.11	15.92	63
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.98	-156.52	-9.21	-1.78	2.25	9.09	11.38	12.42	25
Bank Net Income/Parent Net Income	89.86	0.00	0.00	80.80	101.49	112.72	143.96	191.07	45
Nonbank Net Income/Parent Net Income	5.43	0.00	0.00	0.18	3.02	7.29	14.47	25.45	34
Sub BHCs Net Inc/Parent Net Income	97.22	1.10	1.78	26.44	89.72	104.81	132.20	238.22	14
LEVERAGE:									
Total Liabilities/Equity	38.13	1.73	4.08	14.43	25.18	53.99	116.08	160.21	66
Total Debt/Equity Capital	18.57	0.00	0.00	0.00	10.33	33.28	55.67	118.38	66
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.35	0.00	0.30	12.41	22.49	44.34	89.92	124.08	66
Tot Debt+Lns Guaranteed for Affl/Equity	21.54	0.00	0.00	0.00	10.57	37.09	75.50	123.76	66
Total Debt/Eq Cap - Exc Over Fair Value	19.16	0.00	0.00	0.00	10.40	34.67	56.67	119.83	65
Long-Term Debt/Equity Capital	12.97	0.00	0.00	0.00	8.13	18.43	50.85	88.93	66
Short-Term Debt/Equity Capital	4.46	0.00	0.00	0.00	0.00	4.14	25.56	44.27	66
Current Portion of LT Debt/Equity	0.18	0.00	0.00	0.00	0.00	0.00	1.25	2.62	66
Exc Cost Over Fair Value/Equity Cap	0.41	0.00	0.00	0.00	0.00	0.16	2.55	5.28	66
Long-Term Debt/Consolidated LT Debt	12.98	0.00	0.00	0.00	6.61	24.28	48.58	61.22	66
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	112.71	91.91	95.63	103.46	109.92	118.82	133.53	168.23	66
Total Investment in Subs/Equity	124.02	96.46	100.12	105.26	114.69	136.17	168.78	230.24	66
Eq Inv Sub/Eq Cap, QualTPS+0th PS in T1	100.75	79.39	88.37	94.09	98.94	104.48	117.43	141.68	66
Tot Inv Sub/Eq Cap, QualTPS+0th PS in T1	110.63	88.20	89.61	95.90	101.21	117.26	147.68	201.22	66
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.65	-0.69	-0.38	0.36	1.35	2.94	8.27	19.73	45
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.90	0.32	0.62	2.18	3.30	7.68	29.41	47.46	29
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	88.41	13.88	23.42	60.88	81.32	113.74	145.63	180.61	66
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	98.69	-20.84	28.17	57.68	99.98	128.64	177.36	209.68	66
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	130.04	28.60	89.33	99.82	106.78	133.19	236.34	290.61	66
Pretax Oper Inc + Int Exp/Int Expense	1132.88	-735.98	-320.21	38.89	311.90	1354.48	3307.90	10974.2	51
Div + Int From Subs/Int Exp + Div	99.28	10.71	21.96	61.22	91.46	130.29	197.26	256.70	63
Fees+Other Inc From Subs/Sal + 0th Exp	15.49	0.00	0.00	0.00	0.00	36.61	73.41	82.76	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	143.72	0.75	1.00	3.01	4.53	66.47	762.86	1155.58	20
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	1.24	-16.23	-9.02	-1.01	0.82	4.61	9.32	13.25	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	21
Nonaccrual	2.59	0.00	0.00	0.00	0.00	0.00	8.97	40.41	21
Total	2.59	0.00	0.00	0.00	0.00	0.00	8.97	40.41	21
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	66
To Nonbank Subsidiaries	1.06	0.00	0.00	0.00	0.00	0.00	5.88	21.11	66
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	66
Total	1.55	0.00	0.00	0.00	0.00	0.00	6.50	37.46	66
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.01	0.00	0.00	0.03	1.27	5.79	22.23	41.86	66
Combined Thrift Assets	0.29	0.00	0.00	0.00	0.00	0.00	1.34	5.61	66
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.01	0.64	2.15	66

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	140.47	0.00	30.41	71.26	102.59	148.88	230.74	593.47	51
Dividends Paid/Net Income	77.40	0.00	15.06	41.52	68.75	95.61	159.21	172.23	45
Net Income - Dividends/Avg Equity	-2.37	-50.23	-20.93	-7.73	0.30	3.75	6.18	7.52	65
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	70.76	0.00	0.00	0.00	71.78	110.95	194.14	278.26	58
Dividends From Nonbank Subs	4.50	0.00	0.00	0.00	0.27	4.85	22.12	26.10	58
Dividends From Subsidiary BHCs	15.41	0.00	0.00	0.00	0.00	0.00	100.70	117.21	58
Dividends From All Subsidiaries	105.63	0.00	4.07	55.38	93.02	129.53	245.73	368.44	58
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	75.68	0.00	0.69	39.90	65.04	100.74	125.81	485.32	43
Interest Income From Bank Subs	3.60	0.00	0.00	0.00	0.82	5.13	13.35	22.37	43
Mgt & Service Fees From Bank Subs	6.38	0.00	0.00	0.00	0.00	3.07	33.73	57.29	43
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.30	2.05	43
Operating Income From Bank Subs	117.14	2.76	16.24	52.28	71.88	119.68	165.07	835.39	43
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	65.44	0.00	0.00	0.00	8.69	99.41	161.44	290.94	38
Interest Income From Nonbank Subs	22.25	0.00	0.00	0.00	1.41	23.49	63.43	179.76	38
Mgt & Serv Fees From Nonbank Subs	1.48	0.00	0.00	0.00	0.00	0.38	5.01	14.36	38
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	38
Operating Inc From Nonbank Subs	99.85	0.00	0.00	4.85	59.96	136.00	292.60	387.50	38
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	138.77	0.00	0.00	0.00	42.82	115.82	187.47	406.89	16
Interest Inc From Subsidiary BHCs	39.73	0.00	0.00	0.00	0.00	6.75	83.61	205.11	16
Mgt & Serv Fees From Sub BHCs	3.13	0.00	0.00	0.00	0.00	0.00	11.50	15.79	16
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Operating Income From Sub BHCs	181.65	0.00	1.50	13.30	63.14	153.33	202.33	510.06	16
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	47.31	0.00	0.00	0.00	59.36	92.00	98.84	100.45	65
Interest Income From Bank Subs	6.71	0.00	0.00	0.00	0.47	6.71	31.62	57.56	65
Mgt & Serv Fees From Bank Subs	4.52	0.00	0.00	0.00	0.00	0.82	28.78	42.46	65
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.88	65
Operating Income From Bank Subs	65.52	0.00	0.00	23.18	82.92	98.41	101.19	125.08	65
Dividends From Nonbank Subs	3.60	0.00	0.00	0.00	0.12	6.54	20.02	24.63	65
Interest Income From Nonbank Subs	3.14	0.00	0.00	0.00	0.07	3.71	15.61	32.83	65
Mgt & Serv Fees From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.63	1.89	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	9.06	0.00	0.00	0.00	1.17	14.53	36.48	55.54	65
Dividends From Subsidiary BHCs	8.99	0.00	0.00	0.00	0.00	0.00	66.42	90.88	65
Interest Inc From Subsidiary BHCs	0.76	0.00	0.00	0.00	0.00	0.00	4.37	12.90	65
Mgt & Serv Fees From Sub BHCs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	3.39	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	12.95	0.00	0.00	0.00	0.00	4.77	88.71	99.37	65
Loans and Adv From Subs/ST Debt	309.67	0.00	7.04	39.75	152.63	381.91	1084.09	1221.65	30
Loans and Adv From Subs/Total Debt	91.11	0.00	0.96	14.64	41.70	125.10	281.03	676.01	47

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
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1199563	22,488,541	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	13,303,986	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	76,458,299	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,836,452,425	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	10,335,046	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	267,636,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1074156	137,040,900	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	61,537,782	BBVA USA BANCSHARES, INC.	THE WOODLANDS, TX	
1883693	22,477,815	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	154,803,113	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,050,293	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1951350	2,050,131,000	CITIGROUP INC.	NEW YORK, NY	
1132449	163,772,212	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1205688	13,129,814	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1027518	16,335,088	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	26,262,575	COLONIAL BANCGRP, INC., THE	MONTGOMERY, AL	
1199844	65,710,366	COMERICA INCORPORATED	DALLAS, TX	
1049341	16,961,900	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	14,145,451	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2734233	11,722,296	EAST WEST BANCORP, INC.	PASADENA, CA	
1130780	17,479,243	FBOP CORPORATION	OAK PARK, IL	
1070345	116,294,077	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	19,304,440	FIRST BANCORP	SAN JUAN, PR	
1118797	10,815,464	FIRST BANKS, INC.	SAINT LOUIS, MO	
1075612	16,665,605	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	32,805,263	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,831,417	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,687,065	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,136,145	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	69,275,826	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
3232316	467,739,691	HSBC NORTH AMERICA HOLDINGS IN	METTAWA, IL	
1068191	54,669,893	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	11,544,396	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
1039502	2,251,469,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	101,494,797	KEYCORP	CLEVELAND, OH	
1037003	65,247,215	M&T BANK CORPORATION	BUFFALO, NY	
3594612	63,517,959	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1069125	143,695,954	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	32,161,610	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	13,692,504	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	79,243,977	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1069778	145,644,536	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	40,390,000	POPULAR, INC.	SAN JUAN, PR	
1826056	32,059,020	RBC BANCORPORATION (USA)	RALEIGH, NC	
3242838	144,294,958	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1141599	13,696,595	SOUTH FINANCIAL GROUP, INC.	GREENVILLE, SC	
1111435	286,712,268	STATE STREET CORPORATION	BOSTON, MA	
3152245	12,608,511	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	174,776,760	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	13,636,287	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1078846	34,339,141	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	

BHCPR Reporters for Quarter Ending 09/30/2008
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2008 and Other Notes
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2816906	613,058,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	16,541,975	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	117,631,391	TD BANKNORTH INC.	PORTLAND, ME	
1119794	247,055,000	U. S. BANCORP	MINNEAPOLIS, MN	
2694814	13,044,255	UCBH HOLDINGS, INC.	SAN FRANCISCO, CA	
1378434	62,599,753	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	46,162,543	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	14,288,151	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	16,849,335	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	760,558,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,523,422	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	622,361,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1079740	10,992,070	WHITNEY HOLDING CORPORATION	NEW ORLEANS, LA	
1888193	12,386,648	WILMINGTON TRUST CORPORATION	WILMINGTON, DE	
1027004	54,042,757	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 66 bank holding companies.