

PEER GROUP 01

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Number of BHCs in Peer Group	69	67	65	62	60
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	3.18	3.48	3.34	3.38	3.51
+ Non-interest Income	2.31	2.31	2.39	2.56	2.57
- Overhead Expense	3.29	3.48	3.64	3.62	3.65
- Provision for Losses	0.30	0.42	0.42	0.32	0.28
+ Securities Gains (Losses)	0.06	0.06	0.06	-0.01	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.98	2.04	1.70	1.96	2.15
Net Operating Income	1.26	1.30	1.05	1.22	1.34
Net Income	1.26	1.30	1.01	1.22	1.34
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	5.17	6.01	7.19	8.29	7.73
Interest Expense	1.58	2.11	3.43	4.50	3.80
Net Interest Income (TE)	3.55	3.90	3.72	3.77	3.91
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.53	0.68	0.58	0.43	0.40
Earnings Coverage of Net Losses (X)	10.09	10.14	9.73	10.86	11.23
Ln&Ls Allowance/Total Loans & Leases	1.45	1.57	1.51	1.44	1.45
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.77	0.94	0.94	0.76	0.62
30-89 Days Past Due Loans and Leases	0.80	0.93	1.11	1.10	0.95
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	35.59	32.89	34.71	37.61	38.86
Net ST Noncore Funding Dependence	19.99	18.72	20.90	24.74	26.19
Net Loans and Leases/Total Assets	58.56	59.34	58.93	63.19	62.32
CAPITALIZATION:					
Tier 1 Leverage Ratio	7.55	7.43	7.34	7.35	7.17
Equity Capital/Total Assets	8.59	8.58	8.31	8.07	7.63
Net Loans&Ls/Equity Capital (X)	6.97	7.07	7.23	7.76	7.98
Cash Dividends/Net Income	32.23	29.58	37.89	41.18	34.84
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.63	10.01	7.00	9.01	10.40
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	3.67	4.41	5.07	7.09	6.79
Long-Term Debt/Equity Capital	15.86	13.73	14.08	13.77	15.36
Equity Investment in Subs/Equity Cap	110.53	110.46	109.14	109.76	110.65
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	149.04	180.56	166.06	150.79	145.12

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Income (TE)	4.62	5.36	6.43	7.40	6.90
Less: Interest Expense	1.42	1.88	3.09	4.03	3.39
Equals: Net Interest Income (TE)	3.18	3.48	3.34	3.38	3.51
Plus: Non-Interest Income	2.31	2.31	2.39	2.56	2.57
Equals: Adj Operating Income (TE)	5.49	5.81	5.74	5.93	6.08
Less: Overhead Expense	3.29	3.48	3.64	3.62	3.65
Less: Provision for Loan and Lease Losses	0.30	0.42	0.42	0.32	0.28
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.06	0.06	0.06	-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)	1.98	2.04	1.70	1.96	2.15
Less: Applicable Income Taxes (TE)	0.69	0.71	0.62	0.71	0.78
Less: Minority Interest	0.02	0.02	0.02	0.02	0.02
Equals: Net Operating Income	1.26	1.30	1.05	1.22	1.34
Plus: Net Extraordinary Items	0.00	0.00	-0.01	0.00	0.00
Equals: Net Income	1.26	1.30	1.01	1.22	1.34
Memo: Net Income (Last Four Qtrs)	1.28	1.30	1.02	1.22	1.37
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.81	89.35	89.82	89.73	89.42
Avg Int-Bearing Funds / Avg Assets	74.82	75.57	75.19	75.67	75.22
Int Income (TE) / Avg Earning Assets	5.17	6.01	7.19	8.29	7.73
Int Expense / Avg Earning Assets	1.58	2.11	3.43	4.50	3.80
Net Int Inc (TE) / Avg Earn Assets	3.55	3.90	3.72	3.77	3.91
YIELD OR COST:					
Total Loans and Leases (TE)	5.78	6.51	7.76	8.71	8.25
Interest-Bearing Bank Balances	2.04	2.31	4.65	7.59	6.66
Fed Funds Sold & Reverse Repos	1.37	1.91	4.11	6.41	5.17
Trading Assets	2.42	2.35	3.96	4.73	4.59
Total Earning Assets	5.10	5.94	7.12	8.23	7.67
Investment Securities (TE)	4.33	5.45	6.26	6.76	6.41
U.S. Treasury & Agency Sec (excl MBS)	3.42	4.48	6.21	N/A	N/A
Mortgage-Backed Securities	4.20	5.25	5.92	N/A	N/A
All Other Securities	7.77	8.76	8.90	N/A	N/A
Interest-Bearing Deposits	1.49	2.14	3.65	4.62	3.93
Time Deposits of \$100K or More	2.26	2.99	4.77	5.93	4.89
Time Deposits < \$100K	2.67	3.55	5.29	5.71	5.04
Other Domestic Deposits	0.87	1.29	2.30	3.16	2.72
Foreign Deposits	1.30	1.82	3.89	6.07	4.95
Fed Funds Purchased and Repos	1.39	1.98	4.12	6.25	5.07
Other Borrowed Funds & Trading Liab	3.10	3.62	4.78	6.05	5.16
All Interest-Bearing Funds	1.90	2.49	4.15	5.38	4.51

PEER GROUP 01

12/31/2003

12/31/2002

12/31/2001

12/31/2000

12/31/1999

Avg Personnel Exp Per Employee (\$000)

66

62

59

58

54

Avg Assets per Employee (\$000)

4,348

3,771

3,523

3,437

3,126

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

4.15

5.23

5.03

5.39

4.86

Overhead Exp / NII + Non-Int Income

60.22

59.98

64.29

61.86

60.88

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.29

3.48

3.64

3.62

3.65

Personnel Expense

1.68

1.75

1.78

1.77

1.78

Net Occupancy Expense

0.45

0.48

0.48

0.49

0.50

Other Operating Expenses

1.12

1.22

1.34

1.33

1.34

Overhead Less Non-Interest Income

0.94

1.12

1.24

1.03

1.08

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.62

59.34

63.62

61.20

60.31

Personnel Expense

30.59

30.38

30.79

29.92

29.50

Net Occupancy Expense

8.17

8.25

8.60

8.36

8.20

Other Operating Expenses

20.19

20.37

23.54

22.28

21.87

Total Non-Interest Income

40.67

39.25

40.59

41.84

40.82

Fiduciary Activities Income

3.49

4.08

4.64

5.86

5.69

Serv Charges on Deposit Accts - Domestic

7.97

8.19

7.85

7.40

6.96

Trading Revenue

1.41

1.16

2.15

N/A

N/A

Investment Banking Fees & Commissions

4.61

4.68

5.02

N/A

N/A

Venture Capital Revenue

0.02

-0.22

-0.41

N/A

N/A

Net Servicing Fees

0.58

0.92

1.09

N/A

N/A

Net Securitization Income

0.49

0.47

0.54

N/A

N/A

Insurance Activities Revenue

1.17

1.15

1.02

N/A

N/A

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

2.89

1.73

1.22

N/A

N/A

Other Non-Interest Income

10.84

10.49

10.74

23.94

23.49

Overhead Less Non-Interest Income

18.37

20.95

23.34

19.08

19.28

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

31.46

31.58

33.17

33.08

33.63

Appl Inc Tax+TE/Pretax NOI+TE

34.72

34.83

37.17

36.38

36.36

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate Loans	34.79	34.29	32.43	32.11	30.62
Commercial and Industrial Loans	11.27	12.35	12.89	16.03	16.23
Loans to Individuals	6.16	6.42	6.22	7.24	7.85
Loans to Depository Institutions	0.10	0.14	0.18	0.24	0.30
Agricultural Loans	0.21	0.22	0.21	0.23	0.25
Other Loans and Leases	4.28	4.25	4.92	5.33	5.15
Net Loans and Leases	58.56	59.34	58.93	63.19	62.32
Debt Securities Over 1 Year	19.68	18.00	16.22	14.28	15.64
Mutual Funds and Equity Securities	0.36	0.40	0.49	1.08	1.09
Subtotal	79.75	78.91	76.68	79.39	80.04
Interest-Bearing Bank Balances	0.70	0.63	1.07	0.75	0.65
Federal Funds Sold & Reverse Repos	1.88	2.31	2.86	2.39	2.40
Debt Securities 1 Year or Less	1.99	1.91	1.88	1.92	1.69
Trading Assets	1.64	1.69	1.86	1.83	1.72
Total Earning Assets	88.17	87.55	86.95	88.41	88.45
Non-Int Cash and Due From Dep Inst	2.85	3.38	3.52	3.58	3.64
Acceptances	0.03	0.03	0.03	0.06	0.07
Other Real Estate Owned	0.06	0.06	0.05	0.04	0.04
All Other Assets	8.84	8.91	9.33	7.74	7.72
MEMORANDA:					
Short-Term Investments	5.38	5.50	6.52	5.65	5.48
U. S. Treasury Securities	0.78	0.45	0.40	0.67	1.06
U. S. Agency Securities (excl MBS)	4.15	3.25	2.56	2.68	2.49
Municipal Securities	0.75	0.78	0.84	0.88	0.92
Mortgage-Backed Securities	12.92	12.07	11.44	9.80	10.67
Asset-Backed Securities	0.41	0.49	0.55	N/A	N/A
Other Debt Securities	0.85	0.74	0.69	3.25	3.30
RE Loans Secured by 1-4 Family	17.22	17.21	17.20	17.07	16.84
Revolving	4.16	3.58	2.80	2.69	2.19
Closed-End, Sec by First Liens	11.43	11.65	12.20	11.87	12.42
Closed-End, Sec by Junior Liens	1.16	1.50	1.75	2.04	1.89
Commercial Real Estate Loans	14.48	14.61	12.94	13.07	12.07
Construction and Land Dev	3.82	3.67	3.48	2.99	2.62
Multifamily	1.26	1.27	1.08	1.14	1.10
Nonfarm Nonresidential	8.84	8.96	8.00	8.46	7.90
RE Loans Secured by Farmland	0.19	0.22	0.16	0.19	0.17
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	57.33	55.08	52.56	49.02	47.51
RE Loans Secured by 1-4 Family	28.40	27.93	28.02	26.45	26.33
Revolving	6.71	5.75	4.47	4.06	3.33
Closed-End	21.13	21.66	23.14	22.09	22.73
Commercial Real Estate Loans	23.48	23.13	20.47	19.59	18.42
Construction and Land Dev	6.13	5.78	5.51	4.42	3.96
Multifamily	2.03	1.99	1.73	1.74	1.73
Nonfarm Nonresidential	14.50	14.23	12.66	12.71	12.07
RE Loans Secured by Farmland	0.29	0.32	0.24	0.28	0.26
Loans to Depository Institutions	0.25	0.34	0.36	0.44	0.59
Commercial and Industrial Loans	19.23	21.41	22.66	26.43	27.73
Loans to Individuals	10.35	10.73	10.42	11.36	12.47
Credit Card Loans	1.12	1.17	1.00	1.84	2.07
Agricultural Loans	0.33	0.35	0.32	0.36	0.37
Loans to Foreign Govts and Inst	0.02	0.03	0.04	0.03	0.09
Other Loans and Leases	8.79	8.29	9.61	9.33	9.32

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Short-Term Investments	5.38	5.50	6.52	5.65	5.48
Liquid Assets	26.54	25.43	25.12	22.40	23.16
Investment Securities	22.80	20.88	19.21	17.96	18.96
Net Loans and Leases	58.56	59.34	58.93	63.19	62.32
Net Lns, Ls & Stdbly Ltrs of Credit	61.74	62.70	62.24	66.67	65.70
Core Deposits	50.21	52.60	50.01	49.19	49.56
Noncore Funding	33.27	30.89	32.17	34.71	35.57
Time Deposits of \$100K or More	7.19	7.39	7.34	8.60	7.57
Foreign Deposits	3.01	2.98	2.80	3.94	4.12
Fed Funds Purchased and Repos	8.63	7.57	8.08	7.77	8.81
Net Fed Funds Purchased (Sold)	6.14	4.92	5.17	5.36	5.75
Commercial Paper	0.44	0.36	0.42	0.53	0.52
Oth Borrowings W/Rem Mat 1 Yr or Less	3.63	3.52	4.02	5.24	6.63
Earning Assets Repr in 1 Year	40.98	42.29	41.01	42.52	41.80
Int-Bearing Liab Repr in 1 Year	15.09	15.89	18.85	22.97	22.73
Long-Term Debt Repr in 1 Year	2.02	1.90	2.03	1.84	1.63
Net Assets Repriceable in 1 Year	22.40	22.76	18.71	16.83	16.68
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	35.59	32.89	34.71	37.61	38.86
Net ST Noncore Funding Dependence	19.99	18.72	20.90	24.74	26.19
Short-Term Inv/ST Noncore Funding	25.34	27.11	25.78	21.18	19.10
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.18	8.49	4.46	-2.96	-3.47
Net Loans and Leases/Total Deposits	94.49	92.92	97.44	99.55	97.94
Net Loans and Leases/Core Deposits	129.77	118.07	126.99	135.77	130.92
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.13	0.82	0.46	0.12	-0.96
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.39	4.73	1.71	0.39	-4.69
Struct Notes Appr(Depr)/Eq Cap	-0.03	0.08	0.00	0.00	-0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.48	5.98	6.54	9.84	8.41
Available-For-Sale Securities	93.52	94.02	93.46	90.16	91.59
U.S. Treasury Securities	3.56	2.65	2.49	4.38	6.24
U.S. Agency Securities (excl MBS)	16.79	15.93	12.49	14.48	12.12
Municipal Securities	3.50	3.99	4.57	5.20	5.07
Mortgage-Backed Securities	58.54	59.83	62.17	54.93	56.23
Asset-Backed Securities	2.21	2.62	2.94	N/A	N/A
Other Debt Securities	5.21	4.54	5.08	18.29	17.90
Mutual Funds and Equity Securities	1.76	2.31	3.15	6.39	6.29
Debt Securities 1 Year or Less	9.02	9.49	10.10	10.92	9.48
Debt Securities 1 To 5 Years	21.79	25.14	19.37	18.33	19.26
Debt Securities Over 5 Years	64.88	60.37	62.73	59.32	60.85
Pledged Securities	53.78	54.48	49.52	55.45	56.02
Structured Notes, Fair Value	0.23	0.03	0.02	0.09	0.15

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Provision for Ln&Ls Losses/Avg Assets	0.30	0.42	0.42	0.32	0.28
Provision for Ln&Ls Losses/Avg Lns&Ls	0.51	0.73	0.72	0.51	0.44
Provision for Ln&Ls Losses/Net Losses	101.18	115.52	125.41	120.84	109.96
Ln&Ls Allowance/Total Loans & Leases	1.45	1.57	1.51	1.44	1.45
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.95	3.49	3.88	4.59	4.54
ALL/Nonaccrual Assets	271.61	250.00	229.74	254.65	302.55
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	197.94	172.35	166.32	174.74	210.81
Gross Ln&Ls Losses/Avg Loans & Leases	0.65	0.80	0.70	0.54	0.54
Recoveries/Avg Loans and Leases	0.12	0.11	0.10	0.11	0.13
Net Losses/Avg Loans and Leases	0.53	0.68	0.58	0.43	0.40
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	N/A	N/A	N/A
Recoveries/Prior Year-End Losses	17.72	18.80	24.91	26.09	29.50
Earnings Coverage of Net Losses (X)	10.09	10.14	9.73	10.86	11.23
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.11	0.13	0.08	0.06
RE Loans Secured By 1-4 Family	0.12	0.11	0.12	0.09	0.09
Revolving	0.11	0.10	0.11	0.11	0.09
Closed-End	0.13	0.12	0.11	0.09	0.09
Commercial Real Estate Loans	0.08	0.09	0.10	0.02	0.01
Construction and Land Dev	0.06	0.09	0.06	0.02	0.00
Multifamily	0.01	0.03	0.01	0.01	0.00
Nonfarm Nonresidential	0.09	0.09	0.11	0.02	0.01
RE Loans Secured by Farmland	0.09	0.12	0.29	0.03	0.03
Commercial and Industrial Loans	0.94	1.21	1.12	0.56	0.40
Loans to Depository Institutions	0.04	0.14	-0.01	0.16	0.03
Loans to Individuals	1.66	1.67	1.41	1.32	1.42
Credit Card Loans	3.61	2.40	3.96	3.84	5.27
Agricultural Loans	0.23	0.53	0.42	0.18	0.20
Loans to Foreign Governments & Inst	0.20	0.02	0.02	-0.08	0.02
Other Loans and Leases	0.47	0.62	0.45	0.25	0.32

PERCENT OF LOANS AND LEASES	PEER GROUP 01				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
30-89 Days PD Loans and Leases	0.80	0.93	1.11	1.10	0.95
90+ Days PD Loans and Leases	0.17	0.20	0.22	0.20	0.18
Nonaccrual Loans and Leases	0.68	0.85	0.87	0.70	0.56
90+ Days PD and Nonaccrual Loans and Leases	0.87	1.08	1.10	0.92	0.77
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	0.00
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.81	0.94	1.12	1.11	0.96
90+ Days Past Due Assets	0.18	0.21	0.22	0.20	0.18
Nonaccrual Assets	0.69	0.87	0.88	0.70	0.57
30+ Days PD & Nonaccrual Assets	1.71	2.08	2.28	2.07	1.76
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.52	0.65	0.67	0.58	0.47
90+ PD & Nonaccrual Assets + OREO	0.60	0.72	0.73	0.63	0.52
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.46	0.57	0.57	0.49	0.39
Allowance for Loan & Lease Losses	52.56	59.52	61.22	52.69	43.54
Equity Cap + ALLL	5.07	6.33	6.64	5.62	4.58
Tier 1 Cap + ALLL	5.62	7.19	7.37	6.15	5.02
Loans & Leases + RE Acquired	0.79	0.96	0.97	0.78	0.64

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Real Estate - 30-89 Days PD	0.71	0.83	1.04	1.05	0.90
- 90+ Days Past Due	0.14	0.17	0.20	0.17	0.15
- Nonaccrual	0.52	0.53	0.61	0.51	0.51
Coml & Indl - 30-89 Days PD	0.67	0.82	1.00	0.85	0.70
- 90+ Days Past Due	0.10	0.11	0.11	0.13	0.07
- Nonaccrual	1.39	1.85	1.55	1.29	0.86
Individuals - 30-89 Days PD	1.61	1.79	2.04	2.10	1.87
- 90+ Days Past Due	0.36	0.39	0.39	0.47	0.52
- Nonaccrual	0.23	0.26	0.25	0.19	0.20
Dep Inst Lns - 30-89 Days PD	0.05	0.05	0.04	0.08	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.22	0.26	0.18	0.17	0.05
Agricultural - 30-89 Days PD	0.50	0.62	0.81	0.85	0.51
- 90+ Days Past Due	0.05	0.05	0.04	0.12	0.07
- Nonaccrual	1.07	1.20	1.35	1.25	1.09
Foreign Govts- 30-89 Days PD	0.30	0.26	1.00	0.35	0.39
- 90+ Days Past Due	0.00	1.11	0.00	0.00	0.00
- Nonaccrual	0.67	0.80	0.06	0.10	0.18
Other Lns&Ls - 30-89 Days PD	0.70	0.76	0.89	0.83	0.58
- 90+ Days Past Due	0.04	0.08	0.07	0.08	0.07
- Nonaccrual	0.40	0.49	0.49	0.33	0.23
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.89	1.06	1.23	1.29	1.15
- 90+ Days Past Due	0.21	0.26	0.29	0.22	0.24
- Nonaccrual	0.41	0.44	0.42	0.45	0.54
Revolving - 30-89 Days PD	0.41	0.44	0.63	0.79	0.63
- 90+ Days Past Due	0.06	0.07	0.10	0.11	0.10
- Nonaccrual	0.13	0.11	0.13	0.17	0.15
Closed-End - 30-89 Days PD	1.13	1.28	1.39	1.40	1.26
- 90+ Days Past Due	0.29	0.33	0.34	0.25	0.27
- Nonaccrual	0.54	0.55	0.48	0.50	0.60
- Jr Lien 30-89 Days PD	0.10	0.13	N/A	N/A	N/A
- Jr Lien 90+ Days PD	0.03	0.03	N/A	N/A	N/A
- Jr Lien Nonaccrual	0.05	0.06	N/A	N/A	N/A
Commercial RE - 30-89 Days PD	0.52	0.56	0.85	0.75	0.68
- 90+ Days Past Due	0.04	0.06	0.09	0.07	0.06
- Nonaccrual	0.57	0.58	0.69	0.53	0.57
Const & Dev - 30-89 Days PD	0.76	0.82	1.11	1.01	0.78
- 90+ Days Past Due	0.04	0.06	0.08	0.08	0.05
- Nonaccrual	0.39	0.54	0.59	0.48	0.41
Multi family - 30-89 Days PD	0.32	0.44	0.59	0.49	0.56
- 90+ Days Past Due	0.02	0.02	0.03	0.07	0.04
- Nonaccrual	0.31	0.21	0.38	0.23	0.31
Nonfarm Nres- 30-89 Days PD	0.45	0.50	0.70	0.66	0.62
- 90+ Days Past Due	0.04	0.06	0.09	0.05	0.05
- Nonaccrual	0.70	0.63	0.69	0.55	0.67
Farmland - 30-89 Days PD	0.66	0.78	0.85	0.69	0.64
- 90+ Days Past Due	0.08	0.06	0.07	0.09	0.14
- Nonaccrual	1.31	1.30	1.33	1.26	1.15
Credit Card - 30-89 Days PD	1.99	1.85	2.05	1.69	1.71
- 90+ Days Past Due	1.06	1.31	0.86	0.71	0.77
- Nonaccrual	0.12	0.09	0.18	0.08	0.22

CAPITAL RATIOS

	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Tier 1 Leverage Ratio	7.55	7.43	7.34	7.35	7.17
Tier 1 RBC Ratio	10.05	9.64	9.43	9.00	8.75
Total Risk-Based Capital Ratio	13.11	12.69	12.41	11.78	11.50
Tangible Tier 1 Leverage Ratio	7.25	7.19	6.95	7.04	6.74
Tangible Common Eq Cap/Tan Assets	5.92	6.34	5.99	6.06	5.48

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	28.38	29.63	29.27	32.30	34.75
Standby Letters of Credit	3.21	3.24	3.21	3.47	3.46
Commercial & Similar Letters of Credit	0.14	0.14	0.17	0.23	0.27
Securities Lent	3.92	2.92	3.07	2.45	2.42
Credit Derivatives (BHC as Guarantor)	0.29	0.20	0.13	0.09	0.11
Credit Derivatives (BHC as Beneficiary)	0.64	0.45	0.26	0.26	0.23
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	82.36	69.29	83.60	56.04	73.84
Interest Rate Contracts	64.76	55.59	61.42	42.70	56.44
Interest Rate Futures & Forward Contr	10.53	11.68	13.74	6.45	8.85
Written Options Contr (Int Rate)	8.86	8.60	8.95	5.77	5.77
Purchased Options Contr (Int Rate)	7.46	7.41	9.55	7.10	8.63
Interest Rate Swaps	32.54	25.18	21.17	18.59	29.92
Foreign Exchange Contracts	12.41	10.61	10.57	9.79	14.70
Futures & Forward Foreign Exch Contr	7.58	6.67	7.46	7.67	10.62
Written Options Contr (Foreign Exch)	0.82	0.53	0.62	0.44	1.07
Purchased Options Contr (Foreign Exch)	0.86	0.59	0.55	0.45	1.02
Foreign Exchange Rate Swaps	2.14	1.03	0.93	0.37	0.74
Equity, Commodity, & Other Deriv Contr	1.47	1.29	1.42	1.69	1.68
Commodity & Other Fut & Forward Contr	0.08	0.16	0.25	0.25	0.27
Written Options Contr (Comm & Other)	0.41	0.29	0.26	0.28	0.38
Purchased Options Contr (Comm & Oth)	0.42	0.33	0.28	0.30	0.40
Commodity & Other Swaps	0.37	0.28	0.25	0.29	0.20
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	55.70	57.47	53.51	57.93	68.85

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Interest Rate Contracts	91.04	90.14	86.73	83.22	85.62
Foreign Exchange Contracts	5.81	6.77	10.10	11.79	11.75
Equity, Comm, & Other Contracts	0.75	0.59	0.88	1.12	0.54
Futures and Forwards	18.01	27.06	33.52	30.50	29.25
Written Options	7.84	6.95	5.99	5.18	4.60
Exchange-Traded	0.40	0.57	0.49	0.29	0.29
Over-The-Counter	6.94	5.81	4.61	4.36	4.00
Purchased Options	5.22	6.56	6.91	10.06	9.05
Exchange-Traded	0.80	0.90	1.00	0.70	0.61
Over-The-Counter	3.65	4.77	4.71	8.63	7.92
Swaps	65.21	55.40	48.49	50.31	51.55
Held for Trading	39.67	40.66	41.31	37.90	35.80
Interest Rate Contracts	28.82	28.92	26.85	22.04	21.01
Foreign Exchange Contracts	4.24	4.86	7.28	9.17	9.27
Equity, Comm, & Other Contracts	0.59	0.38	0.65	0.43	0.26
Non-Traded	60.33	59.34	58.69	62.10	64.20
Interest Rate Contracts	58.08	56.61	56.30	56.67	60.25
Foreign Exchange Contracts	0.23	0.47	0.83	1.39	1.35
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.02	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	83.99	84.26	83.66	85.74	86.90
One Year or Less	23.89	33.14	33.94	38.73	30.63
Over 1 Year to 5 Years	30.94	26.58	30.97	28.97	33.92
Over 5 Years	24.27	12.92	11.72	10.06	11.27
Gross Negative Fair Value (Abs Val)	1.40	1.63	1.03	0.95	1.06
Gross Positive Fair Value	1.48	2.17	1.21	1.22	0.99
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.19	0.18	0.12	0.13	0.18
Gross Positive Fair Value (X)	0.19	0.20	0.12	0.15	0.17
Held for Trading (X)	0.16	0.15	0.08	0.12	0.15
Non-Traded (X)	0.03	0.04	0.03	0.02	0.02
Current Credit Exposure (X)	0.11	0.12	0.08	0.09	0.09
Credit Losses on Derivative Contracts	0.00	0.01	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	1.11	1.12	0.73	0.64	0.69
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	3.36	2.61	2.07	0.09	0.92
Decr (Incr) in Int Expense/Net Income	2.55	0.97	0.44	0.61	0.59
Net Incr (Decr) Nonint Alloc/Net Income	0.12	1.84	1.90	0.08	0.21
Incr (Decr) in Net Income/Net Income	6.34	8.28	5.84	0.71	2.11

INSURANCE ACTIVITIES	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.06	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	31.84	31.18	N/A	N/A	N/A
Ins Under Assets(L/H)/Tot Ins Und Ast	68.16	68.82	N/A	N/A	N/A
Sep Acct Assets(L/H)/Total Life Ast	0.94	0.00	N/A	N/A	N/A
Ins Activities Revenue/Adj Oper Inc	1.17	1.15	N/A	N/A	N/A
Premium Inc/Ins Activities Revenue	15.82	24.44	N/A	N/A	N/A
Credit Rel Prem Inc/Tot Prem Inc	70.23	61.77	N/A	N/A	N/A
Other Prem Inc/Total Prem Inc	29.77	38.23	N/A	N/A	N/A
Ins Under Net Income/Consol Net Income	0.44	0.40	N/A	N/A	N/A
Ins Net Inc (P/C)/Equity (P/C)	16.19	16.05	N/A	N/A	N/A
Ins Net Inc (L/H)/Equity (L/H)	8.26	7.89	N/A	N/A	N/A
Insur Ben, Losses, Exp/Insur Premiums	110.45	80.44	N/A	N/A	N/A
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.26	2.11	N/A	N/A	N/A
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.44	N/A	N/A	N/A
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	N/A	N/A	N/A
CSV Life Insurance/Tier 1 Cap + ALLL	8.16	N/A	N/A	N/A	N/A
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.31	1.28	N/A	N/A	N/A
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.41	1.85	2.71	3.94	3.72
Cost: Interest-Bearing Deposits	1.30	1.82	3.89	6.07	4.95
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	25.34	0.76	8.35	0.27	1.44
Commercial and Industrial Loans	6.60	11.75	12.94	2.40	4.62
Foreign Governments and Inst	0.20	0.02	0.02	-0.08	0.02
Leases	0.40	0.79	0.44	0.17	0.76
GROWTH RATES:					
Net Loans and Leases	21.53	11.78	39.14	23.99	36.00
Total Selected Assets	28.95	-0.27	17.02	19.75	138.87
Deposits	15.80	19.25	-7.32	38.29	106.84

PROFITABILITY:	PEER GROUP 01				
	12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Net Income/Avg Equity Capital	15.29	15.28	12.26	15.22	16.85
Bank Net Inc/Avg Eq Inv in Banks	14.70	15.66	12.27	14.00	15.77
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.17	0.89	3.04	8.53	11.63
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.69	11.85	12.05	14.00	12.87
Bank Net Income/Parent Net Income	74.23	77.11	71.98	76.49	74.38
Nonbank Net Income/Parent Net Income	5.19	3.69	11.79	10.44	10.95
Sub BHCs Net Inc/Parent Net Income	56.31	65.99	68.11	55.74	53.59
LEVERAGE:					
Total Liabilities/Equity	41.05	41.70	39.47	37.79	40.90
Total Debt/Equity Capital	20.98	18.99	20.28	21.30	22.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.32	28.50	N/A	N/A	N/A
Tot Debt+Lns Guaranteed for Affl/Equity	26.68	24.50	25.69	27.62	29.47
Total Debt/Eq Cap - Exc Over Fair Value	23.68	20.72	22.43	22.30	24.22
Long-Term Debt/Equity Capital	15.86	13.73	14.08	13.77	15.36
Short-Term Debt/Equity Capital	3.67	4.41	5.07	7.09	6.79
Current Portion of LT Debt/Equity	0.33	0.68	0.52	0.32	0.25
Exc Cost Over Fair Value/Equity Cap	2.48	1.95	2.59	2.38	2.04
Long-Term Debt/Consolidated LT Debt	19.38	18.56	22.25	20.54	23.48
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.53	110.46	109.14	109.76	110.65
Total Investment in Subs/Equity	123.78	123.49	122.37	123.15	125.32
Equity Inv in Subs/Cons Eq Cap+Min Int	99.47	99.07	100.15	100.74	101.86
Total Inv in Subs/Cons Eq Cap+Min Int	110.98	110.30	111.46	113.21	115.39
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.76	0.75	0.91	0.74	0.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.72	1.53	2.35	1.80	1.49
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	145.96	183.87	165.07	152.37	142.25
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	149.04	180.56	166.06	150.79	145.12
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	116.50	119.39	125.90	110.71	105.81
Pretax Oper Inc + Int Exp/Int Expense	4011.01	6175.51	2536.30	1534.78	2404.04
Div + Int From Subs/Int Exp + Div	163.22	200.00	181.04	163.04	152.35
Fees+Other Inc From Subs/Sal + Oth Exp	19.00	21.27	25.26	27.59	26.36
Net Inc/Curr Port of LT Debt+Pfd Div(X)	328.92	2452.50	323.90	279.83	2206.88
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.05	1.37	-0.09	-1.63	-1.59
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.21	2.65	2.75	0.04	0.11
Total	0.34	2.66	2.78	0.04	0.12
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.02	0.00	0.12	0.01
To Nonbank Subsidiaries	1.22	0.91	0.74	0.36	0.63
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.83	1.62	1.05	0.76	0.99
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.11	6.52	10.95	7.92	6.61
Combined Thrift Assets	0.06	0.10	0.21	0.20	0.29
Combined Foreign Nonbank Sub Assets	0.18	0.17	0.28	0.14	0.05

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 12/31/2003	12/31/2002	12/31/2001	12/31/2000	12/31/1999
Div Paid/Inc Before Undist Inc	64.57	45.81	53.12	59.66	65.75
Dividends Paid/Net Income	32.23	29.58	37.89	41.18	34.84
Net Income - Dividends/Avg Equity	9.63	10.01	7.00	9.01	10.40
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	127.99	146.90	131.61	132.16	125.15
Dividends From Nonbank Subs	5.61	7.70	12.70	7.09	9.13
Dividends From Subsidiary BHCs	19.80	38.96	31.41	21.26	37.65
Dividends From All Subsidiaries	181.64	222.83	213.57	192.91	186.39
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	53.65	61.05	72.77	82.14	63.61
Interest Income From Bank Subs	1.75	2.81	8.80	14.37	5.42
Mgt & Service Fees From Bank Subs	3.07	3.22	11.21	7.00	6.05
Other Income From Bank Subs	0.02	0.06	0.01	0.05	0.01
Operating Income From Bank Subs	66.51	72.58	249.15	132.14	79.17
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.69	89.32	49.14	62.85	41.13
Interest Income From Nonbank Subs	16.13	21.77	21.56	34.94	27.38
Mgt & Serv Fees From Nonbank Subs	3.41	4.53	1.94	4.71	6.01
Other Income From Nonbank Subs	0.03	0.03	0.06	0.04	0.03
Operating Inc From Nonbank Subs	102.94	133.51	99.04	108.81	90.06
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	52.10	76.43	67.26	50.08	65.02
Interest Inc From Subsidiary BHCs	1.27	1.39	1.90	1.93	1.94
Mgt & Serv Fees From Sub BHCs	1.10	0.73	1.04	1.00	1.61
Other Income From Subsidiary BHCs	0.00	0.00	0.03	0.00	0.00
Operating Income From Sub BHCs	57.22	85.82	73.71	54.88	73.27
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	56.84	54.98	49.12	54.08	51.86
Interest Income From Bank Subs	2.48	3.83	3.77	3.87	3.61
Mgt & Serv Fees From Bank Subs	2.78	2.80	2.86	2.60	3.24
Other Income From Bank Subs	0.01	0.02	0.00	0.02	0.01
Operating Income From Bank Subs	65.82	72.36	61.82	63.63	61.11
Dividends From Nonbank Subs	2.56	2.24	2.95	3.00	2.32
Interest Income From Nonbank Subs	1.00	1.02	1.70	1.64	1.87
Mgt & Serv Fees From Nonbank Subs	0.11	0.13	0.14	0.15	0.23
Other Income From Nonbank Subs	0.01	0.00	0.00	0.01	0.00
Operating Inc From Nonbank Subs	4.59	4.45	5.76	5.64	6.16
Dividends From Subsidiary BHCs	12.24	15.26	14.77	10.18	13.50
Interest Inc From Subsidiary BHCs	0.17	0.16	0.13	0.20	0.15
Mgt & Serv Fees From Sub BHCs	0.04	0.00	0.00	0.01	0.04
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.55	16.16	15.74	11.37	14.52
Loans and Adv From Subs/ST Debt	308.42	237.07	101.79	169.53	118.65
Loans and Adv From Subs/Total Debt	77.24	73.90	298.87	52.75	43.87

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.18	1.37	1.78	2.84	3.28	3.69	3.95	4.13	69
+ Non-interest Income	2.30	0.67	0.84	1.43	2.01	2.94	4.65	6.21	69
- Overhead Expense	3.28	1.31	1.82	2.54	3.18	3.68	5.04	6.74	69
- Provision for Losses	0.29	0.00	0.01	0.16	0.26	0.40	0.59	0.69	69
+ Securities Gains (Losses)	0.06	-0.06	-0.00	0.00	0.03	0.11	0.18	0.20	69
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.08	69
= Pretax Net Oper Income (TE)	1.97	0.63	0.79	1.59	2.04	2.26	2.87	3.08	69
Net Operating Income	1.26	0.28	0.47	1.03	1.27	1.49	1.86	1.97	69
Net Income	1.26	0.28	0.47	1.02	1.27	1.49	1.86	1.99	69
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)	5.16	2.98	3.45	4.88	5.30	5.62	5.90	6.49	69
Interest Expense	1.57	0.86	0.95	1.28	1.52	1.77	2.26	2.39	69
Net Interest Income (TE)	3.55	1.58	2.03	3.10	3.72	4.10	4.38	4.54	69
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.52	0.01	0.07	0.29	0.38	0.64	1.36	1.74	69
Earnings Coverage of Net Losses (X)	10.09	1.61	2.61	4.23	7.70	11.67	29.96	42.73	67
Ln&Ls Allowance/Total Loans & Leases	1.45	0.58	0.87	1.25	1.40	1.70	2.02	2.10	69
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.76	0.07	0.29	0.45	0.68	1.08	1.39	1.84	69
30-89 Days Past Due Loans and Leases	0.79	0.06	0.13	0.45	0.78	1.06	1.46	1.67	69
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	35.58	7.86	10.20	21.36	32.99	41.94	73.42	82.09	69
Net ST Noncore Funding Dependence	19.99	1.38	4.51	12.57	19.53	26.09	36.82	41.45	69
Net Loans and Leases/Total Assets	58.55	24.41	32.32	51.22	61.17	68.04	72.23	74.41	69
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.54	4.15	5.62	6.69	7.49	8.35	9.13	9.91	69
Equity Capital/Total Assets	8.59	5.16	5.97	7.20	8.38	9.63	11.14	12.43	69
Net Loans&Ls/Equity Capital (X)	6.97	2.72	4.60	5.54	6.99	8.29	9.28	10.03	69
Cash Dividends/Net Income	32.22	0.00	0.00	25.16	36.45	43.33	52.61	57.26	67
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	9.62	-0.59	3.80	6.82	9.75	12.06	14.36	16.33	69
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.67	0.00	0.00	0.00	0.03	7.55	14.04	18.40	69
Long-Term Debt/Equity Capital	15.85	0.00	0.00	0.16	9.19	27.22	56.33	76.97	69
Equity Investment in Subs/Equity Cap	110.53	86.38	92.41	102.27	108.53	117.59	124.88	146.87	69
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	149.03	-2.09	46.14	91.51	141.01	207.01	258.98	278.43	68

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.62	2.57	2.88	4.25	4.76	5.09	5.49	5.58	69
Less: Interest Expense	1.42	0.74	0.88	1.09	1.38	1.62	2.14	2.31	69
Equals: Net Interest Income (TE)	3.18	1.37	1.78	2.84	3.28	3.69	3.95	4.13	69
Plus: Non-Interest Income	2.30	0.67	0.84	1.43	2.01	2.94	4.65	6.21	69
Equals: Adj Operating Income (TE)	5.49	2.84	3.85	4.59	5.48	5.99	7.58	8.89	69
Less: Overhead Expense	3.28	1.31	1.82	2.54	3.18	3.68	5.04	6.74	69
Less: Provision for Loan and Lease Losses	0.29	0.00	0.01	0.16	0.26	0.40	0.59	0.69	69
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Plus: Realized G/L on AFS Sec	0.06	-0.06	-0.00	0.00	0.04	0.12	0.18	0.20	69
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.08	69
Equals: Pretax Net Oper Inc (TE)	1.97	0.63	0.79	1.59	2.04	2.26	2.87	3.08	69
Less: Applicable Income Taxes (TE)	0.69	0.21	0.34	0.53	0.70	0.83	1.00	1.07	69
Less: Minority Interest	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.13	69
Equals: Net Operating Income	1.26	0.28	0.47	1.03	1.27	1.49	1.86	1.97	69
Plus: Net Extraordinary Items	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Income	1.26	0.28	0.47	1.02	1.27	1.49	1.86	1.99	69
Memo: Net Income (Last Four Qtrs)	1.27	0.28	0.53	1.03	1.28	1.49	1.86	1.99	68
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.81	81.44	83.90	87.32	89.96	92.61	93.61	95.26	69
Avg Int-Bearing Funds / Avg Assets	74.81	60.07	62.45	68.10	75.17	80.77	84.06	86.56	69
Int Income (TE) / Avg Earning Assets	5.16	2.98	3.45	4.88	5.30	5.62	5.90	6.49	69
Int Expense / Avg Earning Assets	1.57	0.86	0.95	1.28	1.52	1.77	2.26	2.39	69
Net Int Inc (TE) / Avg Earn Assets	3.55	1.58	2.03	3.10	3.72	4.10	4.38	4.54	69
YIELD OR COST:									
Total Loans and Leases (TE)	5.77	3.17	4.76	5.45	5.74	6.16	6.61	7.56	69
Interest-Bearing Bank Balances	2.03	0.06	0.34	0.83	1.62	2.59	4.34	8.42	69
Fed Funds Sold & Reverse Repos	1.36	0.90	0.93	1.07	1.20	1.42	2.28	2.83	68
Trading Assets	2.41	0.00	0.15	0.83	1.86	2.91	6.10	8.64	53
Total Earning Assets	5.10	2.93	3.44	4.85	5.20	5.57	5.87	6.21	69
Investment Securities (TE)	4.32	2.44	3.13	3.96	4.42	4.78	5.24	5.29	69
U.S. Treasury & Agency Sec (excl MBS)	3.42	0.83	1.40	2.67	3.45	4.27	4.91	5.46	68
Mortgage-Backed Securities	4.19	2.46	2.94	3.70	4.03	4.63	5.52	5.83	69
All Other Securities	7.77	3.14	3.83	5.26	6.66	8.63	16.76	18.96	69
Interest-Bearing Deposits	1.49	0.94	1.02	1.22	1.47	1.75	1.95	2.16	69
Time Deposits of \$100K or More	2.26	0.95	1.34	1.79	2.29	2.70	3.02	3.41	69
Time Deposits < \$100K	2.66	1.63	1.99	2.32	2.64	2.97	3.50	3.71	69
Other Domestic Deposits	0.87	0.24	0.44	0.65	0.80	1.06	1.36	1.51	69
Foreign Deposits	1.29	0.06	0.81	1.02	1.13	1.64	2.06	2.60	42
Fed Funds Purchased and Repos	1.39	0.74	0.86	0.97	1.16	1.69	2.48	2.96	68
Other Borrowed Funds & Trading Liab	3.10	0.88	1.35	2.01	3.10	3.96	4.91	5.43	69
All Interest-Bearing Funds	1.89	1.02	1.20	1.60	1.86	2.20	2.57	2.72	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	66.45	43.49	47.16	52.38	62.47	79.72	89.52	105.57	69
Avg Assets per Employee (\$000)	4348.13	1728.29	2542.58	3236.82	3980.15	4838.15	7141.25	11519.6	69

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.15	0.00	0.02	1.91	3.64	6.44	8.44	13.31	69
Overhead Exp / NII + Non-Int Income	60.22	33.64	45.52	53.75	59.76	66.51	76.83	78.02	69

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.28	1.31	1.82	2.54	3.18	3.68	5.04	6.74	69
Personnel Expense	1.67	0.64	0.89	1.34	1.66	1.86	2.41	3.15	69
Net Occupancy Expense	0.45	0.16	0.27	0.34	0.41	0.52	0.75	0.91	69
Other Operating Expenses	1.12	0.38	0.57	0.74	1.07	1.31	1.83	2.60	69
Overhead Less Non-Interest Income	0.93	-0.32	0.18	0.48	1.00	1.35	1.57	1.78	69

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.62	31.37	44.98	53.22	58.98	66.47	76.06	77.46	69
Personnel Expense	30.59	17.33	21.68	27.79	30.57	34.52	37.99	41.44	69
Net Occupancy Expense	8.16	4.15	5.18	6.54	7.93	9.34	11.76	14.53	69
Other Operating Expenses	20.19	10.15	12.87	16.95	19.32	22.95	29.30	33.87	69
Total Non-Interest Income	40.66	15.00	22.00	29.01	38.17	47.58	69.44	74.88	69
Fiduciary Activities Income	3.49	0.00	0.00	0.82	2.29	5.67	9.09	22.70	69
Serv Charges on Deposit Accts - Domestic	7.97	0.33	1.62	4.68	8.25	11.17	13.28	15.07	69
Trading Revenue	1.40	-0.14	0.00	0.01	0.66	2.00	5.31	7.06	69
Investment Banking Fees & Commissions	4.60	0.15	0.50	1.30	2.22	6.89	14.63	24.03	69
Venture Capital Revenue	0.02	-0.24	-0.05	0.00	0.00	0.00	0.17	0.47	69
Net Servicing Fees	0.58	-2.57	-1.16	0.00	0.24	1.28	2.88	5.48	69
Net Securitization Income	0.48	0.00	0.00	0.00	0.00	0.33	3.32	5.30	69
Insurance Activities Revenue	1.17	0.00	0.00	0.19	0.72	1.81	3.94	4.81	69
Net Gain (Loss) - Sales Loans, OREO, Oth	2.89	-0.19	0.09	0.83	1.60	4.87	8.17	12.15	69
Other Non-Interest Income	10.83	3.06	4.27	7.27	9.20	13.39	19.88	29.81	69
Overhead Less Non-Interest Income	18.36	-5.41	2.30	9.18	19.86	26.79	31.65	36.16	69

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	31.45	17.51	24.93	28.32	31.71	34.31	36.60	38.77	68
Appl Inc Tax+TE/Pretax NOI+TE	34.72	28.02	30.73	32.12	34.19	37.07	40.48	42.73	68

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	34.78	2.85	9.88	25.63	34.33	45.51	51.79	58.31	69
Commercial and Industrial Loans	11.27	0.12	1.90	6.97	11.32	15.18	18.82	22.94	69
Loans to Individuals	6.15	0.08	0.41	2.30	5.12	10.21	13.74	15.56	69
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.01	0.12	0.48	0.91	69
Agricultural Loans	0.20	0.00	0.00	0.00	0.09	0.34	0.74	1.02	69
Other Loans and Leases	4.28	0.04	0.94	1.53	2.98	6.35	9.37	16.13	69
Net Loans and Leases	58.55	24.41	32.32	51.22	61.17	68.04	72.23	74.41	69
Debt Securities Over 1 Year	19.67	5.63	8.23	12.24	19.64	26.19	31.81	36.62	69
Mutual Funds and Equity Securities	0.35	0.00	0.01	0.08	0.28	0.47	1.11	1.28	69
Subtotal	79.75	41.01	52.00	75.79	83.48	87.72	89.89	90.76	69
Interest-Bearing Bank Balances	0.70	0.00	0.00	0.02	0.22	0.78	2.20	8.11	69
Federal Funds Sold & Reverse Repos	1.87	0.00	0.00	0.03	0.73	2.17	8.89	10.16	69
Debt Securities 1 Year or Less	1.98	0.01	0.05	0.19	0.95	2.96	7.44	9.66	69
Trading Assets	1.63	0.00	0.00	0.00	0.25	1.92	6.13	16.67	69
Total Earning Assets	88.16	79.39	82.83	85.67	88.22	90.66	91.45	92.92	69
Non-Int Cash and Due From Dep Inst	2.84	0.74	1.06	1.92	2.68	3.76	4.37	5.58	69
Acceptances	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.20	69
Other Real Estate Owned	0.05	0.00	0.00	0.01	0.04	0.10	0.13	0.19	69
All Other Assets	8.83	3.52	5.18	6.50	8.21	11.15	13.97	15.50	69
MEMORANDA:									
Short-Term Investments	5.37	0.09	0.28	0.95	3.21	8.45	16.21	28.80	69
U. S. Treasury Securities	0.77	0.00	0.01	0.07	0.22	0.80	2.44	6.67	69
U. S. Agency Securities (excl MBS)	4.14	0.00	0.01	0.25	2.63	6.15	13.46	17.31	69
Municipal Securities	0.74	0.00	0.01	0.15	0.46	1.11	2.14	3.23	69
Mortgage-Backed Securities	12.92	0.63	1.55	4.87	11.49	20.29	24.97	29.94	69
Asset-Backed Securities	0.40	0.00	0.00	0.00	0.02	0.33	1.94	4.15	69
Other Debt Securities	0.85	0.00	0.00	0.06	0.33	1.14	2.63	6.93	69
RE Loans Secured by 1-4 Family	17.21	0.07	3.40	11.13	16.02	22.35	31.86	41.85	69
Revolving	4.15	0.00	0.04	1.50	3.67	6.24	9.64	10.47	69
Closed-End, Sec by First Liens	11.42	0.05	1.77	6.51	9.98	16.88	22.42	28.97	69
Closed-End, Sec by Junior Liens	1.15	0.00	0.05	0.21	1.00	1.63	2.43	4.31	69
Commercial Real Estate Loans	14.48	0.01	1.46	5.73	13.45	22.07	27.97	36.58	69
Construction and Land Dev	3.82	0.00	0.01	1.24	3.09	5.61	9.32	10.11	69
Multifamily	1.25	0.00	0.04	0.36	0.84	1.71	3.60	4.95	69
Nonfarm Nonresidential	8.83	0.00	1.27	3.76	8.49	12.18	18.10	20.92	69
RE Loans Secured by Farmland	0.19	0.00	0.00	0.00	0.07	0.30	0.83	1.07	69
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	57.32	11.85	33.75	45.77	57.60	70.20	77.17	87.99	69
RE Loans Secured by 1-4 Family	28.40	0.72	8.11	19.82	30.26	36.17	45.70	56.00	69
Revolving	6.71	0.00	0.14	2.49	6.59	10.20	12.98	14.98	69
Closed-End	21.12	0.60	4.35	12.12	20.20	30.29	38.27	41.74	69
Commercial Real Estate Loans	23.48	0.03	4.50	11.50	21.84	35.13	43.30	54.32	69
Construction and Land Dev	6.13	0.00	0.08	2.31	5.25	8.90	14.06	15.72	69
Multifamily	2.03	0.00	0.05	0.64	1.44	2.70	5.55	8.70	69
Nonfarm Nonresidential	14.49	0.00	3.04	7.18	13.90	20.58	29.47	30.68	69
RE Loans Secured by Farmland	0.28	0.00	0.00	0.00	0.13	0.41	1.34	1.55	69
Loans to Depository Institutions	0.25	0.00	0.00	0.00	0.02	0.23	1.21	3.20	69
Commercial and Industrial Loans	19.22	0.45	3.70	14.44	19.40	23.83	31.91	33.89	69
Loans to Individuals	10.34	0.23	1.13	3.45	8.93	16.29	24.16	25.05	69
Credit Card Loans	1.11	0.00	0.00	0.00	0.02	1.40	5.79	8.36	69
Agricultural Loans	0.32	0.00	0.00	0.01	0.15	0.57	1.21	1.70	69
Loans to Foreign Govts and Inst	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.29	69
Other Loans and Leases	8.79	0.08	1.59	2.48	5.44	11.53	28.30	47.46	69

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.37	0.09	0.28	0.95	3.21	8.45	16.21	28.80	69
Liquid Assets	26.54	10.60	13.82	17.82	24.71	31.43	46.59	56.49	69
Investment Securities	22.80	8.06	9.37	15.61	22.37	28.13	37.18	44.37	69
Net Loans and Leases	58.55	24.41	32.32	51.22	61.17	68.04	72.23	74.41	69
Net Lns, Ls & Stdbly Ltrs of Credit	61.74	27.35	34.86	55.20	63.81	70.38	75.90	79.59	69
Core Deposits	50.20	2.77	16.37	41.69	52.38	62.36	68.23	72.72	69
Noncore Funding	33.27	12.39	14.54	23.35	30.40	39.57	54.35	72.47	69
Time Deposits of \$100K or More	7.18	0.77	1.98	3.73	6.00	9.46	15.79	19.89	69
Foreign Deposits	3.01	0.00	0.00	0.00	0.70	3.97	16.01	24.10	69
Fed Funds Purchased and Repos	8.62	0.15	0.83	2.94	6.68	13.47	19.36	28.04	69
Net Fed Funds Purchased (Sold)	6.14	-3.06	-1.16	0.77	4.47	10.94	17.41	20.53	69
Commercial Paper	0.44	0.00	0.00	0.00	0.00	0.93	1.83	2.81	69
Oth Borrowings W/Rem Mat 1 Yr or Less	3.62	0.02	0.11	0.86	2.58	4.62	11.03	14.83	69
Earning Assets Repr in 1 Year	40.98	10.66	20.95	31.71	40.88	50.21	60.01	63.70	69
Int-Bearing Liab Repr in 1 Year	15.08	0.96	7.24	10.40	13.24	19.05	27.26	33.32	69
Long-Term Debt Repr in 1 Year	2.02	0.00	0.00	0.00	0.93	3.33	7.42	10.66	69
Net Assets Repriceable in 1 Year	22.39	-9.35	-1.56	8.90	25.62	32.50	42.65	44.23	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	35.58	7.86	10.20	21.36	32.99	41.94	73.42	82.09	69
Net ST Noncore Funding Dependence	19.99	1.38	4.51	12.57	19.53	26.09	36.82	41.45	69
Short-Term Inv/ST Noncore Funding	25.33	0.70	1.10	4.91	14.02	38.47	79.03	88.52	69
Liq Asts-ST Noncore Fndg/Nonliq Asts	7.18	-20.89	-11.33	-5.55	5.16	14.47	32.60	59.51	69
Net Loans and Leases/Total Deposits	94.49	42.47	67.18	80.07	94.19	105.90	120.56	135.78	69
Net Loans and Leases/Core Deposits	129.76	78.74	81.67	101.40	115.68	140.78	188.68	331.18	69
Held-To-Mat Sec Appr(Depr)/Eq Cap	0.12	-2.97	-0.68	0.00	0.03	0.29	0.95	1.71	47
Avail-For-Sale Sec Appr(Depr)/Eq Cap	1.39	-2.59	-1.23	-0.05	0.96	2.16	4.63	10.66	69
Struct Notes Appr(Depr)/Eq Cap	-0.03	-0.86	-0.28	-0.05	0.00	0.00	0.01	0.04	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.47	0.00	0.00	0.00	0.37	3.69	36.32	53.38	69
Available-For-Sale Securities	93.52	35.35	58.37	95.80	99.60	100.00	100.00	100.00	69
U.S. Treasury Securities	3.55	0.00	0.07	0.43	1.15	3.68	11.39	30.86	69
U.S. Agency Securities (excl MBS)	16.78	0.00	0.16	1.05	8.80	25.58	54.99	75.47	69
Municipal Securities	3.49	0.01	0.06	0.64	2.40	5.18	10.18	12.01	69
Mortgage-Backed Securities	58.53	2.35	7.59	29.02	63.68	81.66	91.58	94.57	69
Asset-Backed Securities	2.20	0.00	0.00	0.00	0.12	2.26	13.25	19.54	69
Other Debt Securities	5.21	0.01	0.03	0.25	1.41	5.66	13.66	54.49	69
Mutual Funds and Equity Securities	1.75	0.00	0.04	0.39	1.22	2.45	5.01	7.11	69
Debt Securities 1 Year or Less	9.02	0.04	0.26	1.08	5.17	14.09	29.12	42.44	69
Debt Securities 1 To 5 Years	21.78	0.68	1.15	3.75	14.40	37.40	55.60	59.97	69
Debt Securities Over 5 Years	64.88	7.36	14.95	39.74	70.95	88.08	96.33	98.03	69
Pledged Securities	53.78	4.11	13.31	36.50	57.00	71.93	84.88	88.48	69
Structured Notes, Fair Value	0.23	0.00	0.00	0.00	0.00	0.00	0.95	4.48	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.29	0.00	0.01	0.16	0.26	0.40	0.59	0.69	69
Provision for Ln&Ls Losses/Avg Lns&Ls	0.50	0.00	0.02	0.31	0.46	0.70	0.95	1.41	69
Provision for Ln&Ls Losses/Net Losses	101.18	-217.64	53.00	84.39	101.56	120.93	140.75	148.71	67
Ln&Ls Allowance/Total Loans & Leases	1.45	0.58	0.87	1.25	1.40	1.70	2.02	2.10	69
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.95	1.00	1.39	2.21	3.29	4.99	8.30	12.67	66
ALLL/Nonaccrual Assets	271.60	93.27	131.20	162.23	224.99	341.72	556.62	752.68	69
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	197.94	74.19	96.90	141.08	176.74	228.00	344.19	539.18	68
Gross Ln&Ls Losses/Avg Loans & Leases	0.65	0.01	0.14	0.34	0.51	0.80	1.66	2.00	69
Recoveries/Avg Loans and Leases	0.11	0.00	0.03	0.05	0.09	0.17	0.21	0.29	69
Net Losses/Avg Loans and Leases	0.52	0.01	0.07	0.29	0.38	0.64	1.36	1.74	69
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.18	69
Recoveries/Prior Year-End Losses	17.71	3.80	8.87	13.28	16.80	21.23	26.47	34.57	67
Earnings Coverage of Net Losses (X)	10.09	1.61	2.61	4.23	7.70	11.67	29.96	42.73	67
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.00	0.00	0.01	0.06	0.18	0.29	0.40	68
RE Loans Secured By 1-4 Family	0.12	-0.00	-0.00	0.00	0.08	0.21	0.37	0.42	67
Revolving	0.10	-0.01	-0.00	0.00	0.06	0.17	0.33	0.46	65
Closed-End	0.12	-0.00	-0.00	0.00	0.06	0.17	0.41	0.55	67
Commercial Real Estate Loans	0.08	-0.01	-0.00	0.00	0.05	0.12	0.23	0.33	67
Construction and Land Dev	0.06	-0.02	-0.00	0.00	0.00	0.08	0.29	0.42	64
Multifamily	0.01	-0.01	-0.00	0.00	0.00	0.00	0.04	0.18	66
Nonfarm Nonresidential	0.09	-0.02	-0.00	0.00	0.07	0.16	0.28	0.40	66
RE Loans Secured by Farmland	0.09	-0.31	-0.04	0.00	0.00	0.02	0.53	1.02	55
Commercial and Industrial Loans	0.93	0.00	0.11	0.35	0.83	1.42	1.89	2.19	69
Loans to Depository Institutions	0.03	-0.00	0.00	0.00	0.00	0.00	0.27	0.48	47
Loans to Individuals	1.66	0.26	0.53	0.78	1.53	2.41	3.22	3.51	64
Credit Card Loans	3.60	-10.85	0.00	2.03	3.65	4.87	7.06	8.62	49
Agricultural Loans	0.22	-0.29	-0.07	0.00	0.00	0.36	1.14	1.35	58
Loans to Foreign Governments & Inst	0.19	-0.26	0.00	0.00	0.00	0.00	0.27	3.17	24
Other Loans and Leases	0.47	0.00	0.00	0.11	0.34	0.74	1.35	1.71	68

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

30-89 Days PD Loans and Leases	0.79	0.06	0.13	0.45	0.78	1.06	1.46	1.67	69
90+ Days PD Loans and Leases	0.17	0.00	0.00	0.02	0.13	0.22	0.48	0.77	69
Nonaccrual Loans and Leases	0.67	0.06	0.21	0.38	0.59	0.90	1.23	1.74	69
90+ Days PD and Nonaccrual Loans and Leases	0.87	0.11	0.29	0.53	0.71	1.17	1.58	1.90	69
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.01	0.05	0.06	69
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.80	0.06	0.13	0.45	0.78	1.11	1.46	1.67	69
90+ Days Past Due Assets	0.17	0.00	0.00	0.02	0.13	0.24	0.48	0.77	69
Nonaccrual Assets	0.69	0.10	0.21	0.38	0.59	0.96	1.28	1.74	69
30+ Days PD & Nonaccrual Assets	1.70	0.22	0.51	1.04	1.59	2.35	2.93	3.28	69
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.52	0.06	0.11	0.34	0.42	0.74	1.01	1.10	69
90+ PD & Nonaccrual Assets + OREO	0.59	0.08	0.12	0.37	0.54	0.82	1.10	1.28	69
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.45	0.04	0.14	0.29	0.41	0.63	0.81	0.99	69
Allowance for Loan & Lease Losses	52.56	10.51	24.77	36.83	49.66	66.91	84.22	110.92	69
Equity Cap + ALLL	5.07	0.61	1.26	3.06	4.18	6.93	9.13	14.54	69
Tier 1 Cap + ALLL	5.62	0.16	1.09	3.45	5.49	8.06	9.41	13.10	69
Loans & Leases + RE Acquired	0.78	0.07	0.30	0.47	0.69	1.08	1.44	1.84	69

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	0.71	0.06	0.12	0.30	0.65	1.00	1.47	1.76	68
- 90+ Days Past Due	0.14	0.00	0.00	0.01	0.08	0.23	0.50	0.75	68
- Nonaccrual	0.51	0.05	0.09	0.26	0.43	0.67	1.08	1.78	68
Coml & Indl - 30-89 Days PD	0.66	0.00	0.08	0.32	0.63	0.95	1.38	1.67	69
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.07	0.17	0.29	0.42	69
- Nonaccrual	1.39	0.00	0.14	0.74	1.31	1.96	2.63	3.40	69
Individuals - 30-89 Days PD	1.61	0.39	0.71	0.99	1.61	2.02	2.60	3.04	69
- 90+ Days Past Due	0.35	0.00	0.00	0.07	0.25	0.55	1.02	1.74	69
- Nonaccrual	0.23	0.00	0.00	0.01	0.12	0.34	0.71	0.98	69
Dep Inst Lns - 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.00	0.07	1.28	47
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	1.25	2.91	47
Agricultural - 30-89 Days PD	0.50	0.00	0.00	0.00	0.24	0.77	1.55	2.15	58
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.27	0.44	58
- Nonaccrual	1.07	0.00	0.00	0.00	0.40	1.78	4.02	5.40	58
Foreign Govts- 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.00	1.78	3.61	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.66	0.00	0.00	0.00	0.00	0.00	3.51	7.88	24
Other Lns&Ls - 30-89 Days PD	0.69	0.00	0.01	0.11	0.42	0.92	2.19	2.95	68
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.12	0.30	68
- Nonaccrual	0.40	0.00	0.00	0.05	0.26	0.72	1.09	2.17	68
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.88	0.10	0.22	0.39	0.83	1.21	1.90	2.11	67
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.14	0.34	0.65	1.10	67
- Nonaccrual	0.41	0.00	0.05	0.16	0.28	0.51	1.20	1.62	67
Revolving - 30-89 Days PD	0.40	0.01	0.08	0.17	0.33	0.53	0.87	1.20	65
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.03	0.10	0.19	0.25	65
- Nonaccrual	0.12	0.00	0.00	0.01	0.07	0.18	0.35	0.78	65
Closed-End - 30-89 Days PD	1.12	0.04	0.21	0.49	0.99	1.58	2.57	2.85	67
- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.16	0.53	0.99	1.55	67
- Nonaccrual	0.53	0.00	0.05	0.19	0.37	0.64	1.58	2.17	67
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.02	0.06	0.16	0.29	0.44	67
- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.17	67
- Jr Lien Nonaccrual	0.05	0.00	0.00	0.00	0.03	0.09	0.15	0.20	67
Commercial RE - 30-89 Days PD	0.51	0.00	0.05	0.18	0.42	0.71	1.27	1.93	67
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.14	0.22	67
- Nonaccrual	0.57	0.00	0.09	0.25	0.52	0.75	1.27	1.65	67
Const & Dev - 30-89 Days PD	0.75	0.00	0.00	0.15	0.48	1.04	2.64	3.78	64
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.17	0.40	64
- Nonaccrual	0.39	0.00	0.00	0.05	0.26	0.60	1.40	2.06	64
Multifamily - 30-89 Days PD	0.31	0.00	0.00	0.00	0.13	0.49	1.33	2.17	66
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.30	66
- Nonaccrual	0.31	0.00	0.00	0.00	0.08	0.40	1.30	2.56	66
Nonfarm Nres- 30-89 Days PD	0.45	0.00	0.06	0.15	0.40	0.60	1.03	1.48	66
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.17	0.25	66
- Nonaccrual	0.70	0.04	0.14	0.31	0.67	0.98	1.26	1.78	66
Farmland - 30-89 Days PD	0.65	0.00	0.00	0.00	0.38	0.81	2.12	3.97	55
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.05	0.37	0.90	55
- Nonaccrual	1.30	0.00	0.00	0.00	1.00	2.19	3.91	5.05	55
Credit Card - 30-89 Days PD	1.98	0.00	0.00	1.19	1.75	2.70	4.01	6.54	49
- 90+ Days Past Due	1.05	0.00	0.00	0.00	0.89	1.93	2.53	3.37	49
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.05	0.62	1.21	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.54	4.15	5.62	6.69	7.49	8.35	9.13	9.91	69
Tier 1 RBC Ratio	10.05	6.09	7.69	8.52	9.45	11.03	13.56	15.26	69
Total Risk-Based Capital Ratio	13.11	9.63	10.85	11.79	12.76	13.97	15.53	19.21	69
Tangible Tier 1 Leverage Ratio	7.24	3.57	5.05	6.36	7.30	8.11	9.05	9.89	69
Tangible Common Eq Cap/Tan Assets	5.92	1.43	3.73	4.62	6.08	6.85	8.00	9.19	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	28.37	3.35	7.91	18.29	25.70	36.68	45.36	73.54	69
Standby Letters of Credit	3.21	0.00	0.27	0.99	2.41	5.67	7.72	8.85	69
Commercial & Similar Letters of Credit	0.14	0.00	0.00	0.01	0.09	0.21	0.49	0.67	69
Securities Lent	3.91	0.00	0.00	0.00	0.00	0.00	12.88	106.87	69
Credit Derivatives (BHC as Guarantor)	0.29	0.00	0.00	0.00	0.00	0.00	0.88	5.71	69
Credit Derivatives (BHC as Beneficiary)	0.63	0.00	0.00	0.00	0.00	0.07	4.51	6.83	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	82.35	0.10	0.54	6.95	18.28	67.64	373.18	809.60	69
Interest Rate Contracts	64.76	0.00	0.32	5.50	16.20	55.53	203.27	680.16	69
Interest Rate Futures & Forward Contr	10.53	0.00	0.00	0.00	1.05	7.65	53.62	88.81	69
Written Options Contr (Int Rate)	8.85	0.00	0.00	0.00	0.72	3.95	52.11	128.89	69
Purchased Options Contr (Int Rate)	7.45	0.00	0.00	0.00	0.19	2.09	41.13	113.94	69
Interest Rate Swaps	32.54	0.00	0.14	3.60	10.79	24.01	101.28	381.23	69
Foreign Exchange Contracts	12.41	0.00	0.00	0.00	0.07	4.88	63.65	171.33	69
Futures & Forward Foreign Exch Contr	7.57	0.00	0.00	0.00	0.04	3.49	52.68	103.13	69
Written Options Contr (Foreign Exch)	0.81	0.00	0.00	0.00	0.00	0.13	3.22	14.04	69
Purchased Options Contr (Foreign Exch)	0.85	0.00	0.00	0.00	0.00	0.12	3.20	14.66	69
Foreign Exchange Rate Swaps	2.13	0.00	0.00	0.00	0.00	0.19	8.09	35.21	69
Equity, Commodity, & Other Deriv Contr	1.46	0.00	0.00	0.00	0.00	0.26	12.31	19.91	69
Commodity & Other Fut & Forward Contr	0.07	0.00	0.00	0.00	0.00	0.00	0.14	1.70	69
Written Options Contr (Comm & Other)	0.40	0.00	0.00	0.00	0.00	0.00	1.54	6.06	69
Purchased Options Contr (Comm & Oth)	0.42	0.00	0.00	0.00	0.00	0.00	3.85	5.51	69
Commodity & Other Swaps	0.36	0.00	0.00	0.00	0.00	0.01	1.75	5.86	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	55.69	8.52	17.42	29.61	43.90	69.61	124.05	207.53	69

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.03	17.49	55.81	84.89	95.74	99.91	100.00	100.00	66
Foreign Exchange Contracts	5.81	0.00	0.00	0.00	1.15	9.99	17.80	56.50	66
Equity, Comm, & Other Contracts	0.74	0.00	0.00	0.00	0.00	0.47	2.91	14.40	66
Futures and Forwards	18.01	0.00	0.00	3.37	13.55	25.07	52.82	70.72	66
Written Options	7.84	0.00	0.00	0.78	4.96	11.61	25.94	36.39	66
Exchange-Traded	0.39	0.00	0.00	0.00	0.00	0.00	2.17	6.90	66
Over-The-Counter	6.94	0.00	0.00	0.65	4.40	10.21	24.08	36.39	66
Purchased Options	5.21	0.00	0.00	0.00	1.95	8.66	17.65	27.52	66
Exchange-Traded	0.79	0.00	0.00	0.00	0.00	0.00	2.68	15.17	66
Over-The-Counter	3.65	0.00	0.00	0.00	1.22	6.66	12.42	18.01	66
Swaps	65.21	5.26	15.44	35.20	66.65	84.53	98.95	100.00	66
Held for Trading	39.67	0.00	0.00	0.00	33.09	77.55	98.22	99.49	66
Interest Rate Contracts	28.81	0.00	0.00	0.00	15.07	65.56	82.03	85.95	66
Foreign Exchange Contracts	4.23	0.00	0.00	0.00	0.17	8.43	16.98	26.55	66
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.14	2.26	12.72	66
Non-Traded	60.32	0.43	1.22	20.51	66.41	100.00	100.00	100.00	66
Interest Rate Contracts	58.08	0.37	0.84	19.35	61.58	98.51	100.00	100.00	66
Foreign Exchange Contracts	0.23	0.00	0.00	0.00	0.00	0.10	1.22	3.89	66
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	66
Deriv Contr (Excl Fut & FX LE 14 Days)	83.99	37.98	52.09	74.08	86.64	96.45	99.96	100.00	66
One Year or Less	23.88	0.00	2.19	10.56	18.46	35.42	54.69	61.81	66
Over 1 Year to 5 Years	30.93	0.00	1.43	15.18	29.98	41.44	53.80	76.04	66
Over 5 Years	24.27	0.00	0.45	7.15	18.35	32.29	58.50	83.46	66
Gross Negative Fair Value (Abs Val)	1.40	0.19	0.24	0.66	1.34	1.84	3.00	3.86	66
Gross Positive Fair Value	1.48	0.05	0.16	0.78	1.32	2.11	3.01	3.34	66
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.19	0.00	0.00	0.00	0.02	0.14	0.92	2.05	69
Gross Positive Fair Value (X)	0.18	0.00	0.00	0.00	0.04	0.16	0.96	2.03	69
Held for Trading (X)	0.15	0.00	0.00	0.00	0.01	0.09	0.95	1.99	69
Non-Traded (X)	0.02	0.00	0.00	0.00	0.01	0.04	0.08	0.13	69
Current Credit Exposure (X)	0.10	0.00	0.00	0.00	0.03	0.15	0.48	0.88	69
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	69
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	69
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	1.10	0.00	0.00	0.06	0.32	1.48	4.12	8.09	69
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	3.35	-6.04	-0.50	0.00	0.00	5.18	14.61	24.48	67
Decr (Incr) in Int Expense/Net Income	2.55	-13.81	-7.61	-0.53	0.54	5.23	14.47	17.69	67
Net Incr (Decr) Nonint Alloc/Net Income	0.12	-10.24	-2.52	0.00	0.00	0.24	2.26	4.56	67
Incr (Decr) in Net Income/Net Income	6.33	-43.46	-9.84	-1.03	3.61	16.79	28.85	40.68	67

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.06	0.00	0.00	0.00	0.00	0.10	0.22	0.42	69
Ins Under Assets(P/C)/Tot Ins Und Ast	31.84	0.00	0.00	0.00	11.42	53.56	100.00	100.00	39
Ins Under Assets(L/H)/Tot Ins Und Ast	68.15	0.00	0.00	42.82	83.84	100.00	100.00	100.00	39
Sep Acct Assets(L/H)/Total Life Ast	0.93	0.00	0.00	0.00	0.00	0.00	0.00	10.49	33
Ins Activities Revenue/Adj Oper Inc	1.17	0.00	0.00	0.19	0.72	1.81	3.94	4.81	69
Premium Inc/Ins Activities Revenue	15.82	0.00	0.00	0.00	6.61	32.30	61.58	70.58	62
Credit Rel Prem Inc/Tot Prem Inc	70.22	0.00	0.00	23.28	100.00	100.00	100.00	100.00	36
Other Prem Inc/Total Prem Inc	29.77	0.00	0.00	0.00	0.00	72.86	100.00	100.00	36
Ins Under Net Income/Consol Net Income	0.43	-0.06	0.00	0.00	0.00	0.49	1.92	4.00	69
Ins Net Inc (P/C)/Equity (P/C)	16.19	-4.86	-0.51	4.79	16.24	24.28	30.79	35.41	24
Ins Net Inc (L/H)/Equity (L/H)	8.26	-8.31	0.05	2.05	5.76	12.13	18.29	30.75	33
Insur Ben, Losses, Exp/Insur Premiums	110.45	2.28	13.24	29.00	67.24	140.38	308.83	456.60	36
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.26	0.00	0.00	0.00	0.00	0.01	13.25	20.42	25
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.65	0.00	0.00	0.00	0.00	0.19	1.87	7.02	33
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.10	69
CSV Life Insurance/Tier 1 Cap + ALLL	8.16	0.00	0.00	0.00	0.00	19.14	27.12	29.82	68
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.31	0.00	0.00	0.00	0.00	0.46	6.46	15.06	69
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.40	0.00	0.00	0.00	0.00	3.69	7.38	22.22	54
Cost: Interest-Bearing Deposits	1.29	0.06	0.81	1.02	1.13	1.64	2.06	2.60	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	25.34	0.00	0.00	0.11	0.36	1.35	54.38	113.24	7
Commercial and Industrial Loans	6.60	0.23	0.28	0.53	1.24	3.95	9.43	24.78	16
Foreign Governments and Inst	0.19	-0.26	0.00	0.00	0.00	0.00	0.27	3.17	24
Leases	0.39	0.04	0.04	0.04	0.06	0.33	0.76	0.91	3
GROWTH RATES:									
Net Loans and Leases	21.52	-97.51	-75.97	-17.13	3.08	32.26	116.07	370.14	51
Total Selected Assets	28.94	-54.07	-27.94	-12.89	6.37	36.13	138.15	354.44	62
Deposits	15.79	-34.08	-25.43	-8.66	13.36	32.44	73.87	90.35	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	15.28	2.13	6.11	13.09	15.36	18.49	22.07	24.26	69
Bank Net Inc/Avg Eq Inv in Banks	14.70	1.74	6.86	12.18	14.15	17.31	22.72	23.01	59
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.17	-37.35	-3.58	-0.18	4.80	12.25	20.08	25.19	65
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	12.68	-2.31	0.00	5.30	13.74	17.73	21.97	22.64	30
Bank Net Income/Parent Net Income	74.22	0.00	0.00	62.53	98.55	102.60	106.25	111.08	67
Nonbank Net Income/Parent Net Income	5.18	0.00	0.00	0.27	1.64	8.66	16.39	25.26	52
Sub BHCs Net Inc/Parent Net Income	56.30	0.27	0.57	12.88	42.81	101.47	104.52	107.09	26
LEVERAGE:									
Total Liabilities/Equity	41.04	0.21	3.22	17.47	29.28	55.54	110.05	150.25	69
Total Debt/Equity Capital	20.98	0.00	0.00	4.10	15.63	30.34	59.65	110.19	69
Tot Debt+NP to Subs Iss Tr Pref/Equity	29.32	0.00	0.00	10.23	22.55	41.60	89.97	120.69	69
Tot Debt+Lns Guaranteed for Affl/Equity	26.68	0.00	0.00	4.70	18.52	36.94	84.75	138.44	69
Total Debt/Eq Cap - Exc Over Fair Value	23.67	0.00	0.00	4.10	15.66	32.67	75.81	147.14	69
Long-Term Debt/Equity Capital	15.85	0.00	0.00	0.16	9.19	27.22	56.33	76.97	69
Short-Term Debt/Equity Capital	3.67	0.00	0.00	0.00	0.03	7.55	14.04	18.40	69
Current Portion of LT Debt/Equity	0.33	0.00	0.00	0.00	0.00	0.00	2.10	3.90	69
Exc Cost Over Fair Value/Equity Cap	2.48	0.00	0.00	0.00	0.00	1.58	14.81	27.60	69
Long-Term Debt/Consolidated LT Debt	19.38	0.00	0.00	0.08	11.15	38.51	69.97	79.67	69
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	110.53	86.38	92.41	102.27	108.53	117.59	124.88	146.87	69
Total Investment in Subs/Equity	123.77	86.38	99.39	107.76	118.17	133.64	177.84	189.51	69
Equity Inv in Subs/Cons Eq Cap+Min Int	99.47	82.81	89.67	93.02	99.02	104.43	111.29	115.08	69
Total Inv in Subs/Cons Eq Cap+Min Int	110.98	86.38	92.60	97.96	106.04	117.74	153.87	167.56	69
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.76	-1.04	-0.48	0.14	0.55	1.25	1.86	3.53	67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.72	0.18	0.34	0.68	1.55	2.33	3.69	4.48	52
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	145.96	23.80	46.31	99.53	136.48	201.35	238.89	258.28	68
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	149.03	-2.09	46.14	91.51	141.01	207.01	258.98	278.43	68
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	116.50	28.19	49.75	93.79	105.78	145.68	189.55	231.23	68
Pretax Oper Inc + Int Exp/Int Expense	4011.01	-114.94	47.75	504.79	1366.79	4830.99	9278.71	25631.3	58
Div + Int From Subs/Int Exp + Div	163.21	7.97	40.38	98.63	152.24	241.86	282.89	361.99	65
Fees+Other Inc From Subs/Sal + Oth Exp	19.00	0.00	0.00	0.00	0.00	41.17	78.16	85.47	68
Net Inc/Curr Port of LT Debt+Pfd Div(X)	328.91	2.55	3.18	5.01	25.02	298.65	1233.47	1985.38	32
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	1.04	-20.82	-9.75	-2.82	0.15	5.29	12.58	16.72	69
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	22
Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	0.00	4.01	22
Total	0.34	0.00	0.00	0.00	0.00	0.00	2.14	4.28	22
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
To Nonbank Subsidiaries	1.22	0.00	0.00	0.00	0.00	0.00	10.15	14.39	69
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Total	1.83	0.00	0.00	0.00	0.00	0.00	11.92	29.84	69
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.10	0.00	0.06	0.58	2.12	9.53	23.58	54.00	69
Combined Thrift Assets	0.06	0.00	0.00	0.00	0.00	0.00	0.02	1.98	69
Combined Foreign Nonbank Sub Assets	0.17	0.00	0.00	0.00	0.00	0.03	0.89	2.67	69

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	64.56	0.00	17.85	36.21	55.32	89.49	115.31	202.79	61
Dividends Paid/Net Income	32.22	0.00	0.00	25.16	36.45	43.33	52.61	57.26	67
Net Income - Dividends/Avg Equity	9.62	-0.59	3.80	6.82	9.75	12.06	14.36	16.33	69
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	127.98	0.00	0.00	47.77	134.01	206.74	292.29	341.30	60
Dividends From Nonbank Subs	5.60	0.00	0.00	0.00	0.79	9.52	27.35	36.28	60
Dividends From Subsidiary BHCs	19.79	0.00	0.00	0.00	0.00	8.22	160.14	203.32	60
Dividends From All Subsidiaries	181.64	3.60	52.84	101.41	172.67	254.64	324.03	381.69	60
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	53.64	0.00	0.82	25.21	57.10	78.99	101.27	114.47	57
Interest Income From Bank Subs	1.75	0.00	0.00	0.09	0.46	2.16	5.74	11.85	57
Mgt & Service Fees From Bank Subs	3.06	0.00	0.00	0.00	0.00	3.76	15.36	19.87	57
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.31	57
Operating Income From Bank Subs	66.51	3.39	10.31	35.17	62.31	85.80	114.61	149.48	57
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.69	0.00	0.00	0.00	26.73	85.05	174.65	519.93	46
Interest Income From Nonbank Subs	16.12	0.00	0.00	0.00	3.06	15.15	59.42	156.21	46
Mgt & Serv Fees From Nonbank Subs	3.40	0.00	0.00	0.00	0.00	0.58	14.07	52.80	46
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.90	46
Operating Inc From Nonbank Subs	102.93	0.00	0.00	4.60	60.89	131.30	459.70	576.25	46
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	52.10	0.00	0.00	0.10	52.33	84.22	107.79	124.31	27
Interest Inc From Subsidiary BHCs	1.26	0.00	0.00	0.00	0.00	1.31	6.68	10.14	27
Mgt & Serv Fees From Sub BHCs	1.09	0.00	0.00	0.00	0.00	0.00	1.33	17.05	27
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27
Operating Income From Sub BHCs	57.22	0.00	0.00	1.19	53.08	93.38	119.51	161.82	27
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	56.83	0.00	0.00	0.41	75.63	94.77	96.90	98.84	69
Interest Income From Bank Subs	2.48	0.00	0.00	0.01	0.66	2.82	9.30	24.62	69
Mgt & Serv Fees From Bank Subs	2.78	0.00	0.00	0.00	0.00	3.28	14.65	17.12	69
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	69
Operating Income From Bank Subs	65.81	0.00	0.00	45.45	86.71	97.48	99.41	99.83	69
Dividends From Nonbank Subs	2.55	0.00	0.00	0.00	0.29	3.54	15.15	19.65	69
Interest Income From Nonbank Subs	0.99	0.00	0.00	0.00	0.05	1.73	3.82	7.51	69
Mgt & Serv Fees From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.92	1.46	69
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	69
Operating Inc From Nonbank Subs	4.58	0.00	0.00	0.13	2.11	6.73	18.25	26.81	69
Dividends From Subsidiary BHCs	12.23	0.00	0.00	0.00	0.00	7.04	78.95	89.81	69
Interest Inc From Subsidiary BHCs	0.17	0.00	0.00	0.00	0.00	0.00	0.28	4.42	69
Mgt & Serv Fees From Sub BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.40	69
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Operating Income From Sub BHCs	13.55	0.00	0.00	0.00	0.00	9.18	81.73	96.17	69
Loans and Adv From Subs/ST Debt	308.41	0.00	0.00	1.13	104.60	257.41	697.40	1692.50	36
Loans and Adv From Subs/Total Debt	77.24	0.00	0.00	1.98	35.11	115.49	258.64	587.29	59

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes

1379552	127, 153, 684	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	45, 670, 092	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	15, 268, 429	ASSOCIATED BANC- CORP	GREEN BAY, WI	
1097614	10, 328, 425	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	38, 359, 947	BANCWEST CORPORATI ON	HONOLULU, HI	
1073757	736, 487, 404	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	92, 404, 942	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
1068294	326, 563, 000	BANK ONE CORPORATION	CHICAGO, IL	
1245415	38, 766, 844	BANKMONT FINANCIAL CORP.	WILMINGTON, DE	
1249196	26, 461, 796	BANKNORTH GROUP, INC.	PORTLAND, ME	
1074156	90, 466, 613	BB&T CORPORATION	WINSTON- SALEM, NC	
1883693	13, 669, 551	BOK FINANCIAL CORPORATION	TULSA, OK	
1923946	42, 713, 133	CHARTER ONE FINANCIAL, INC.	CLEVELAND, OH	
2797498	39, 209, 663	CIBC DELAWARE HOLDINGS INC.	NEW YORK, NY	
1951350	1, 264, 032, 000	CITIGROUP INC.	NEW YORK, NY	
1132449	77, 707, 015	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	13, 021, 062	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	16, 294, 053	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	52, 943, 676	COMERICA INCORPORATED	DETROIT, MI	
1117679	22, 744, 869	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14, 323, 695	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	27, 032, 300	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	11, 491, 675	FBOP CORPORATION	OAK PARK, IL	
1070345	91, 143, 023	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12, 667, 910	FIRST BANCORP	SAN JUAN, PR	
1075612	12, 548, 519	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1020902	11, 669, 667	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1094640	24, 507, 953	FIRST TENNESSEE NATIONAL CORPO	MEMPHIS, TN	
1070804	10, 476, 604	FIRSTMERIT CORPORATION	AKRON, OH	
1113514	200, 356, 000	FLEETBOSTON FINANCIAL CORPORAT	BOSTON, MA	
2081124	22, 978, 970	GREENPOINT FINANCIAL CORP.	NEW YORK, NY	
1078921	18, 560, 442	HIBERNIA CORPORATION	NEW ORLEANS, LA	
2872407	125, 950, 317	HSBC NORTH AMERICA INC.	BUFFALO, NY	
2792680	17, 033, 360	HUDSON CITY, MHC	PARAMUS, NJ	
1068191	30, 565, 542	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1039502	770, 912, 000	J. P. MORGAN CHASE & CO.	NEW YORK, NY	
1068025	84, 146, 964	KEYCORP	CLEVELAND, OH	
1037003	49, 826, 081	M&T BANK CORPORATION	BUFFALO, NY	
1199497	34, 394, 445	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	34, 048, 947	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	13, 695, 472	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	113, 933, 460	NATIONAL CITY CORPORATION	CLEVELAND, OH	
1093728	23, 002, 505	NATIONAL COMMERCE FINANCIAL CO	MEMPHIS, TN	
2132932	23, 503, 762	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	20, 961, 641	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	41, 450, 173	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	11, 700, 841	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	68, 193, 348	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36, 426, 000	POPULAR, INC.	SAN JUAN, PR	
1070617	17, 115, 479	PROVIDENT FINANCIAL GROUP, INC	CINCINNATI, OH	
1826056	19, 231, 626	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	

BHCPR Reporters for Quarter Ending 12/31/2003
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2003 and Other Notes
1078332	48,881,023	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	12,896,494	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	10,721,872	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	Moved from Peer 2
1079441	52,128,326	SOUTHTRUST CORPORATION	BIRMINGHAM, AL	
1111435	87,534,065	STATE STREET CORPORATION	BOSTON, MA	
1131787	125,393,153	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	21,597,189	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	291,375,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	11,440,012	TCF FINANCIAL CORPORATION	WAYZATA, MN	
2847535	17,006,746	TD WATERHOUSE GROUP, INC.	NEW YORK, NY	
1119794	189,286,000	U. S. BANCORP	MINNEAPOLIS, MN	
1094369	31,918,488	UNION PLANTERS CORPORATION	MEMPHIS, TN	
1378434	42,487,831	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	27,050,374	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
2801546	11,519,440	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	401,032,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1120754	387,798,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	28,558,238	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 69 bank holding companies.