

PEER GROUP 01

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Number of BHCs in Peer Group

65

70

66

69

67

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.04	3.17	3.16	3.18	3.48
+ Non-interest Income	2.06	2.21	2.15	2.31	2.31
- Overhead Expense	3.03	3.26	3.24	3.29	3.48
- Provision for Losses	0.15	0.21	0.18	0.30	0.42
+ Securities Gains (Losses)	0.02	0.07	0.03	0.06	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.97	2.03	1.95	1.98	2.04
Net Operating Income	1.26	1.31	1.26	1.26	1.30
Net Income	1.27	1.35	1.28	1.26	1.30
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	5.27	4.95	5.00	5.17	6.01
Interest Expense	1.85	1.39	1.48	1.58	2.11
Net Interest Income (TE)	3.39	3.54	3.54	3.55	3.90

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.26	0.36	0.36	0.54	0.68
Earnings Coverage of Net Losses (X)	16.47	13.98	18.87	10.06	10.14
Ln&Ls Allowance/Total Loans & Leases	1.26	1.45	1.29	1.45	1.57
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.76	0.58	0.77	0.94
30-89 Days Past Due Loans and Leases	0.61	0.70	0.64	0.79	0.93

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	36.64	34.57	34.15	35.40	32.89
Net ST Noncore Funding Dependence	20.48	18.57	18.53	19.82	18.72
Net Loans and Leases/Total Assets	59.41	58.69	59.73	58.56	59.34

CAPITALIZATION:

Tier 1 Leverage Ratio	7.45	7.63	7.58	7.55	7.43
Equity Capital/Total Assets	9.01	8.69	9.19	8.59	8.58
Net Loans&Ls/Equity Capital (X)	6.71	6.92	6.71	6.99	7.07
Cash Dividends/Net Income	32.02	32.34	32.98	32.23	29.58
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	9.15	10.16	9.28	9.62	10.01

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	3.55	4.09	3.47	4.01	4.41
Long-Term Debt/Equity Capital	12.01	14.25	11.53	15.42	13.73
Equity Investment in Subs/Equity Cap	110.69	110.69	109.00	110.55	110.46
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	124.71	103.87	136.35	149.30	180.56

PERCENT OF AVERAGE ASSETS	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Income (TE)	4.72	4.44	4.46	4.62	5.36
Less: Interest Expense	1.66	1.24	1.32	1.42	1.88
Equals: Net Interest Income (TE)	3.04	3.17	3.16	3.18	3.48
Plus: Non-Interest Income	2.06	2.21	2.15	2.31	2.31
Equals: Adj Operating Income (TE)	5.13	5.37	5.32	5.49	5.81
Less: Overhead Expense	3.03	3.26	3.24	3.29	3.48
Less: Provision for Loan and Lease Losses	0.15	0.21	0.18	0.30	0.42
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.07	0.03	0.06	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.97	2.03	1.95	1.98	2.04
Less: Applicable Income Taxes (TE)	0.69	0.71	0.67	0.69	0.71
Less: Minority Interest	0.01	0.01	0.01	0.02	0.02
Equals: Net Operating Income	1.26	1.31	1.26	1.26	1.30
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.27	1.35	1.28	1.26	1.30
Memo: Net Income (Last Four Qtrs)	1.26	1.31	1.31	1.28	1.30
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.79	89.78	89.71	89.81	89.35
Avg Int-Bearing Funds / Avg Assets	74.12	74.88	73.80	74.82	75.57
Int Income (TE) / Avg Earning Assets	5.27	4.95	5.00	5.17	6.01
Int Expense / Avg Earning Assets	1.85	1.39	1.48	1.58	2.11
Net Int Inc (TE) / Avg Earn Assets	3.39	3.54	3.54	3.55	3.90
YIELD OR COST:					
Total Loans and Leases (TE)	5.84	5.46	5.49	5.78	6.51
Interest-Bearing Bank Balances	2.73	1.71	1.96	2.04	2.31
Fed Funds Sold & Reverse Repos	2.50	1.23	1.50	1.37	1.91
Trading Assets	2.24	2.37	2.65	2.42	2.35
Total Earning Assets	5.19	4.88	4.94	5.10	5.94
Investment Securities (TE)	4.24	4.25	4.19	4.33	5.45
U.S. Treasury & Agency Sec (excl MBS)	3.39	3.33	3.24	3.42	4.48
Mortgage-Backed Securities	4.19	4.20	4.17	4.20	5.25
All Other Securities	6.61	6.41	6.98	7.77	8.76
Interest-Bearing Deposits	1.73	1.28	1.33	1.49	2.14
Time Deposits of \$100K or More	2.60	2.04	2.18	2.26	2.99
Time Deposits < \$100K	2.48	2.35	2.38	2.67	3.55
Other Domestic Deposits	1.09	0.71	0.79	0.87	1.29
Foreign Deposits	2.21	1.13	1.41	1.30	1.82
Fed Funds Purchased and Repos	2.38	1.26	1.47	1.39	1.98
Other Borrowed Funds & Trading Liab	3.13	2.84	2.91	3.11	3.62
All Interest-Bearing Funds	2.23	1.66	1.83	1.90	2.49

PEER GROUP 01

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

Avg Personnel Exp Per Employee (\$000)

18

17

68

66

62

Avg Assets per Employee (\$000)

4,733

4,405

4,584

4,348

3,771

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income

4.28

4.44

4.36

4.15

5.23

Overhead Exp / NII + Non-Int Income

59.96

60.86

61.70

60.26

59.98

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense

3.03

3.26

3.24

3.29

3.48

Personnel Expense

1.64

1.70

1.65

1.68

1.75

Net Occupancy Expense

0.42

0.44

0.43

0.45

0.48

Other Operating Expenses

0.95

1.08

1.10

1.13

1.22

Overhead Less Non-Interest Income

0.90

0.96

1.00

0.94

1.12

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense

59.30

60.22

61.12

59.66

59.34

Personnel Expense

31.78

31.65

31.38

30.62

30.38

Net Occupancy Expense

8.16

8.15

8.09

8.17

8.25

Other Operating Expenses

18.95

19.65

20.55

20.25

20.37

Total Non-Interest Income

38.40

40.18

39.58

40.66

39.25

Fiduciary Activities Income

4.26

4.09

3.60

3.50

4.08

Serv Charges on Deposit Accts - Domestic

7.06

8.20

7.61

7.97

8.19

Trading Revenue

1.50

1.43

1.04

1.41

1.16

Investment Banking Fees & Commissions

3.86

4.34

4.06

4.61

4.68

Venture Capital Revenue

0.24

0.11

0.18

0.02

-0.22

Net Servicing Fees

1.31

0.71

1.00

0.58

0.92

Net Securitization Income

0.35

0.33

0.36

0.49

0.47

Insurance Activities Revenue

1.49

1.85

1.83

1.17

1.15

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

1.21

1.79

1.52

2.89

1.73

Other Non-Interest Income

10.74

10.87

11.00

10.85

10.49

Overhead Less Non-Interest Income

19.81

18.99

20.89

18.42

20.95

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)

32.33

31.91

31.18

31.45

31.58

Appl Inc Tax+TE/Pretax NOI+TE

35.02

35.05

34.68

34.73

34.83

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate Loans	36.62	35.23	36.77	34.79	34.29
Commercial and Industrial Loans	10.80	11.35	10.80	11.27	12.34
Loans to Individuals	5.95	6.31	5.97	6.16	6.42
Loans to Depository Institutions	0.13	0.13	0.16	0.11	0.14
Agricultural Loans	0.19	0.21	0.20	0.21	0.22
Other Loans and Leases	3.13	3.95	3.28	4.30	4.25
Net Loans and Leases	59.41	58.69	59.73	58.56	59.34
Debt Securities Over 1 Year	18.55	19.77	18.70	19.67	18.00
Mutual Funds and Equity Securities	0.26	0.33	0.31	0.36	0.40
Subtotal	80.17	80.10	80.32	79.75	78.91
Interest-Bearing Bank Balances	0.70	0.82	0.79	0.70	0.63
Federal Funds Sold & Reverse Repos	2.26	2.50	2.12	1.88	2.31
Debt Securities 1 Year or Less	1.36	1.84	1.55	1.99	1.91
Trading Assets	1.51	1.51	1.46	1.64	1.69
Total Earning Assets	88.07	88.58	88.38	88.19	87.55
Non-Int Cash and Due From Dep Inst	2.33	2.55	2.25	2.85	3.38
Acceptances	0.02	0.03	0.02	0.03	0.03
Other Real Estate Owned	0.04	0.07	0.05	0.06	0.06
All Other Assets	9.48	8.73	9.23	8.81	8.91
MEMORANDA:					
Short-Term Investments	5.29	5.55	5.43	5.38	5.50
U. S. Treasury Securities	0.46	0.66	0.58	0.78	0.45
U. S. Agency Securities (excl MBS)	3.81	3.87	3.56	4.15	3.25
Municipal Securities	0.84	0.79	0.83	0.75	0.78
Mortgage-Backed Securities	12.24	13.38	12.02	12.92	12.07
Asset-Backed Securities	0.26	0.37	0.32	0.41	0.49
Other Debt Securities	0.64	0.77	0.83	0.85	0.74
RE Loans Secured by 1-4 Family	18.02	17.51	18.10	17.23	17.21
Revolving	4.74	4.47	4.65	4.16	3.58
Closed-End, Sec by First Liens	11.81	11.61	11.74	11.44	11.65
Closed-End, Sec by Junior Liens	1.17	1.16	1.16	1.16	1.50
Commercial Real Estate Loans	16.27	14.82	15.68	14.47	14.61
Construction and Land Dev	4.49	3.92	4.30	3.83	3.67
Multifamily	1.25	1.21	1.33	1.25	1.27
Nonfarm Nonresidential	9.89	9.12	9.45	8.83	8.96
RE Loans Secured by Farmland	0.21	0.19	0.21	0.19	0.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	59.46	58.05	60.39	57.27	55.08
RE Loans Secured by 1-4 Family	29.25	29.23	28.87	28.41	27.93
Revolving	7.53	7.24	7.36	6.71	5.75
Closed-End	21.25	21.65	20.82	21.14	21.66
Commercial Real Estate Loans	25.99	24.19	26.04	23.42	23.13
Construction and Land Dev	7.12	6.40	7.01	6.14	5.78
Multifamily	2.00	1.95	2.28	2.02	1.99
Nonfarm Nonresidential	15.73	15.00	15.84	14.44	14.23
RE Loans Secured by Farmland	0.32	0.29	0.30	0.29	0.32
Loans to Depository Institutions	0.33	0.34	0.39	0.25	0.34
Commercial and Industrial Loans	17.99	19.35	17.77	19.19	21.41
Loans to Individuals	10.57	10.66	10.29	10.34	10.73
Credit Card Loans	1.46	1.11	1.51	1.12	1.17
Agricultural Loans	0.30	0.33	0.32	0.33	0.35
Loans to Foreign Govts and Inst	0.02	0.02	0.01	0.02	0.03
Other Loans and Leases	6.65	7.84	6.22	8.79	8.30

PERCENT OF TOTAL ASSETS	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Short-Term Investments	5.29	5.55	5.43	5.38	5.50
Liquid Assets	24.70	26.63	24.14	26.54	25.43
Investment Securities	20.71	22.47	21.18	22.80	20.88
Net Loans and Leases	59.41	58.69	59.73	58.56	59.34
Net Lns, Ls & Stdby Ltrs of Credit	62.65	62.00	62.96	61.74	62.70
Core Deposits	48.26	50.69	48.80	50.32	52.60
Noncore Funding	34.52	32.79	32.72	33.17	30.89
Time Deposits of \$100K or More	8.37	7.45	7.71	7.17	7.39
Foreign Deposits	2.60	2.66	2.72	3.01	2.98
Fed Funds Purchased and Repos	8.58	8.66	8.39	8.63	7.58
Net Fed Funds Purchased (Sold)	5.33	5.71	5.28	6.14	4.92
Commercial Paper	0.42	0.47	0.38	0.44	0.36
Oth Borrowings W/Rem Mat 1 Yr or Less	4.01	3.13	3.64	3.53	3.52
Earning Assets Repr in 1 Year	42.85	41.89	41.80	40.95	42.29
Int-Bearing Liab Repr in 1 Year	15.37	14.18	14.07	14.99	15.89
Long-Term Debt Repr in 1 Year	2.52	1.97	2.30	2.02	1.90
Net Assets Repriceable in 1 Year	23.08	24.14	23.99	22.46	22.76
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	36.64	34.57	34.15	35.40	32.89
Net ST Noncore Funding Dependence	20.48	18.57	18.53	19.82	18.72
Short-Term Inv/ST Noncore Funding	25.57	31.21	28.80	25.54	27.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.90	8.48	5.69	7.32	8.49
Net Loans and Leases/Total Deposits	98.55	95.44	103.31	94.40	92.92
Net Loans and Leases/Core Deposits	145.58	133.93	154.04	130.26	118.07
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.45	0.52	0.01	0.18	0.95
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.38	3.89	0.54	1.62	5.97
Struct Notes Appr(Depr)/Eq Cap	-0.11	0.02	-0.05	-0.04	0.11
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.25	6.60	7.38	6.48	5.98
Available-For-Sale Securities	91.75	93.40	92.62	93.52	94.02
U.S. Treasury Securities	2.45	3.23	3.33	3.56	2.65
U.S. Agency Securities (excl MBS)	17.88	16.44	16.78	16.79	15.93
Municipal Securities	3.93	3.54	3.91	3.50	3.99
Mortgage-Backed Securities	61.16	60.57	59.37	58.54	59.83
Asset-Backed Securities	1.58	2.02	1.71	2.21	2.62
Other Debt Securities	4.39	4.50	5.05	5.21	4.54
Mutual Funds and Equity Securities	1.59	1.63	1.81	1.75	2.31
Debt Securities 1 Year or Less	8.31	8.33	7.69	9.02	9.49
Debt Securities 1 To 5 Years	22.53	21.69	23.38	21.79	25.14
Debt Securities Over 5 Years	65.19	65.97	64.40	64.88	60.37
Pledged Securities	56.78	54.00	57.41	53.79	54.48
Structured Notes, Fair Value	0.42	0.39	0.38	0.23	0.03

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Provision for Ln&Ls Losses/Avg Assets	0.15	0.21	0.18	0.30	0.42
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	0.35	0.34	0.51	0.73
Provision for Ln&Ls Losses/Net Losses	110.26	108.58	97.57	100.79	115.52
Ln&Ls Allowance/Total Loans & Leases	1.26	1.45	1.29	1.45	1.57
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.88	6.10	6.86	3.95	3.49
ALL/Nonaccrual Assets	301.46	255.62	284.63	271.61	250.00
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	242.34	193.55	228.49	197.94	172.35
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.50	0.49	0.66	0.80
Recoveries/Avg Loans and Leases	0.11	0.14	0.12	0.12	0.11
Net Losses/Avg Loans and Leases	0.26	0.36	0.36	0.54	0.68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.02	0.01
Recoveries/Prior Year-End Losses	7.19	5.68	24.95	17.72	18.80
Earnings Coverage of Net Losses (X)	16.47	13.98	18.87	10.06	10.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.06	0.09	0.07	0.11	0.11
RE Loans Secured By 1-4 Family	0.08	0.11	0.08	0.12	0.11
Revolving	0.08	0.09	0.08	0.11	0.10
Closed-End	0.08	0.12	0.08	0.13	0.12
Commercial Real Estate Loans	0.03	0.05	0.05	0.08	0.09
Construction and Land Dev	0.02	0.03	0.04	0.06	0.09
Multifamily	0.01	0.00	0.02	0.01	0.03
Nonfarm Nonresidential	0.03	0.06	0.06	0.09	0.09
RE Loans Secured by Farmland	0.00	0.01	0.06	0.09	0.12
Commercial and Industrial Loans	0.24	0.44	0.39	0.95	1.22
Loans to Depository Institutions	0.00	0.00	-0.02	0.04	0.14
Loans to Individuals	1.35	1.64	1.46	1.67	1.67
Credit Card Loans	2.56	3.60	23.02	3.61	2.40
Agricultural Loans	0.07	0.27	0.25	0.23	0.53
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.21	0.02
Other Loans and Leases	0.21	0.28	0.26	0.47	0.62

PERCENT OF LOANS AND LEASES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

30-89 Days PD Loans and Leases	0.61	0.70	0.64	0.79	0.93
90+ Days PD Loans and Leases	0.14	0.18	0.15	0.17	0.20
Nonaccrual Loans and Leases	0.45	0.67	0.50	0.68	0.85
90+ Days PD and Nonaccrual Loans and Leases	0.61	0.87	0.67	0.87	1.08
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	0.00	0.01	0.00	0.01	0.00

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.61	0.71	0.65	0.80	0.94
90+ Days Past Due Assets	0.14	0.18	0.15	0.18	0.21
Nonaccrual Assets	0.46	0.68	0.52	0.69	0.87
30+ Days PD & Nonaccrual Assets	1.25	1.60	1.34	1.70	2.08

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.36	0.51	0.40	0.52	0.65
90+ PD & Nonaccrual Assets + OREO	0.42	0.59	0.46	0.60	0.72

RESTRUCTURED & NONACCRUAL LNS&LS

+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	0.30	0.44	0.34	0.46	0.57
Allowance for Loan & Lease Losses	41.98	52.85	47.93	52.56	59.52
Equity Cap + ALLL	3.34	4.94	3.71	5.07	6.33
Tier 1 Cap + ALLL	3.93	5.47	4.17	5.62	7.19
Loans & Leases + RE Acquired	0.52	0.78	0.59	0.79	0.96

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Real Estate - 30-89 Days PD	0.54	0.66	0.57	0.71	0.83
- 90+ Days Past Due	0.10	0.13	0.11	0.14	0.17
- Nonaccrual	0.41	0.53	0.44	0.52	0.53
Coml & Indl - 30-89 Days PD	0.56	0.66	0.55	0.66	0.82
- 90+ Days Past Due	0.06	0.10	0.07	0.10	0.11
- Nonaccrual	0.74	1.33	0.85	1.39	1.85
Individuals - 30-89 Days PD	1.25	1.39	1.36	1.61	1.79
- 90+ Days Past Due	0.29	0.40	0.32	0.36	0.39
- Nonaccrual	0.16	0.23	0.20	0.24	0.26
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.02	0.05	0.05
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.16	0.22	0.05	0.22	0.26
Agricultural - 30-89 Days PD	0.35	0.76	0.27	0.50	0.62
- 90+ Days Past Due	0.02	0.14	0.03	0.05	0.05
- Nonaccrual	0.54	0.92	0.60	1.07	1.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.03	0.32	0.26
- 90+ Days Past Due	0.00	0.06	0.00	0.00	1.11
- Nonaccrual	0.22	0.39	0.43	0.70	0.80
Other Lns&Ls - 30-89 Days PD	0.48	0.51	0.56	0.71	0.76
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.08
- Nonaccrual	0.25	0.40	0.32	0.40	0.49
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.63	0.75	0.71	0.89	1.06
- 90+ Days Past Due	0.14	0.21	0.15	0.21	0.26
- Nonaccrual	0.36	0.41	0.39	0.41	0.44
Revolving - 30-89 Days PD	0.29	0.31	0.31	0.41	0.44
- 90+ Days Past Due	0.04	0.05	0.04	0.06	0.07
- Nonaccrual	0.12	0.15	0.13	0.13	0.11
Closed-End - 30-89 Days PD	0.79	0.97	0.91	1.13	1.28
- 90+ Days Past Due	0.18	0.28	0.19	0.29	0.33
- Nonaccrual	0.46	0.53	0.50	0.54	0.55
- Jr Lien 30-89 Days PD	0.07	0.10	0.08	0.10	0.13
- Jr Lien 90+ Days PD	0.01	0.02	0.01	0.03	0.03
- Jr Lien Nonaccrual	0.04	0.05	0.05	0.05	0.06
Commercial RE - 30-89 Days PD	0.49	0.53	0.43	0.52	0.56
- 90+ Days Past Due	0.04	0.04	0.04	0.04	0.06
- Nonaccrual	0.46	0.57	0.45	0.57	0.58
Const & Dev - 30-89 Days PD	0.60	0.62	0.63	0.76	0.82
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.06
- Nonaccrual	0.28	0.35	0.27	0.39	0.54
Multi family - 30-89 Days PD	0.56	0.27	0.26	0.32	0.44
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.02
- Nonaccrual	0.28	0.30	0.27	0.31	0.21
Nonfarm Nres- 30-89 Days PD	0.42	0.52	0.37	0.45	0.50
- 90+ Days Past Due	0.03	0.04	0.03	0.04	0.06
- Nonaccrual	0.56	0.68	0.55	0.70	0.63
Farmland - 30-89 Days PD	0.49	0.62	0.37	0.66	0.78
- 90+ Days Past Due	0.05	0.16	0.06	0.08	0.06
- Nonaccrual	1.13	1.25	1.14	1.31	1.30
Credit Card - 30-89 Days PD	1.67	2.15	1.55	1.99	1.85
- 90+ Days Past Due	0.79	1.33	0.82	1.06	1.31
- Nonaccrual	0.05	0.11	0.05	0.12	0.09

CAPITAL RATIOS	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Tier 1 Leverage Ratio	7.45	7.63	7.58	7.55	7.43
Tier 1 RBC Ratio	9.85	10.05	10.04	10.05	9.64
Total Risk-Based Capital Ratio	12.71	12.99	12.84	13.11	12.69
Tangible Tier 1 Leverage Ratio	7.13	7.34	7.28	7.25	7.19
Tangible Common Eq Cap/Tan Assets	5.58	6.11	5.90	5.92	6.34
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	29.68	28.52	29.68	28.38	29.63
Standby Letters of Credit	3.22	3.27	3.19	3.21	3.24
Commercial & Similar Letters of Credit	0.13	0.14	0.13	0.14	0.14
Securities Lent	6.15	4.71	4.99	3.92	2.92
Credit Derivatives (BHC as Guarantor)	0.69	0.40	0.56	0.29	0.20
Credit Derivatives (BHC as Beneficiary)	0.93	0.70	0.80	0.64	0.45
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	79.95	81.91	73.18	82.38	69.29
Interest Rate Contracts	58.80	62.34	54.87	64.76	55.59
Interest Rate Futures & Forward Contr	9.95	12.05	8.57	10.53	11.68
Written Options Contr (Int Rate)	7.94	8.45	7.01	8.86	8.60
Purchased Options Contr (Int Rate)	5.86	6.88	6.07	7.46	7.41
Interest Rate Swaps	30.68	31.13	30.23	32.54	25.18
Foreign Exchange Contracts	12.00	11.86	10.76	12.41	10.61
Futures & Forward Foreign Exch Contr	8.44	7.51	7.03	7.58	6.67
Written Options Contr (Foreign Exch)	0.63	1.00	0.73	0.82	0.53
Purchased Options Contr (Foreign Exch)	0.68	0.99	0.78	0.86	0.59
Foreign Exchange Rate Swaps	1.06	1.38	1.21	2.14	1.03
Equity, Commodity, & Other Deriv Contr	1.75	1.55	1.62	1.50	1.29
Commodity & Other Fut & Forward Contr	0.09	0.09	0.10	0.08	0.16
Written Options Contr (Comm & Other)	0.37	0.35	0.47	0.42	0.29
Purchased Options Contr (Comm & Oth)	0.52	0.42	0.45	0.43	0.33
Commodity & Other Swaps	0.40	0.36	0.36	0.37	0.28
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	68.93	56.24	67.25	55.70	57.47

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Interest Rate Contracts	91.42	91.69	92.91	91.02	90.14
Foreign Exchange Contracts	5.86	5.50	4.47	5.81	6.77
Equity, Comm, & Other Contracts	0.94	0.58	0.91	0.77	0.59
Futures and Forwards	21.02	23.40	19.51	18.00	27.06
Written Options	6.92	8.67	6.30	7.85	6.95
Exchange-Traded	0.35	0.45	0.49	0.40	0.57
Over-The-Counter	5.39	7.64	4.85	6.95	5.82
Purchased Options	5.11	4.79	5.02	5.22	6.56
Exchange-Traded	0.54	0.83	0.72	0.80	0.90
Over-The-Counter	4.04	3.21	3.93	3.66	4.77
Swaps	62.34	56.39	64.60	65.21	55.39
Held for Trading	38.04	39.96	37.57	39.67	40.66
Interest Rate Contracts	27.98	28.64	27.35	28.80	28.92
Foreign Exchange Contracts	3.49	4.89	3.57	4.24	4.86
Equity, Comm, & Other Contracts	0.50	0.47	0.56	0.61	0.38
Non-Traded	61.96	60.04	62.43	60.33	59.34
Interest Rate Contracts	59.04	59.29	61.16	58.08	56.61
Foreign Exchange Contracts	0.58	0.24	0.41	0.23	0.47
Equity, Comm, & Other Contracts	0.02	0.00	0.01	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	84.82	82.56	85.72	83.99	84.25
One Year or Less	25.23	27.26	24.18	23.90	33.14
Over 1 Year to 5 Years	29.46	24.84	30.15	30.94	26.58
Over 5 Years	23.59	20.84	25.19	24.26	12.92
Gross Negative Fair Value (Abs Val)	1.01	1.05	0.99	1.40	1.63
Gross Positive Fair Value	0.89	1.56	1.06	1.48	2.17
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.15	0.15	0.13	0.19	0.18
Gross Positive Fair Value (X)	0.16	0.18	0.14	0.19	0.20
Held for Trading (X)	0.14	0.13	0.11	0.16	0.15
Non-Traded (X)	0.02	0.03	0.02	0.03	0.04
Current Credit Exposure (X)	0.07	0.11	0.08	0.11	0.12
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.01
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.79	1.03	0.71	1.11	1.12
IMPACT OF NONTRADED DERIV CONTRACTS:					
Incr (Decr) in Interest Inc/Net Income	1.03	2.91	2.34	3.36	2.61
Decr (Incr) in Int Expense/Net Income	2.00	3.37	3.46	2.53	0.97
Net Incr (Decr) Nonint Alloc/Net Income	0.41	0.56	0.39	0.12	1.84
Incr (Decr) in Net Income/Net Income	3.71	7.94	7.67	6.34	8.28

INSURANCE ACTIVITIES

03/31/2005

03/31/2004

12/31/2004

12/31/2003

12/31/2002

ANALYSIS RATIOS:

Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	38.29	33.89	34.12	31.84	31.18
Ins Under Assets(L/H)/Tot Ins Und Ast	61.71	66.11	65.88	68.16	68.82
Sep Acct Assets(L/H)/Total Life Ast	1.19	0.90	1.83	0.94	0.00
Ins Activities Revenue/Adj Oper Inc	1.49	1.85	1.83	1.17	1.15
Premium Inc/Ins Activities Revenue	12.85	14.25	13.71	15.69	24.44
Credit Rel Prem Inc/Tot Prem Inc	76.46	75.99	70.68	75.78	61.77
Other Prem Inc/Total Prem Inc	17.87	24.01	29.32	24.22	38.23
Ins Under Net Income/Consol Net Income	0.32	0.64	0.66	0.44	0.40
Ins Net Inc (P/C)/Equity (P/C)	12.09	17.15	13.36	16.19	16.05
Ins Net Inc (L/H)/Equity (L/H)	5.98	8.85	6.40	8.26	7.89
Insur Ben, Losses, Exp/Insur Premiums	124.76	121.09	111.73	113.20	80.44
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.07	1.40	1.26	2.26	2.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.62	0.73	0.66	0.44
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.02	0.01	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.47	7.66	9.24	8.16	N/A

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	1.10	1.49	0.97	1.39	1.28
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FOREIGN ACTIVITIES

Yield: Foreign Loans	2.58	3.01	2.52	2.42	1.85
Cost: Interest-Bearing Deposits	2.21	1.13	1.41	1.30	1.82

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

Real Estate Loans	18.07	28.65	8.46	25.34	0.76
Commercial and Industrial Loans	1.14	1.81	1.85	6.59	11.75
Foreign Governments and Inst	0.00	0.00	0.00	0.21	0.02
Leases	N/A	0.47	0.21	0.40	0.79

GROWTH RATES:

Net Loans and Leases	8.50	166.90	19.87	21.36	11.78
Total Selected Assets	9.86	43.25	16.78	28.81	-0.27
Deposits	32.48	27.00	62.87	15.80	19.25

PROFITABILITY:	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Net Income/Avg Equity Capital	14.78	15.98	14.69	15.29	15.28
Bank Net Inc/Avg Eq Inv in Banks	13.10	15.74	14.88	14.70	15.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.39	9.26	7.79	6.17	0.89
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.68	11.24	11.17	12.69	11.85
Bank Net Income/Parent Net Income	72.95	71.27	71.42	74.51	77.11
Nonbank Net Income/Parent Net Income	6.03	6.22	6.02	5.19	3.69
Sub BHCs Net Inc/Parent Net Income	64.01	62.23	58.59	56.31	65.99
LEVERAGE:					
Total Liabilities/Equity	35.25	40.99	33.64	41.05	41.70
Total Debt/Equity Capital	16.38	19.93	15.36	20.89	18.99
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.50	29.57	24.07	29.65	28.50
Tot Debt+Lns Guaranteed for Affl/Equity	20.50	25.70	19.19	26.66	24.50
Total Debt/Eq Cap - Exc Over Fair Value	17.46	22.66	16.36	23.64	20.72
Long-Term Debt/Equity Capital	12.01	14.25	11.53	15.42	13.73
Short-Term Debt/Equity Capital	3.55	4.09	3.47	4.01	4.41
Current Portion of LT Debt/Equity	0.35	0.43	0.24	0.33	0.68
Exc Cost Over Fair Value/Equity Cap	0.86	2.30	1.23	2.48	1.95
Long-Term Debt/Consolidated LT Debt	14.64	17.61	15.90	19.00	18.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	110.69	110.69	109.00	110.55	110.46
Total Investment in Subs/Equity	120.52	123.52	119.94	123.78	123.49
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.18	99.62	99.23	99.49	99.07
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	107.30	110.03	108.33	111.00	110.30
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.89	0.79	0.77	0.77	0.75
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.84	1.82	1.79	1.75	1.53
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	121.06	114.87	134.07	145.52	183.87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	124.71	103.87	136.35	149.30	180.56
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	89.00	108.38	117.90	116.50	119.39
Pretax Oper Inc + Int Exp/Int Expense	2214.99	3256.82	3481.52	3082.11	6175.51
Div + Int From Subs/Int Exp + Div	144.99	117.47	157.41	169.47	200.00
Fees+Other Inc From Subs/Sal + Oth Exp	17.59	18.80	20.49	18.47	21.27
Net Inc/Curr Port of LT Debt+Pfd Div(X)	127.80	131.27	209.99	306.45	2452.50
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-0.20	1.13	0.61	0.76	1.37
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	1.88	3.86	0.62	0.21	2.65
Total	1.88	3.99	0.62	0.34	2.66
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.01	0.00	0.01	0.02
To Nonbank Subsidiaries	0.77	1.14	0.65	1.22	0.91
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	1.36	1.77	1.22	1.90	1.62
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.98	6.88	9.38	7.10	6.52
Combined Thrift Assets	0.31	0.07	0.42	0.06	0.10
Combined Foreign Nonbank Sub Assets	0.13	0.11	0.15	0.18	0.17

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	03/31/2005	03/31/2004	12/31/2004	12/31/2003	12/31/2002
Div Paid/Inc Before Undist Inc	86.34	101.45	77.46	64.56	45.81
Dividends Paid/Net Income	32.02	32.34	32.98	32.23	29.58
Net Income - Dividends/Avg Equity	9.15	10.16	9.29	9.62	10.01
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	95.38	78.61	112.86	127.99	146.90
Dividends From Nonbank Subs	7.36	3.14	6.27	5.61	7.70
Dividends From Subsidiary BHCs	13.55	16.52	19.68	19.80	38.96
Dividends From All Subsidiaries	135.58	129.69	159.76	181.64	222.83
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	47.27	38.62	56.20	53.65	61.05
Interest Income From Bank Subs	2.07	1.42	1.54	1.75	2.81
Mgt & Service Fees From Bank Subs	3.53	3.08	4.49	3.07	3.22
Other Income From Bank Subs	0.10	0.02	0.13	0.02	0.06
Operating Income From Bank Subs	58.87	51.11	62.58	66.46	72.58
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	49.40	31.01	63.75	63.69	89.32
Interest Income From Nonbank Subs	16.51	12.35	19.71	16.13	21.77
Mgt & Serv Fees From Nonbank Subs	2.96	1.72	3.41	3.41	4.53
Other Income From Nonbank Subs	0.01	0.05	0.08	0.03	0.03
Operating Inc From Nonbank Subs	89.03	63.70	103.54	102.94	133.51
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	27.68	37.83	40.17	52.10	76.43
Interest Inc From Subsidiary BHCs	4.49	3.12	4.22	1.27	1.39
Mgt & Serv Fees From Sub BHCs	2.16	0.16	1.23	1.10	0.73
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.00	48.42	60.91	57.22	85.82
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	41.05	44.06	57.07	56.83	54.98
Interest Income From Bank Subs	5.30	3.18	2.58	2.48	3.83
Mgt & Serv Fees From Bank Subs	4.33	4.66	3.07	2.78	2.80
Other Income From Bank Subs	0.03	0.01	0.02	0.01	0.02
Operating Income From Bank Subs	58.26	57.08	72.20	65.81	72.36
Dividends From Nonbank Subs	6.33	4.04	3.30	2.56	2.24
Interest Income From Nonbank Subs	1.24	1.05	0.96	1.00	1.02
Mgt & Serv Fees From Nonbank Subs	0.15	0.15	0.11	0.11	0.13
Other Income From Nonbank Subs	0.00	0.00	0.01	0.01	0.00
Operating Inc From Nonbank Subs	8.92	6.64	5.30	4.59	4.45
Dividends From Subsidiary BHCs	6.91	10.30	10.75	12.24	15.26
Interest Inc From Subsidiary BHCs	0.70	0.12	0.07	0.17	0.16
Mgt & Serv Fees From Sub BHCs	0.05	0.00	0.00	0.04	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.65	11.60	12.37	13.55	16.16
Loans and Adv From Subs/ST Debt	356.83	372.87	260.77	299.85	237.07
Loans and Adv From Subs/Total Debt	126.99	110.42	170.12	77.24	73.90

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									65
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.03	0.96	1.54	2.70	3.16	3.53	3.85	4.13	65
+ Non-interest Income	2.06	0.26	0.61	1.19	1.79	2.38	4.30	4.77	65
- Overhead Expense	3.02	0.88	1.50	2.37	2.95	3.40	4.47	6.37	65
- Provision for Losses	0.14	-0.05	0.00	0.02	0.11	0.23	0.36	0.54	65
+ Securities Gains (Losses)	0.01	-0.10	-0.03	-0.00	0.00	0.03	0.09	0.21	65
+ Other Tax Equiv Adjustments	0.00	-0.08	-0.00	0.00	0.00	0.00	0.00	0.01	65
= Pretax Net Oper Income (TE)	1.96	0.46	0.91	1.57	2.08	2.33	2.71	3.08	65
Net Operating Income	1.26	0.27	0.55	0.98	1.38	1.52	1.72	1.96	65
Net Income	1.26	0.27	0.57	0.97	1.38	1.52	1.72	1.96	65
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)	5.26	3.11	3.87	4.96	5.33	5.63	6.13	6.35	65
Interest Expense	1.84	0.83	1.23	1.63	1.79	1.97	2.58	2.71	65
Net Interest Income (TE)	3.39	1.10	1.73	3.10	3.56	3.85	4.21	4.59	65
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.26	-0.01	0.00	0.05	0.18	0.38	0.71	1.29	65
Earnings Coverage of Net Losses (X)	16.46	-362.43	-0.13	5.91	11.24	28.63	64.45	91.56	63
Ln&Ls Allowance/Total Loans & Leases	1.25	0.54	0.67	1.09	1.28	1.48	1.65	1.74	65
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.52	0.00	0.22	0.32	0.43	0.64	1.10	1.61	65
30-89 Days Past Due Loans and Leases	0.60	0.06	0.18	0.34	0.57	0.78	1.21	1.48	65
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	36.64	5.34	7.07	26.39	34.58	45.51	71.21	80.43	65
Net ST Noncore Funding Dependence	20.47	-3.42	2.98	10.89	20.77	26.73	36.99	49.80	65
Net Loans and Leases/Total Assets	59.40	5.86	33.55	51.37	63.31	68.46	73.73	75.46	65
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.45	3.51	5.67	6.50	7.45	8.31	9.55	10.42	65
Equity Capital/Total Assets	9.00	3.74	6.12	7.26	8.95	9.75	12.79	14.79	65
Net Loans&Ls/Equity Capital (X)	6.71	1.97	3.85	5.32	6.73	8.16	9.36	10.22	65
Cash Dividends/Net Income	32.01	0.00	0.00	23.04	38.99	48.01	56.44	73.61	64
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	9.15	-0.63	2.50	7.16	9.18	11.26	14.70	16.61	65
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	3.54	0.00	0.00	0.00	0.00	7.30	16.55	21.11	65
Long-Term Debt/Equity Capital	12.01	0.00	0.00	0.00	7.10	19.99	41.54	66.67	65
Equity Investment in Subs/Equity Cap	110.68	85.82	95.58	103.30	110.01	116.53	120.84	150.28	65
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	124.70	-23.84	2.62	57.67	103.86	183.02	275.70	458.99	65

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	4.72	2.86	3.38	4.39	4.80	5.10	5.60	5.82	65
Less: Interest Expense	1.65	0.75	1.12	1.40	1.61	1.83	2.43	2.64	65
Equals: Net Interest Income (TE)	3.03	0.96	1.54	2.70	3.16	3.53	3.85	4.13	65
Plus: Non-Interest Income	2.06	0.26	0.61	1.19	1.79	2.38	4.30	4.77	65
Equals: Adj Operating Income (TE)	5.12	1.90	3.32	4.38	5.05	5.69	7.00	8.49	65
Less: Overhead Expense	3.02	0.88	1.50	2.37	2.95	3.40	4.47	6.37	65
Less: Provision for Loan and Lease Losses	0.14	-0.05	0.00	0.02	0.11	0.23	0.36	0.54	65
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Plus: Realized G/L on AFS Sec	0.01	-0.10	-0.03	-0.00	0.00	0.03	0.09	0.21	65
Plus: Other Tax Equiv Adjustments	0.00	-0.08	-0.00	0.00	0.00	0.00	0.00	0.01	65
Equals: Pretax Net Oper Inc (TE)	1.96	0.46	0.91	1.57	2.08	2.33	2.71	3.08	65
Less: Applicable Income Taxes (TE)	0.69	0.16	0.37	0.54	0.68	0.82	1.05	1.10	65
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.04	0.05	65
Equals: Net Operating Income	1.26	0.27	0.55	0.98	1.38	1.52	1.72	1.96	65
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Equals: Net Income	1.26	0.27	0.57	0.97	1.38	1.52	1.72	1.96	65
Memo: Net Income (Last Four Qtrs)	1.26	0.36	0.60	1.02	1.30	1.54	1.67	1.93	62
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.79	81.97	84.45	87.69	90.15	91.82	93.43	95.13	65
Avg Int-Bearing Funds / Avg Assets	74.11	57.97	63.12	67.97	74.76	79.10	82.69	85.98	65
Int Income (TE) / Avg Earning Assets	5.26	3.11	3.87	4.96	5.33	5.63	6.13	6.35	65
Int Expense / Avg Earning Assets	1.84	0.83	1.23	1.63	1.79	1.97	2.58	2.71	65
Net Int Inc (TE) / Avg Earn Assets	3.39	1.10	1.73	3.10	3.56	3.85	4.21	4.59	65
YIELD OR COST:									
Total Loans and Leases (TE)	5.84	3.83	4.65	5.49	5.83	6.20	6.64	7.87	65
Interest-Bearing Bank Balances	2.72	0.00	0.75	1.45	2.44	3.54	5.36	6.24	65
Fed Funds Sold & Reverse Repos	2.49	1.06	1.71	2.27	2.48	2.70	3.29	3.48	63
Trading Assets	2.24	0.00	0.00	0.44	1.96	3.55	5.86	7.55	47
Total Earning Assets	5.19	3.07	3.78	4.90	5.25	5.48	6.02	6.22	65
Investment Securities (TE)	4.24	2.68	3.19	3.70	4.25	4.75	5.14	5.39	65
U.S. Treasury & Agency Sec (excl MBS)	3.38	1.54	2.22	2.52	3.45	3.90	4.67	5.32	64
Mortgage-Backed Securities	4.19	3.37	3.45	3.65	4.14	4.53	4.99	5.82	65
All Other Securities	6.60	2.35	3.17	4.43	5.49	7.22	14.31	21.28	65
Interest-Bearing Deposits	1.72	1.11	1.20	1.44	1.73	1.97	2.22	2.45	65
Time Deposits of \$100K or More	2.60	0.75	1.32	2.40	2.70	2.86	3.17	3.62	65
Time Deposits < \$100K	2.48	0.10	1.62	2.13	2.45	2.80	3.31	3.58	65
Other Domestic Deposits	1.08	0.41	0.66	0.75	1.04	1.29	1.59	1.74	65
Foreign Deposits	2.20	1.30	1.64	1.93	2.27	2.41	2.50	2.58	41
Fed Funds Purchased and Repos	2.37	1.31	1.74	2.08	2.30	2.71	3.00	3.58	65
Other Borrowed Funds & Trading Liab	3.13	1.46	2.00	2.54	3.09	3.66	4.26	4.47	65
All Interest-Bearing Funds	2.23	1.40	1.51	1.98	2.12	2.36	2.99	4.14	65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	18.08	9.50	12.29	14.26	16.73	21.53	26.73	29.66	65
Avg Assets per Employee (\$000)	4733.26	2077.61	2832.56	3491.41	4234.15	5327.37	7420.04	12063.0	65

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	4.28	0.00	0.00	1.33	4.02	6.92	9.19	14.46	65
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Overhead Exp / NII + Non-Int Income	59.96	38.96	49.20	53.90	60.12	64.72	72.29	79.27	65
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PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.02	0.88	1.50	2.37	2.95	3.40	4.47	6.37	65
Personnel Expense	1.64	0.41	0.78	1.27	1.60	1.95	2.54	2.97	65
Net Occupancy Expense	0.42	0.09	0.22	0.32	0.40	0.49	0.72	0.81	65
Other Operating Expenses	0.94	0.29	0.50	0.69	0.93	1.13	1.33	2.21	65

Overhead Less Non-Interest Income	0.89	-0.52	-0.29	0.44	0.96	1.36	1.67	1.95	65
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PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	59.30	37.95	48.01	53.29	59.39	63.56	71.27	78.00	65
Personnel Expense	31.77	17.68	21.98	28.81	31.53	35.75	37.83	42.56	65
Net Occupancy Expense	8.16	4.22	5.45	6.57	7.79	9.51	11.75	12.93	65
Other Operating Expenses	18.95	11.03	13.49	15.44	18.37	20.66	25.85	32.48	65

Total Non-Interest Income	38.40	8.87	16.96	26.81	36.68	44.69	65.36	72.15	65
Fiduciary Activities Income	4.25	0.00	0.01	0.58	2.72	5.58	10.69	41.21	65
Serv Charges on Deposit Accts - Domestic	7.05	0.01	0.90	3.84	7.14	9.73	12.52	14.90	65
Trading Revenue	1.50	-0.37	-0.00	0.00	0.36	1.73	7.10	9.88	65
Investment Banking Fees & Commissions	3.85	0.04	0.37	1.01	1.89	4.90	13.77	18.93	65
Venture Capital Revenue	0.23	-0.08	-0.00	0.00	0.00	0.12	1.37	2.66	65
Net Servicing Fees	1.31	0.00	0.00	0.03	0.32	2.24	5.07	7.89	65
Net Securitization Income	0.34	-0.00	0.00	0.00	0.00	0.02	1.49	6.11	65
Insurance Activities Revenue	1.49	0.00	0.00	0.26	0.92	2.30	5.10	6.20	65
Net Gain (Loss) - Sales Loans, OREO, Oth	1.20	-0.18	0.00	0.25	0.87	1.77	2.97	4.79	65
Other Non-Interest Income	10.74	2.68	3.44	6.03	8.95	13.83	21.47	24.07	65

Overhead Less Non-Interest Income	19.81	-8.52	-4.48	9.33	20.16	31.86	36.00	40.50	65
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TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	32.32	19.28	25.62	30.49	32.89	34.26	35.57	36.64	64
Appl Inc Tax+TE/Pretax NOI+TE	35.02	29.87	31.49	33.25	34.97	36.40	38.56	40.45	64

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	36.61	0.44	6.30	26.96	38.04	48.85	54.90	58.71	65
Commercial and Industrial Loans	10.79	0.12	3.29	7.26	11.39	14.57	17.87	18.83	65
Loans to Individuals	5.94	0.07	0.32	1.56	4.68	9.30	14.30	17.04	65
Loans to Depository Institutions	0.12	0.00	0.00	0.00	0.01	0.13	0.39	2.26	65
Agricultural Loans	0.18	0.00	0.00	0.00	0.09	0.36	0.64	0.96	65
Other Loans and Leases	3.13	0.01	0.31	1.32	2.40	4.48	6.86	9.61	65
Net Loans and Leases	59.40	5.86	33.55	51.37	63.31	68.46	73.73	75.46	65
Debt Securities Over 1 Year	18.55	5.08	6.20	11.02	18.59	23.76	31.14	38.77	65
Mutual Funds and Equity Securities	0.26	0.00	0.00	0.08	0.18	0.30	0.67	1.00	65
Subtotal	80.17	41.82	52.43	76.52	84.32	87.48	89.86	90.22	65
Interest-Bearing Bank Balances	0.70	0.00	0.00	0.01	0.11	0.59	2.57	8.68	65
Federal Funds Sold & Reverse Repos	2.26	0.00	0.00	0.08	0.72	3.12	10.22	15.25	65
Debt Securities 1 Year or Less	1.35	0.01	0.02	0.12	0.73	2.08	4.63	6.37	65
Trading Assets	1.51	0.00	0.00	0.00	0.16	1.49	7.30	16.90	65
Total Earning Assets	88.07	80.06	82.75	85.63	88.66	90.00	92.01	93.00	65
Non-Int Cash and Due From Dep Inst	2.32	0.24	0.74	1.57	2.36	2.97	3.50	4.01	65
Acceptances	0.01	0.00	0.00	0.00	0.01	0.02	0.07	0.14	65
Other Real Estate Owned	0.04	0.00	0.00	0.00	0.03	0.07	0.12	0.14	65
All Other Assets	9.48	4.24	5.03	6.79	8.77	11.70	14.19	16.36	65
MEMORANDA:									
Short-Term Investments	5.28	0.10	0.18	0.95	2.49	7.05	16.38	36.87	65
U.S. Treasury Securities	0.45	0.00	0.00	0.06	0.15	0.48	1.83	2.99	65
U.S. Agency Securities (excl MBS)	3.81	0.00	0.00	0.19	1.84	5.97	12.56	15.29	65
Municipal Securities	0.83	0.00	0.00	0.12	0.50	1.36	2.50	3.04	65
Mortgage-Backed Securities	12.24	0.10	1.44	5.18	12.59	17.96	22.06	30.85	65
Asset-Backed Securities	0.25	0.00	0.00	0.00	0.00	0.26	1.49	2.39	65
Other Debt Securities	0.64	0.00	0.00	0.03	0.29	0.85	2.02	5.39	65
RE Loans Secured by 1-4 Family	18.02	0.04	1.31	10.91	17.19	24.41	34.04	39.08	65
Revolving	4.74	0.00	0.05	1.81	4.02	7.21	10.88	12.37	65
Closed-End, Sec by First Liens	11.80	0.01	1.15	6.58	11.15	16.68	24.42	28.82	65
Closed-End, Sec by Junior Liens	1.17	0.00	0.03	0.30	1.17	1.71	2.83	3.34	65
Commercial Real Estate Loans	16.26	0.00	1.49	7.82	15.36	24.59	30.84	42.32	65
Construction and Land Dev	4.49	0.00	0.11	1.54	3.78	6.73	10.34	11.60	65
Multifamily	1.24	0.00	0.04	0.43	0.85	1.46	3.64	4.78	65
Nonfarm Nonresidential	9.89	0.00	1.13	4.76	9.14	14.12	20.56	22.60	65
RE Loans Secured by Farmland	0.21	0.00	0.00	0.00	0.08	0.34	0.90	1.24	65
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	59.46	2.76	28.24	48.12	60.40	72.29	78.85	84.86	65
RE Loans Secured by 1-4 Family	29.25	0.06	5.12	20.04	29.14	38.60	51.18	55.36	65
Revolving	7.53	0.00	0.08	2.96	6.47	11.16	14.62	17.63	65
Closed-End	21.25	0.03	3.71	11.41	20.37	28.48	38.11	46.04	65
Commercial Real Estate Loans	25.98	0.00	4.33	13.59	24.26	36.47	49.84	56.63	65
Construction and Land Dev	7.12	0.00	0.28	2.67	6.31	10.34	15.63	16.75	65
Multifamily	1.99	0.00	0.11	0.86	1.41	2.32	5.44	7.73	65
Nonfarm Nonresidential	15.73	0.00	2.68	8.40	14.11	22.06	30.77	33.09	65
RE Loans Secured by Farmland	0.31	0.00	0.00	0.00	0.14	0.48	1.38	1.78	65
Loans to Depository Institutions	0.33	0.00	0.00	0.00	0.02	0.24	0.74	7.16	65
Commercial and Industrial Loans	17.98	2.19	6.59	11.92	18.69	21.67	29.96	33.88	65
Loans to Individuals	10.57	0.35	0.89	3.20	8.16	16.11	26.55	27.62	65
Credit Card Loans	1.45	0.00	0.00	0.00	0.13	1.28	8.30	13.85	65
Agricultural Loans	0.29	0.00	0.00	0.01	0.14	0.56	0.95	1.81	65
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.33	65
Other Loans and Leases	6.64	0.02	0.70	2.14	4.34	9.01	15.32	39.63	65

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.28	0.10	0.18	0.95	2.49	7.05	16.38	36.87	65
Liquid Assets	24.70	9.88	11.77	16.61	21.51	29.05	47.89	61.60	65
Investment Securities	20.71	5.79	7.12	14.59	20.06	25.27	33.48	44.58	65
Net Loans and Leases	59.40	5.86	33.55	51.37	63.31	68.46	73.73	75.46	65
Net Lns, Ls & Stdbly Ltrs of Credit	62.64	10.09	37.65	55.18	65.23	72.32	77.01	82.25	65
Core Deposits	48.25	2.73	12.07	38.98	52.29	59.33	68.76	75.29	65
Noncore Funding	34.51	9.78	14.31	25.04	31.44	42.07	60.96	70.12	65
Time Deposits of \$100K or More	8.37	1.05	2.99	4.71	7.38	10.57	17.50	21.13	65
Foreign Deposits	2.60	0.00	0.00	0.00	1.13	3.68	9.39	22.81	65
Fed Funds Purchased and Repos	8.58	0.46	1.01	3.71	6.32	12.45	22.09	30.49	65
Net Fed Funds Purchased (Sold)	5.33	-5.58	-2.45	1.21	4.59	8.58	14.28	23.79	65
Commercial Paper	0.42	0.00	0.00	0.00	0.00	0.46	2.34	3.24	65
Oth Borrowings W/Rem Mat 1 Yr or Less	4.01	0.02	0.18	1.25	3.42	6.06	9.51	11.61	65
Earning Assets Repr in 1 Year	42.85	14.90	23.91	34.75	42.50	50.80	59.91	65.83	65
Int-Bearing Liab Repr in 1 Year	15.36	0.90	7.79	9.87	13.71	18.51	26.85	40.56	65
Long-Term Debt Repr in 1 Year	2.52	0.00	0.00	0.00	1.70	4.81	8.44	9.42	65
Net Assets Repriceable in 1 Year	23.07	-2.04	1.74	11.64	24.29	31.31	43.32	55.18	65
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	36.64	5.34	7.07	26.39	34.58	45.51	71.21	80.43	65
Net ST Noncore Funding Dependence	20.47	-3.42	2.98	10.89	20.77	26.73	36.99	49.80	65
Short-Term Inv/ST Noncore Funding	25.57	0.26	1.05	5.43	12.99	38.40	86.74	105.52	65
Liq Asts-ST Noncore Fndg/Nonliq Asts	4.90	-20.08	-14.59	-5.85	0.26	10.73	33.45	59.38	65
Net Loans and Leases/Total Deposits	98.54	30.21	68.56	83.19	97.31	109.63	133.41	181.99	65
Net Loans and Leases/Core Deposits	145.58	50.95	88.32	104.29	124.29	143.69	357.43	440.95	65
Held-To-Mat Sec Appr(Depr)/Eq Cap	-0.45	-8.34	-3.50	-0.54	0.00	0.03	0.17	0.64	44
Avail-For-Sale Sec Appr(Depr)/Eq Cap	-2.37	-7.07	-6.24	-4.56	-2.37	-0.18	0.86	2.34	64
Struct Notes Appr(Depr)/Eq Cap	-0.11	-0.66	-0.63	-0.18	-0.06	-0.00	0.00	0.00	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.25	0.00	0.00	0.00	0.41	10.63	46.59	59.28	65
Available-For-Sale Securities	91.74	32.54	47.04	88.25	99.38	100.00	100.00	100.00	65
U.S. Treasury Securities	2.44	0.00	0.03	0.32	0.71	2.52	8.04	18.26	65
U.S. Agency Securities (excl MBS)	17.87	0.00	0.09	1.50	9.28	27.53	56.05	62.31	65
Municipal Securities	3.92	0.01	0.13	0.62	2.60	6.57	10.60	15.53	65
Mortgage-Backed Securities	61.15	2.79	11.31	34.34	67.59	85.82	93.15	95.66	65
Asset-Backed Securities	1.57	0.00	0.00	0.00	0.00	2.28	7.93	11.62	65
Other Debt Securities	4.39	0.01	0.02	0.14	1.16	4.61	17.53	47.63	65
Mutual Funds and Equity Securities	1.59	0.00	0.05	0.37	1.16	2.51	4.25	6.07	65
Debt Securities 1 Year or Less	8.30	0.05	0.13	0.99	4.47	10.90	29.09	48.34	65
Debt Securities 1 To 5 Years	22.53	0.50	0.58	4.94	18.57	37.40	53.88	63.84	65
Debt Securities Over 5 Years	65.19	7.73	20.12	35.32	71.36	91.84	97.93	98.29	65
Pledged Securities	56.78	6.68	16.73	38.26	60.59	75.10	85.69	89.51	65
Structured Notes, Fair Value	0.42	0.00	0.00	0.00	0.00	0.02	2.72	5.16	65

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.05	0.00	0.02	0.11	0.23	0.36	0.54	65
Provision for Ln&Ls Losses/Avg Lns&Ls	0.25	-0.13	0.00	0.04	0.21	0.40	0.65	1.23	65
Provision for Ln&Ls Losses/Net Losses	110.26	-8.35	9.47	65.09	100.50	131.70	234.48	312.18	63
Ln&Ls Allowance/Total Loans & Leases	1.25	0.54	0.67	1.09	1.28	1.48	1.65	1.74	65
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.87	1.15	1.57	2.98	6.05	11.41	28.29	50.84	58
ALLL/Nonaccrual Assets	301.45	104.55	137.32	225.89	304.16	370.15	475.40	526.26	62
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	242.33	98.78	107.21	160.22	243.43	314.58	382.73	441.69	63
Gross Ln&Ls Losses/Avg Loans & Leases	0.37	0.00	0.06	0.12	0.26	0.49	0.99	1.59	65
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.05	0.08	0.16	0.25	0.30	65
Net Losses/Avg Loans and Leases	0.26	-0.01	0.00	0.05	0.18	0.38	0.71	1.29	65
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Recoveries/Prior Year-End Losses	7.18	1.51	2.93	4.88	6.53	8.95	12.89	16.91	63
Earnings Coverage of Net Losses (X)	16.46	-362.43	-0.13	5.91	11.24	28.63	64.45	91.56	63
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.06	-0.01	-0.01	0.00	0.03	0.11	0.19	0.26	63
RE Loans Secured By 1-4 Family	0.07	-0.01	-0.00	0.00	0.06	0.13	0.20	0.31	62
Revolving	0.07	-0.06	-0.00	0.00	0.04	0.13	0.26	0.33	60
Closed-End	0.07	-0.01	-0.00	0.00	0.04	0.10	0.25	0.36	62
Commercial Real Estate Loans	0.03	-0.04	-0.02	-0.00	0.00	0.04	0.16	0.24	62
Construction and Land Dev	0.01	-0.02	-0.01	-0.00	0.00	0.02	0.11	0.17	61
Multifamily	0.00	-0.04	-0.00	0.00	0.00	0.00	0.04	0.25	61
Nonfarm Nonresidential	0.02	-0.09	-0.05	-0.00	0.00	0.03	0.20	0.22	62
RE Loans Secured by Farmland	0.00	-0.66	-0.10	0.00	0.00	0.00	0.11	0.26	52
Commercial and Industrial Loans	0.24	-0.23	-0.05	0.01	0.15	0.34	0.66	1.62	64
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Loans to Individuals	1.35	0.17	0.25	0.57	1.03	1.81	3.34	3.98	57
Credit Card Loans	2.55	-19.66	-0.59	0.59	3.00	4.43	5.92	9.50	49
Agricultural Loans	0.06	-1.12	-0.09	0.00	0.00	0.00	0.33	1.88	55
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Other Loans and Leases	0.20	-0.54	-0.04	0.00	0.08	0.42	0.75	1.04	63

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

30-89 Days PD Loans and Leases	0.60	0.06	0.18	0.34	0.57	0.78	1.21	1.48	65
90+ Days PD Loans and Leases	0.14	0.00	0.00	0.02	0.08	0.21	0.37	0.56	65
Nonaccrual Loans and Leases	0.45	0.00	0.17	0.28	0.39	0.55	0.85	1.18	65
90+ Days PD and Nonaccrual Loans and Leases	0.60	0.22	0.27	0.36	0.47	0.76	1.21	1.67	65
30-89 Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Nonaccrual Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	65
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.61	0.06	0.18	0.34	0.58	0.78	1.21	1.48	65
90+ Days Past Due Assets	0.14	0.00	0.00	0.02	0.08	0.21	0.37	0.56	65
Nonaccrual Assets	0.45	0.03	0.17	0.28	0.39	0.55	0.98	1.26	65
30+ Days PD & Nonaccrual Assets	1.24	0.38	0.60	0.77	1.06	1.55	2.36	2.92	65
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.36	0.02	0.11	0.22	0.30	0.51	0.70	0.84	65
90+ PD & Nonaccrual Assets + OREO	0.41	0.02	0.12	0.23	0.35	0.57	0.75	1.10	65
RESTRUCTURED & NONACCRUAL LNS&LS									
+ REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	0.30	0.00	0.09	0.19	0.26	0.39	0.56	0.83	65
Allowance for Loan & Lease Losses	41.98	0.11	18.73	27.52	35.29	49.14	80.83	118.50	65
Equity Cap + ALLL	3.34	0.01	1.00	1.94	2.86	4.14	6.61	12.32	65
Tier 1 Cap + ALLL	3.92	0.00	1.02	2.32	3.67	4.57	7.44	11.59	65
Loans & Leases + RE Acquired	0.52	0.00	0.22	0.33	0.44	0.64	1.10	1.61	65

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	0.53	0.03	0.19	0.25	0.46	0.68	1.00	1.68	63
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.07	0.14	0.28	0.47	63
- Nonaccrual	0.40	0.03	0.07	0.22	0.31	0.56	0.76	1.16	63
Coml & Indl - 30-89 Days PD	0.55	0.01	0.11	0.24	0.52	0.80	1.03	1.62	64
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.04	0.09	0.19	0.25	64
- Nonaccrual	0.74	0.01	0.16	0.38	0.62	0.82	1.62	2.50	64
Individuals - 30-89 Days PD	1.24	0.13	0.45	0.68	1.18	1.59	2.25	2.91	65
- 90+ Days Past Due	0.29	0.00	0.00	0.05	0.17	0.44	1.10	1.25	65
- Nonaccrual	0.16	0.00	0.00	0.01	0.07	0.26	0.66	0.93	65
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	44
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.85	2.16	44
Agricultural - 30-89 Days PD	0.34	0.00	0.00	0.00	0.06	0.61	1.01	1.78	55
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.31	55
- Nonaccrual	0.54	0.00	0.00	0.00	0.10	0.70	1.93	3.60	55
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.00	0.00	4.16	20
Other Lns&Ls - 30-89 Days PD	0.48	0.00	0.00	0.07	0.32	0.82	1.26	2.20	63
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.03	0.14	0.22	63
- Nonaccrual	0.25	0.00	0.00	0.01	0.19	0.43	0.73	1.41	63
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.62	0.09	0.14	0.31	0.56	0.80	1.28	1.89	62
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.08	0.22	0.42	0.75	62
- Nonaccrual	0.36	0.00	0.04	0.14	0.28	0.53	0.76	1.36	62
Revolving - 30-89 Days PD	0.29	0.00	0.05	0.15	0.29	0.39	0.55	0.93	60
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.06	0.13	0.16	60
- Nonaccrual	0.11	0.00	0.00	0.02	0.07	0.16	0.37	0.81	60
Closed-End - 30-89 Days PD	0.79	0.11	0.15	0.36	0.66	0.92	1.88	2.74	62
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.10	0.28	0.63	1.10	62
- Nonaccrual	0.46	0.00	0.05	0.18	0.33	0.67	1.05	1.59	62
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.01	0.05	0.10	0.18	0.24	62
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	62
- Jr Lien Nonaccrual	0.04	0.00	0.00	0.00	0.01	0.07	0.13	0.20	62
Commercial RE - 30-89 Days PD	0.48	0.00	0.08	0.23	0.41	0.66	1.14	1.54	62
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.09	0.17	0.26	62
- Nonaccrual	0.45	0.01	0.07	0.23	0.41	0.65	0.85	0.97	62
Const & Dev - 30-89 Days PD	0.59	0.00	0.00	0.17	0.37	0.93	1.90	2.49	61
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.06	0.16	0.25	61
- Nonaccrual	0.27	0.00	0.00	0.02	0.20	0.54	0.85	1.03	61
Multifamily - 30-89 Days PD	0.55	0.00	0.00	0.00	0.22	0.95	2.06	3.86	61
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.24	61
- Nonaccrual	0.28	0.00	0.00	0.00	0.10	0.35	1.25	1.69	61
Nonfarm Nres- 30-89 Days PD	0.42	0.00	0.03	0.17	0.32	0.60	0.86	1.24	62
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.14	0.28	62
- Nonaccrual	0.56	0.00	0.09	0.31	0.49	0.74	1.03	1.59	62
Farmland - 30-89 Days PD	0.49	0.00	0.00	0.00	0.43	0.88	1.26	2.61	52
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.25	0.44	52
- Nonaccrual	1.12	0.00	0.00	0.00	0.74	1.86	3.50	5.13	52
Credit Card - 30-89 Days PD	1.67	0.00	0.00	0.81	1.44	2.15	4.27	7.70	49
- 90+ Days Past Due	0.79	0.00	0.00	0.00	0.50	1.69	2.12	2.36	49
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.28	0.57	49

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.45	3.51	5.67	6.50	7.45	8.31	9.55	10.42	65
Tier 1 RBC Ratio	9.84	5.73	7.39	8.40	9.14	11.27	12.91	14.89	65
Total Risk-Based Capital Ratio	12.71	9.36	10.67	11.40	12.39	13.59	16.11	16.82	65
Tangible Tier 1 Leverage Ratio	7.12	2.23	4.94	5.98	7.18	8.14	9.49	10.34	65
Tangible Common Eq Cap/Tan Assets	5.57	0.66	3.15	4.38	5.48	6.71	7.68	8.78	65
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	29.68	6.26	11.32	20.07	26.04	39.06	48.28	67.53	65
Standby Letters of Credit	3.22	0.00	0.17	0.98	2.43	5.20	7.29	9.08	65
Commercial & Similar Letters of Credit	0.12	0.00	0.00	0.01	0.10	0.18	0.39	0.43	65
Securities Lent	6.14	0.00	0.00	0.00	0.00	0.00	14.71	205.60	65
Credit Derivatives (BHC as Guarantor)	0.68	0.00	0.00	0.00	0.00	0.00	1.11	20.70	65
Credit Derivatives (BHC as Beneficiary)	0.93	0.00	0.00	0.00	0.00	0.06	3.04	21.21	65
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	79.94	0.06	0.74	6.40	21.15	86.76	379.22	692.66	65
Interest Rate Contracts	58.80	0.05	0.68	4.96	16.32	46.98	146.55	642.30	65
Interest Rate Futures & Forward Contr	9.95	0.00	0.00	0.04	0.88	7.62	59.87	97.80	65
Written Options Contr (Int Rate)	7.93	0.00	0.00	0.00	0.45	4.01	45.27	109.19	65
Purchased Options Contr (Int Rate)	5.85	0.00	0.00	0.00	0.25	3.14	20.81	99.63	65
Interest Rate Swaps	30.68	0.00	0.25	2.49	11.73	25.07	65.11	353.21	65
Foreign Exchange Contracts	12.00	0.00	0.00	0.00	0.10	4.22	87.15	158.62	65
Futures & Forward Foreign Exch Contr	8.43	0.00	0.00	0.00	0.09	3.17	63.23	104.88	65
Written Options Contr (Foreign Exch)	0.63	0.00	0.00	0.00	0.00	0.17	2.75	13.03	65
Purchased Options Contr (Foreign Exch)	0.68	0.00	0.00	0.00	0.00	0.10	2.95	13.32	65
Foreign Exchange Rate Swaps	1.06	0.00	0.00	0.00	0.00	0.08	3.33	23.86	65
Equity, Commodity, & Other Deriv Contr	1.75	0.00	0.00	0.00	0.00	0.28	9.32	26.15	65
Commodity & Other Fut & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.65	1.59	65
Written Options Contr (Comm & Other)	0.36	0.00	0.00	0.00	0.00	0.00	1.46	7.52	65
Purchased Options Contr (Comm & Oth)	0.51	0.00	0.00	0.00	0.00	0.00	2.48	10.09	65
Commodity & Other Swaps	0.40	0.00	0.00	0.00	0.00	0.02	2.64	6.08	65
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	68.92	16.46	25.49	31.81	45.24	73.24	188.38	377.58	65

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.41	22.97	73.59	87.25	94.77	99.80	100.00	100.00	62
Foreign Exchange Contracts	5.85	0.00	0.00	0.00	2.63	8.36	19.12	67.09	62
Equity, Comm, & Other Contracts	0.94	0.00	0.00	0.00	0.00	0.87	4.77	11.03	62
Futures and Forwards	21.02	0.00	0.55	4.65	13.39	27.89	67.46	74.80	62
Written Options	6.92	0.00	0.00	0.38	4.67	10.12	25.07	40.34	62
Exchange-Traded	0.34	0.00	0.00	0.00	0.00	0.00	2.10	6.58	62
Over-The-Counter	5.38	0.00	0.00	0.16	3.59	8.94	13.75	31.48	62
Purchased Options	5.11	0.00	0.00	0.00	2.63	9.65	18.57	24.71	62
Exchange-Traded	0.53	0.00	0.00	0.00	0.00	0.00	2.60	9.35	62
Over-The-Counter	4.04	0.00	0.00	0.00	2.12	7.60	13.55	24.29	62
Swaps	62.33	2.69	14.89	36.83	67.56	82.82	95.40	99.56	62
Held for Trading	38.04	0.00	0.00	0.00	30.21	77.22	97.93	99.59	62
Interest Rate Contracts	27.97	0.00	0.00	0.00	15.58	56.80	82.15	88.81	62
Foreign Exchange Contracts	3.49	0.00	0.00	0.00	0.10	7.38	14.11	24.75	62
Equity, Comm, & Other Contracts	0.50	0.00	0.00	0.00	0.00	0.08	2.71	5.99	62
Non-Traded	61.95	0.22	1.36	18.39	66.88	100.00	100.00	100.00	62
Interest Rate Contracts	59.03	0.19	0.96	17.31	64.82	92.68	99.81	100.00	62
Foreign Exchange Contracts	0.57	0.00	0.00	0.00	0.00	0.41	3.40	5.47	62
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.42	62
Deriv Contr (Excl Fut & FX LE 14 Days)	84.82	41.90	52.78	71.90	88.25	97.52	99.99	100.00	62
One Year or Less	25.23	2.40	5.04	12.81	20.80	34.92	52.65	76.24	62
Over 1 Year to 5 Years	29.46	0.00	1.14	9.38	29.09	45.47	56.42	59.59	62
Over 5 Years	23.58	0.00	0.58	9.49	19.90	32.25	50.82	68.09	62
Gross Negative Fair Value (Abs Val)	1.01	0.14	0.27	0.58	0.89	1.28	1.89	3.22	62
Gross Positive Fair Value	0.88	0.19	0.27	0.55	0.85	1.22	1.45	1.82	62
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.14	0.00	0.00	0.00	0.02	0.10	0.87	1.93	65
Gross Positive Fair Value (X)	0.15	0.00	0.00	0.00	0.02	0.11	0.87	2.28	65
Held for Trading (X)	0.13	0.00	0.00	0.00	0.00	0.02	0.85	2.25	65
Non-Traded (X)	0.01	0.00	0.00	0.00	0.01	0.02	0.05	0.07	65
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.01	0.07	0.42	0.52	65
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
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	65
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.78	0.00	0.00	0.05	0.17	0.92	3.40	5.57	65
IMPACT OF NONTRADED DERIV CONTRACTS:									
Incr (Decr) in Interest Inc/Net Income	1.03	-1.39	-0.86	0.00	0.00	1.55	6.33	8.44	64
Decr (Incr) in Int Expense/Net Income	1.99	-7.59	-1.76	0.00	0.76	4.39	7.95	9.69	64
Net Incr (Decr) Nonint Alloc/Net Income	0.41	-3.75	-1.38	-0.03	0.00	0.00	3.97	5.89	64
Incr (Decr) in Net Income/Net Income	3.71	-7.15	-1.99	-0.28	2.59	7.09	13.16	14.40	64

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

ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.08	0.16	0.64	65
Ins Under Assets(P/C)/Tot Ins Und Ast	38.28	0.00	0.00	0.00	18.58	68.19	100.00	100.00	33
Ins Under Assets(L/H)/Tot Ins Und Ast	61.71	0.00	0.00	27.64	75.32	100.00	100.00	100.00	33
Sep Acct Assets(L/H)/Total Life Ast	1.19	0.00	0.00	0.00	0.00	0.00	0.19	19.91	27
Ins Activities Revenue/Adj Oper Inc	1.49	0.00	0.00	0.26	0.92	2.30	5.10	6.20	65
Premium Inc/Ins Activities Revenue	12.84	0.00	0.00	0.00	0.00	22.53	47.88	74.63	58
Credit Rel Prem Inc/Tot Prem Inc	76.46	0.00	3.42	46.29	100.00	100.00	100.00	100.00	29
Other Prem Inc/Total Prem Inc	17.87	0.00	0.00	0.00	0.00	40.42	92.69	98.28	29
Ins Under Net Income/Consol Net Income	0.32	-0.01	0.00	0.00	0.00	0.38	1.60	3.08	65
Ins Net Inc (P/C)/Equity (P/C)	12.09	-64.52	-4.75	5.09	11.27	16.74	25.73	28.31	21
Ins Net Inc (L/H)/Equity (L/H)	5.98	-0.38	1.15	2.23	3.98	6.89	15.09	20.19	27
Insur Ben, Losses, Exp/Insur Premiums	124.76	12.18	15.09	35.61	86.48	158.35	259.27	500.79	29
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.06	0.00	0.00	0.00	0.00	0.03	4.18	13.68	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.66	0.00	0.00	0.00	0.00	0.34	2.82	6.30	27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	65
CSV Life Insurance/Tier 1 Cap + ALLL	9.47	0.00	0.00	0.00	0.54	20.57	28.60	32.05	64
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	1.09	0.00	0.00	0.00	0.00	0.32	9.66	13.30	65
FOREIGN ACTIVITIES									

Yield: Foreign Loans	2.58	0.00	0.00	0.00	0.42	4.30	9.64	13.93	45
Cost: Interest-Bearing Deposits	2.20	1.30	1.64	1.93	2.27	2.41	2.50	2.58	41
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	18.07	0.18	0.18	0.18	0.25	13.67	37.69	45.70	3
Commercial and Industrial Loans	1.13	0.04	0.04	0.11	0.77	1.48	2.05	2.29	5
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
GROWTH RATES:									
Net Loans and Leases	8.49	-96.40	-60.48	-13.01	7.39	28.39	59.44	99.54	43
Total Selected Assets	9.85	-62.61	-25.66	-4.95	5.19	30.37	56.81	78.57	60
Deposits	32.48	-43.13	-24.99	-0.01	17.98	32.67	135.15	297.06	39

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	14.78	1.88	6.98	11.42	15.07	17.92	21.36	23.48	65
Bank Net Inc/Avg Eq Inv in Banks	13.10	0.00	1.93	8.03	14.11	17.55	22.41	27.80	59
Nonbk Net Inc/Avg Eq Inv in Nonbanks	8.39	-5.17	-1.53	0.81	6.08	14.20	20.07	38.11	60
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	11.67	-10.69	0.00	2.71	13.26	17.95	19.97	20.68	27
Bank Net Income/Parent Net Income	72.95	0.00	0.00	51.45	97.33	103.23	106.42	116.78	64
Nonbank Net Income/Parent Net Income	6.03	0.00	0.00	0.21	2.83	9.75	21.17	27.01	56
Sub BHCs Net Inc/Parent Net Income	64.00	1.58	3.77	18.01	76.07	101.28	103.32	104.00	22
LEVERAGE:									
Total Liabilities/Equity	35.25	1.37	3.72	16.49	26.27	43.33	101.09	139.94	65
Total Debt/Equity Capital	16.38	0.00	0.00	0.34	8.49	27.92	52.42	80.14	65
Tot Debt+NP to Subs Iss Tr Pref/Equity	25.49	0.00	1.15	11.56	19.92	37.22	69.63	100.27	65
Tot Debt+Lns Guaranteed for Affl/Equity	20.50	0.00	0.00	2.46	12.20	37.32	66.46	92.40	65
Total Debt/Eq Cap - Exc Over Fair Value	17.46	0.00	0.00	0.34	8.50	28.02	57.70	98.57	65
Long-Term Debt/Equity Capital	12.01	0.00	0.00	0.00	7.10	19.99	41.54	66.67	65
Short-Term Debt/Equity Capital	3.54	0.00	0.00	0.00	0.00	7.30	16.55	21.11	65
Current Portion of LT Debt/Equity	0.35	0.00	0.00	0.00	0.00	0.04	1.83	3.30	65
Exc Cost Over Fair Value/Equity Cap	0.86	0.00	0.00	0.00	0.00	0.33	5.26	12.04	65
Long-Term Debt/Consolidated LT Debt	14.64	0.00	0.00	0.00	7.55	19.49	56.72	69.14	65
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	110.68	85.82	95.58	103.30	110.01	116.53	120.84	150.28	65
Total Investment in Subs/Equity	120.51	98.76	100.84	106.96	114.42	129.66	159.08	173.73	65
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.18	75.80	79.66	92.50	98.83	106.00	113.73	130.70	65
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	107.30	80.37	87.61	96.05	102.77	115.07	139.18	148.44	65
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.89	-0.81	-0.28	0.25	0.69	1.31	2.18	5.26	64
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.83	0.22	0.36	0.74	1.38	2.27	5.04	5.94	50
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	121.06	4.71	14.37	56.70	105.08	161.86	269.92	361.20	65
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	124.70	-23.84	2.62	57.67	103.86	183.02	275.70	458.99	65
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	88.99	-89.88	-54.14	20.77	98.85	140.55	227.50	298.93	65
Pretax Oper Inc + Int Exp/Int Expense	2214.98	-644.58	-77.74	153.07	910.02	2385.93	8703.39	12988.4	51
Div + Int From Subs/Int Exp + Div	144.99	1.42	3.81	64.49	112.43	188.08	339.89	655.24	60
Fees+Other Inc From Subs/Sal + Oth Exp	17.58	0.00	0.00	0.00	0.00	38.00	75.64	86.18	65
Net Inc/Curr Port of LT Debt+Pfd Div(X)	127.80	0.24	0.79	1.23	3.25	50.64	229.43	1668.47	25
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	-0.19	-12.91	-10.97	-3.33	0.25	3.34	6.39	10.03	65
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	1.88	0.00	0.00	0.00	0.00	0.00	10.94	24.83	21
Total	1.88	0.00	0.00	0.00	0.00	0.00	10.94	24.83	21
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
To Nonbank Subsidiaries	0.77	0.00	0.00	0.00	0.00	0.00	4.76	10.27	65
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	65
Total	1.36	0.00	0.00	0.00	0.00	0.00	7.44	29.89	65
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.98	0.00	0.00	0.16	1.63	12.48	27.59	54.35	65
Combined Thrift Assets	0.30	0.00	0.00	0.00	0.00	0.00	0.67	9.23	65
Combined Foreign Nonbank Sub Assets	0.13	0.00	0.00	0.00	0.00	0.04	0.85	1.80	65

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	86.34	0.00	1.70	31.80	69.20	108.02	157.87	539.73	48
Dividends Paid/Net Income	32.01	0.00	0.00	23.04	38.99	48.01	56.44	73.61	64
Net Income - Dividends/Avg Equity	9.15	-0.63	2.50	7.16	9.18	11.26	14.70	16.61	65
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	95.37	0.00	0.00	0.00	76.71	142.79	300.25	413.67	54
Dividends From Nonbank Subs	7.36	0.00	0.00	0.00	0.00	3.25	44.79	58.22	54
Dividends From Subsidiary BHCs	13.55	0.00	0.00	0.00	0.00	0.00	102.22	142.11	54
Dividends From All Subsidiaries	135.58	0.00	0.00	30.56	107.19	192.41	349.74	447.55	54
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	47.27	0.00	0.00	0.00	40.63	78.19	123.31	173.93	55
Interest Income From Bank Subs	2.06	0.00	0.00	0.10	0.69	2.50	8.11	13.16	55
Mgt & Service Fees From Bank Subs	3.52	0.00	0.00	0.00	0.00	3.32	16.98	25.56	55
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.39	1.56	55
Operating Income From Bank Subs	58.87	0.08	0.81	13.31	51.02	84.67	159.18	207.26	55
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.39	0.00	0.00	0.00	0.97	80.86	201.48	351.28	49
Interest Income From Nonbank Subs	16.51	0.00	0.00	0.00	5.56	25.91	57.97	132.46	49
Mgt & Serv Fees From Nonbank Subs	2.96	0.00	0.00	0.00	0.00	0.63	14.00	33.54	49
Other Income From Nonbank Subs	0.01	-0.59	0.00	0.00	0.00	0.00	0.01	0.20	49
Operating Inc From Nonbank Subs	89.03	0.00	0.00	3.62	39.08	114.70	296.98	583.17	49
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	27.67	0.00	0.00	0.00	13.22	54.28	78.92	105.36	22
Interest Inc From Subsidiary BHCs	4.48	0.00	0.00	0.00	0.51	7.42	18.01	24.94	22
Mgt & Serv Fees From Sub BHCs	2.16	0.00	0.00	0.00	0.00	0.00	16.36	20.46	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	40.99	0.00	0.00	0.55	37.59	76.41	106.61	130.82	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	41.04	0.00	0.00	0.00	42.82	87.41	95.52	98.57	65
Interest Income From Bank Subs	5.30	0.00	0.00	0.01	0.86	5.89	28.61	34.12	65
Mgt & Serv Fees From Bank Subs	4.33	0.00	0.00	0.00	0.00	1.16	24.86	41.10	65
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.24	0.60	65
Operating Income From Bank Subs	58.26	0.00	0.00	13.42	74.90	95.53	99.70	99.94	65
Dividends From Nonbank Subs	6.32	0.00	0.00	0.00	0.00	3.19	36.33	74.30	65
Interest Income From Nonbank Subs	1.24	0.00	0.00	0.00	0.11	1.40	5.00	12.57	65
Mgt & Serv Fees From Nonbank Subs	0.14	0.00	0.00	0.00	0.00	0.01	0.89	2.54	65
Other Income From Nonbank Subs	0.00	-0.10	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Inc From Nonbank Subs	8.92	0.00	0.00	0.00	0.75	12.94	46.22	74.51	65
Dividends From Subsidiary BHCs	6.90	0.00	0.00	0.00	0.00	0.00	50.98	65.41	65
Interest Inc From Subsidiary BHCs	0.70	0.00	0.00	0.00	0.00	0.00	4.93	11.86	65
Mgt & Serv Fees From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.12	65
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Sub BHCs	9.64	0.00	0.00	0.00	0.00	2.02	77.51	92.71	65
Loans and Adv From Subs/ST Debt	356.83	0.00	0.00	8.49	75.35	341.97	986.66	2998.33	30
Loans and Adv From Subs/Total Debt	126.98	0.00	0.00	9.08	48.30	190.47	373.40	1092.73	51

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1379552	138,456,216	ABN AMRO NORTH AMERICA HOLDING	CHICAGO, IL	
1078604	50,236,482	AMSOUTH BANCORPORATION	BIRMINGHAM, AL	
1199563	20,554,473	ASSOCIATED BANC-CORP	GREEN BAY, WI	
1097614	10,829,139	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	51,415,986	BANCWEST CORPORATION	HONOLULU, HI	
1073757	1,213,701,989	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1033470	96,578,000	BANK OF NEW YORK COMPANY, INC.	NEW YORK, NY	
2914521	250,421,637	BARCLAYS GROUP US INC.	WILMINGTON, DE	
1074156	102,015,086	BB&T CORPORATION	WINSTON-SALEM, NC	
1883693	15,019,590	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	55,631,566	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1951350	1,489,891,000	CITIGROUP INC.	NEW YORK, NY	
1132449	141,616,360	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	13,924,783	CITY NATIONAL CORPORATION	BEVERLY HILLS, CA	
1080465	20,025,323	COLONIAL BANCGROUP, INC., THE	MONTGOMERY, AL	
1199844	54,168,429	COMERICA INCORPORATED	DETROIT, MI	
1117679	31,869,182	COMMERCE BANCORP, INC.	CHERRY HILL, NJ	
1049341	14,146,000	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1078529	28,839,032	COMPASS BANCSHARES, INC.	BIRMINGHAM, AL	
1130780	13,373,425	FBOP CORPORATION	OAK PARK, IL	
1070345	102,712,960	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	17,383,906	FIRST BANCORP	SAN JUAN, PR	
1075612	13,592,675	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	35,160,075	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	12,092,883	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1070804	10,277,348	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	11,418,278	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1245415	43,937,469	HARRIS FINANCIAL CORP.	WILMINGTON, DE	
1078921	22,233,660	HERNIA CORPORATION	NEW ORLEANS, LA	
3232316	351,431,664	HSBC NORTH AMERICA HOLDINGS IN	PROSPECT HEIGHTS, IL	
1068191	32,175,286	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
1104231	10,277,394	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	Moved from Peer 2
2337045	11,885,940	INVESTORS FINANCIAL SERVICES	BOSTON, MA	Moved from Peer 9
1039502	1,178,305,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	89,927,405	KEYCORP	CLEVELAND, OH	
1037003	53,887,218	M&T BANK CORPORATION	BUFFALO, NY	
1199497	41,730,325	MARSHALL & ILSLEY CORPORATION	MILWAUKEE, WI	
1068762	37,560,413	MELLON FINANCIAL CORPORATION	PITTSBURGH, PA	
1072442	14,627,833	MERCANTILE BANKSHARES CORPORAT	BALTIMORE, MD	
1069125	140,836,129	NATIONAL CITY CORPORATION	CLEVELAND, OH	
2132932	24,615,130	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1048429	60,780,400	NORTH FORK BANCORPORATION, INC	MELVILLE, NY	
1199611	47,761,320	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1246702	10,874,082	PEOPLE'S MUTUAL HOLDINGS	BRIDGEPORT, CT	
1069778	83,392,942	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	45,168,000	POPULAR, INC.	SAN JUAN, PR	
1826056	19,262,615	RBC CENTURA BANKS, INC.	ROCKY MOUNT, NC	
3242838	84,510,395	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
1071203	14,987,815	SKY FINANCIAL GROUP, INC.	BOWLING GREEN, OH	
1141599	14,688,100	SOUTH FINANCIAL GROUP, THE	GREENVILLE, SC	
1111435	100,114,024	STATE STREET CORPORATION	BOSTON, MA	

BHCPR Reporters for Quarter Ending 03/31/2005
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2004 and Other Notes
1131787	164,810,954	SUNTRUST BANKS, INC.	ATLANTA, GA	
1078846	25,857,636	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2816906	362,278,000	TAUNUS CORPORATION	NEW YORK, NY	
2389941	12,856,073	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	32,109,118	TD BANKNORTH INC.	PORTLAND, ME	Name change from BANKNORTH GROUP, INC.
1119794	198,466,000	U. S. BANCORP	MINNEAPOLIS, MN	
1378434	49,433,336	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
2307280	32,152,284	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	11,407,946	VALLEY NATIONAL BANCORP	WAYNE, NJ	
2801546	15,017,582	W HOLDING COMPANY, INC.	MAYAGUEZ, PR	
1073551	506,833,000	WACHOVIA CORPORATION	CHARLOTTE, NC	
1145476	17,423,718	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	434,610,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
1027004	31,883,488	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 65 bank holding companies.