Appendix A: Summary of Changes to the BHCPR

This appendix describes the significant changes to the *Bank Holding Company Performance Report* since the publication of the previous edition of the manual.

Summary of Changes to the Bank Holding Company Performance Report (BHCPR)

There have been no significant changes to the BHCPR since the previous edition of the User's Guide for the *Bank Holding Company Performance Report*. Questions regarding the BHCPR should be directed to Matt Mattson, Manager, Monitoring & Surveillance Section, Division of Banking Supervision and Regulation, at 202-452-2943 or Tony McGatlin, Supervisory Financial Analyst, Monitoring & Surveillance Section, Division of Banking Supervision and Regulation, at 202-728-5894.

Appendix B: Sample Peer Group Average Reports

This appendix presents sample pages of Peer Group Average Reports which are produced for Peer Groups 1 through 5 (refer to page 2-2 for a description of each peer group). Definitions of ratios contained in this report are, for the most part, identical to those that appear in individual BHCPRs and are found in Section 3 of this manual.

BHCPR PEER GROUP DATA — SUMMARY RATIOS — PEER GROUP 01 — PAGE 1

	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Number of BHCs in Peer Group	88	71	70	70	73
EARNINGS AND PROFITABILITY					
PERCENT OF AVERAGE ASSETS:					
Net Interest Income (TE)	2.94	3.05	3.04	3.04	2.85
+ Non-interest Income	1.72	1.72	1.61	1.89	1.92
- Overhead Expense	3.21	3.18	3.16	3.19	3.28
- Provision for Losses	0.32	0.52	0.49	1.10	1.96
+ Securities Gains (Losses)	0.03	0.05	0.05	0.06	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.24	1.17	1.12	0.77	-0.39
Net Operating Income	0.81	0.75	0.72	0.51	-0.40
Net Income	0.81	0.75	0.72	0.51	-0.38
Net Income (Sub S Adjusted)	0.10	N/A	N/A	N/A	N/A
PERCENT OF AVG EARNING ASSETS:					
Interest Income (TE)	4.14	4.38	4.32	4.54	4.70
Interest Expense	0.75	0.92	0.88	1.07	1.52
Net Interest Income (TE)	3.34	3.38	3.37	3.39	3.16
LOSSES, ALLOW, AND PAST DUE+NONACCR:					
Net Ln&Ls Losses/Avg Loans & Leases	0.77	1.31	1.17	2.04	2.33
Earnings Coverage of Net Losses (X)	7.94	3.34	3.51	2.53	1.67
Ln&Ls Allowance/Total Loans & Leases	1.74	2.39	2.11	2.63	2.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.26	3.15	2.74	3.75	4.24
30-89 Days Past Due Loans and Leases	0.80	0.96	0.96	1.20	1.51
LIQUIDITY AND FUNDING:					
Net Noncore Funding Dependence	19.44	22.58	19.68	25.33	30.25
Net ST Noncore Funding Dependence	3.90	3.64	4.10	6.24	10.25
Net Loans and Leases/Total Assets	57.34	56.84	57.64	57.51	59.71
CAPITALIZATION:					
Tier 1 Leverage Ratio	9.54	9.37	9.26	9.03	8.69
Equity Capital/Total Assets	11.22	10.85	10.91	10.66	10.01
Equity Capital+Minority Int/Total Assets	11.51	11.06	11.12	10.80	10.22
Tier 1 Common Eq Cap / T RWA	11.66	11.15	11.33	10.47	8.37
Net Loans&Ls/Equity Capital (X)	5.10	5.21	5.26	5.41	6.29
Cash Dividends/Net Income	23.53	24.58	24.89	35.74	59.69
Cash Dividends/Net Income (Sub S Adjusted)	-32.84	N/A	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.39	5.03	4.72	3.00	-7.11
PARENT COMPANY RATIOS:					
Short-Term Debt/Equity Capital	1.99	3.39	3.85	2.78	3.30
Long-Term Debt/Equity Capital	11.40	14.82	14.07	16.28	15.74
Equity Investment in Subs/Equity Cap	106.58	107.55	107.31	108.44	108.82
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	160.51	89.17	126.32	115.83	99.52

BHCPR PEER GROUP DATA — RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS — PAGE 2

PEER GROUP 01

PERCENT OF AVERAGE ASSETS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Interest Income (TE)	3.65	3.94	3.90	4.07	4.26
Less: Interest Expense	0.66	0.83	0.79	0.96	1.38
Equals: Net Interest Income (TE)	2.94	3.05	3.04	3.04	2.85
Plus: Non-Interest Income	1.72	1.72	1.61	1.89	1.92
Equals: Adj Operating Income (TE)	4.71	4.78	4.66	4.92	4.75
Less: Overhead Expense	3.21	3.18	3.16	3.19	3.28
Less: Provision for Loan and Lease Losses	0.32	0.52	0.49	1.10	1.96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.05	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.24	1.17	1.12	0.77	-0.39
Less: Applicable Income Taxes (TE)	0.43	0.40	0.39	0.29	0.03
Less: Minority Interest	0.00	0.01	0.01	0.00	0.00
Equals: Net Operating Income	0.81	0.75	0.72	0.51	-0.40
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.81	0.75	0.72	0.51	-0.38
Memo: Net Income (Last Four Qtrs)	0.75	0.70	0.72	0.52	-0.38
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.02	90.28	90.30	89.93	90.59
Avg Int-Bearing Funds / Avg Assets	69.03	71.81	70.86	72.85	75.28
Int Income (TE) / Avg Earning Assets	4.14	4.38	4.32	4.54	4.70
Int Expense / Avg Earning Assets	0.75	0.92	0.88	1.07	1.52
Net Int Inc (TE) / Avg Earn Assets	3.34	3.38	3.37	3.39	3.16
YIELD OR COST:					
Total Loans and Leases (TE)	5.12	5.39	5.34	5.44	5.29
Interest-Bearing Bank Balances	0.32	0.34	0.34	0.35	0.46
Fed Funds Sold & Reverse Repos	0.37	0.42	0.38	0.45	0.50
Trading Assets	1.58	1.44	1.43	1.37	1.42
Total Earning Assets	4.08	4.31	4.26	4.46	4.64
Investment Securities (TE)	2.75	3.07	2.98	3.49	4.18
U.S. Treasury & Agency Sec (excl MBS)	1.63	1.72	1.72	2.23	2.52
Mortgage-Backed Securities	2.79	3.43	3.16	3.82	4.53
All Other Securities	4.18	4.70	4.77	4.79	5.72
Interest-Bearing Deposits	0.54	0.72	0.67	0.88	1.48
Time Deposits of $100K or More	1.18	1.37	1.30	1.55	2.36
Time Deposits < $100K	1.26	1.53	1.47	1.76	2.58
Other Domestic Deposits	0.30	0.41	0.38	0.53	0.75
Foreign Deposits	0.47	0.51	0.50	0.48	0.72
Fed Funds Purchased and Repos	0.89	0.81	0.86	0.82	1.09
Other Borrowed Funds & Trading Liab	2.49	2.53	2.41	2.48	2.45
All Interest-Bearing Funds	0.90	1.15	1.11	1.31	1.82

BHCPR PEER GROUP DATA	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	PAGE 3 MM/DD/YYYY
Avg Personnel Exp Per Employee ($000)	48	46	90	89	82
Avg Assets per Employee ($000)	7,051	6,390	6,503	6,303	6,201
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.21	3.08	3.12	2.86	2.66
Overhead Exp / NII + Non-Int Income	68.46	67.07	68.44	65.92	73.71
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.21	3.18	3.16	3.19	3.28
Personnel Expense	1.50	1.56	1.51	1.53	1.45
Net Occupancy Expense	0.34	0.37	0.36	0.38	0.38
Other Operating Expenses	1.36	1.21	1.23	1.24	1.40
Overhead Less Non-Interest Income	1.40	1.43	1.49	1.28	1.30
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.76	66.31	67.63	65.03	72.69
Personnel Expense	32.22	32.81	32.51	31.04	31.47
Net Occupancy Expense	7.59	7.80	7.92	7.84	8.42
Other Operating Expenses	27.67	25.36	26.22	25.37	32.61
Total Non-Interest Income	34.88	34.58	33.58	36.35	36.93
Fiduciary Activities Income	2.27	3.02	2.81	3.28	3.21
Serv Charges on Deposit Accts - Domestic	4.70	5.72	5.74	6.22	7.38
Trading Revenue	1.43	1.60	1.58	1.80	1.69
Investment Banking Fees & Commissions	3.16	3.27	2.84	3.07	3.00
Venture Capital Revenue	0.17	0.14	0.12	0.12	-0.06
Net Servicing Fees	0.72	0.93	0.67	0.92	1.75
Net Securitization Income	0.00	0.01	0.01	0.00	0.13
Insurance Activities Revenue	1.12	0.94	1.03	1.00	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.55	0.51	0.42	0.49	-0.18
Other Non-Interest Income	11.03	12.50	12.03	12.94	14.89
Overhead Less Non-Interest Income	32.52	31.59	33.69	28.72	34.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.08	27.52	27.79	21.65	23.39
Appl Inc Tax+TE/Pretax NOI+TE	32.93	32.75	32.83	29.75	30.98

BHCPR PEER GROUP DATA	PERCENT COMPOSITION OF ASSETS AND LOAN MIX PEER GROUP 01				PAGE 4
PERCENT OF TOTAL ASSETS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Real Estate Loans	33.48	32.85	32.55	34.18	37.26
Commercial and Industrial Loans	10.94	11.37	11.63	11.77	12.18
Loans to Individuals	4.82	6.06	6.06	5.68	5.34
Loans to Depository Institutions	0.10	0.09	0.14	0.07	0.05
Agricultural Loans	0.12	0.16	0.15	0.17	0.17
Other Loans and Leases	3.74	3.29	3.49	3.40	3.20
Net Loans and Leases	57.34	56.84	57.64	57.51	59.71
Debt Securities Over 1 Year	16.89	15.77	16.67	16.23	15.06
Mutual Funds and Equity Securities	0.14	0.16	0.12	0.18	0.19
Subtotal	75.24	74.10	75.86	75.08	75.78
Interest-Bearing Bank Balances	4.46	4.69	3.96	4.00	4.51
Federal Funds Sold & Reverse Repos	0.83	1.41	1.30	1.27	0.78
Debt Securities 1 Year or Less	3.04	3.31	3.07	3.03	3.02
Trading Assets	1.03	1.37	1.38	1.43	0.95
Total Earning Assets	88.10	87.73	88.19	87.62	87.54
Non-Int Cash and Due From Dep Inst	1.28	1.48	1.52	1.33	1.72
Other Real Estate Owned	0.28	0.34	0.32	0.37	0.32
All Other Assets	10.49	10.65	10.18	10.96	10.69
MEMORANDA:					
Short-Term Investments	9.40	11.29	10.02	10.19	9.62
U.S. Treasury Securities	0.50	0.84	0.66	0.85	0.63
U.S. Agency Securities (excl MBS)	1.36	1.94	1.98	1.99	1.70
Municipal Securities	1.17	1.41	1.39	1.36	1.26
Mortgage-Backed Securities	13.21	11.91	12.85	11.86	11.59
Asset-Backed Securities	0.57	0.59	0.56	0.51	0.62
Other Debt Securities	1.02	1.05	1.09	1.13	0.84
RE Loans Secured by 1-4 Family	16.82	14.52	14.92	14.72	15.14
Revolving	3.53	3.89	3.75	4.05	4.21
Closed-End, Sec by First Liens	12.06	9.52	9.88	9.36	9.38
Closed-End, Sec by Junior Liens	0.65	0.92	0.81	1.02	1.30
Commercial Real Estate Loans	14.30	16.74	15.95	17.76	19.88
Construction and Land Dev	1.81	2.80	2.35	3.38	5.28
Multifamily	1.73	1.62	1.61	1.60	1.62
Nonfarm Nonresidential	10.34	11.56	11.21	11.98	12.28
RE Loans Secured by Farmland	0.23	0.32	0.28	0.32	0.34
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	57.65	56.17	55.26	57.39	59.49
RE Loans Secured by 1-4 Family	29.33	25.65	25.96	25.51	25.20
Revolving	6.24	6.74	6.46	6.91	6.85
Closed-End	22.44	18.19	18.80	17.92	17.81
Commercial Real Estate Loans	24.04	27.55	26.20	28.90	30.65
Construction and Land Dev	3.07	4.65	3.92	5.54	8.02
Multifamily	3.00	2.75	2.73	2.64	2.58
Nonfarm Nonresidential	17.35	18.88	18.27	19.36	18.99
RE Loans Secured by Farmland	0.42	0.56	0.50	0.55	0.54
Loans to Depository Institutions	0.20	0.23	0.33	0.17	0.10
Commercial and Industrial Loans	19.03	19.51	20.12	19.83	19.90
Loans to Individuals	8.35	10.58	10.37	9.83	9.03
Credit Card Loans	2.21	3.05	3.15	2.54	1.52
Agricultural Loans	0.21	0.27	0.26	0.28	0.27
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	8.01	6.80	7.18	6.79	6.22

BHCPR PEER GROUP DATA | LIQUIDITY AND FUNDING | PAGE 5

PEER GROUP 01

PERCENT OF TOTAL ASSETS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Short-Term Investments	9.40	11.29	10.02	10.19	9.62
Liquid Assets	25.57	26.84	26.81	25.95	24.18
Investment Securities	21.19	20.31	20.93	20.42	19.11
Net Loans and Leases	57.34	56.84	57.64	57.51	59.71
Net Lns, Ls & Stdby Ltrs of Credit	59.29	59.21	60.00	60.00	62.43
Core Deposits	55.80	54.46	56.26	53.59	50.90
Noncore Funding	24.62	27.84	26.26	29.02	32.76
Time Deposits of $100K or More	6.39	6.42	6.23	6.69	7.50
Foreign Deposits	1.02	1.81	1.65	1.96	2.14
Fed Funds Purchased and Repos	3.04	4.02	3.73	4.09	4.43
Net Fed Funds Purchased (Sold)	2.09	2.67	2.28	2.58	3.36
Commercial Paper	0.09	0.11	0.11	0.12	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	2.44	2.68	2.53	3.36
Earning Assets Repr in 1 Year	39.63	42.34	41.57	42.48	42.90
Int-Bearing Liab Repr in 1 Year	13.50	13.91	13.33	14.97	19.48
Long-Term Debt Repr in 1 Year	1.22	1.83	1.62	2.03	1.96
Net Assets Repriceable in 1 Year	22.87	24.90	24.89	23.91	20.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.44	22.58	19.68	25.33	30.25
Net ST Noncore Funding Dependence	3.90	3.64	4.10	6.24	10.25
Short-Term Inv/ST Noncore Funding	84.18	83.95	73.84	65.99	55.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.71	18.59	20.37	15.49	8.18
Net Loans and Leases/Total Deposits	88.78	87.70	87.57	88.15	89.66
Net Loans and Leases/Core Deposits	117.66	116.05	113.48	120.14	140.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.31	0.63	0.94	0.28	0.11
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.17	3.42	3.77	2.05	0.97
Struct Notes Appr(Depr)/T1 Cap	-0.02	0.01	-0.17	-0.03	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.77	5.88	6.59	5.23	5.36
Available-For-Sale Securities	90.23	94.12	93.41	94.77	94.64
U.S. Treasury Securities	3.33	5.10	3.64	4.71	3.48
U.S. Agency Securities (excl MBS)	7.26	10.59	10.14	11.25	10.28
Municipal Securities	5.56	7.06	6.79	6.92	6.77
Mortgage-Backed Securities	64.76	57.68	61.60	57.24	59.41
Asset-Backed Securities	3.28	3.60	3.48	3.48	3.88
Other Debt Securities	5.53	6.61	6.85	6.80	5.17
Mutual Funds and Equity Securities	0.95	1.15	1.07	1.15	1.42
Debt Securities 1 Year or Less	16.10	18.83	16.71	17.10	16.99
Debt Securities 1 To 5 Years	25.16	24.21	24.69	27.34	23.78
Debt Securities Over 5 Years	54.44	51.42	54.15	50.65	52.85
Pledged Securities	40.51	48.47	47.10	50.95	54.10
Structured Notes, Fair Value	0.18	0.37	0.39	0.47	0.31

BHCPR PEER GROUP DATA	ALLOWANCE AND NET LOAN AND LEASE LOSSES				PAGE 6
	PEER GROUP 01				
ANALYSIS RATIOS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Provision for Ln&Ls Losses/Avg Assets	0.32	0.52	0.49	1.10	1.96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	0.86	0.80	1.80	3.07
Provision for Ln&Ls Losses/Net Losses	69.68	72.46	70.36	100.32	139.96
Ln&Ls Allowance/Total Loans & Leases	1.74	2.39	2.11	2.63	2.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.33	2.23	2.24	1.70	1.52
ALLL/Nonaccrual Assets	122.70	107.65	115.79	99.32	92.12
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.17	84.37	87.76	78.33	72.80
Gross Ln&Ls Losses/Avg Loans & Leases	0.98	1.55	1.40	2.26	2.47
Recoveries/Avg Loans and Leases	0.19	0.24	0.23	0.20	0.13
Net Losses/Avg Loans and Leases	0.77	1.31	1.17	2.04	2.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.02	0.06	0.02
Recoveries/Prior Year-End Losses	9.21	6.05	12.27	9.74	13.00
Earnings Coverage of Net Losses (X)	7.94	3.34	3.51	2.53	1.67
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.75	1.40	1.20	2.17	2.21
RE Loans Secured By 1-4 Family	0.80	1.10	0.96	1.43	1.41
Revolving	0.94	1.18	1.12	1.31	1.65
Closed-End	0.73	1.08	0.93	1.45	1.42
Commercial Real Estate Loans	0.60	1.37	1.21	2.64	2.81
Construction and Land Dev	1.72	3.44	3.38	6.60	6.64
Multifamily	0.30	0.83	0.78	1.20	1.09
Nonfarm Nonresidential	0.42	0.84	0.74	1.38	1.00
RE Loans Secured by Farmland	0.35	1.05	1.03	0.60	0.41
Commercial and Industrial Loans	0.52	0.91	0.81	1.57	2.44
Loans to Depository Institutions	0.03	0.00	-0.02	0.05	0.04
Loans to Individuals	1.54	2.29	1.96	2.88	3.39
Credit Card Loans	2.89	4.26	3.76	5.94	5.75
Agricultural Loans	0.29	0.37	0.34	0.62	0.33
Loans to Foreign Governments & Inst	0.00	-0.04	-0.11	-0.13	0.00
Other Loans and Leases	0.16	0.41	0.37	0.72	1.44

BHCPR PEER GROUP DATA — PAST DUE AND NONACCRUAL ASSETS — PAGE 7

PEER GROUP 01

PERCENT OF LOANS AND LEASES	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
30-89 Days PD Loans and Leases	0.80	0.96	0.96	1.20	1.51
90+ Days PD Loans and Leases	0.54	0.72	0.72	0.78	0.66
Nonaccrual Loans and Leases	1.77	2.55	2.18	3.12	3.77
90+ Days PD and Nonaccrual Loans and Leases	2.65	3.37	3.00	4.07	4.51
30-89 Days PD Restructured	0.06	0.06	0.08	0.05	0.04
90+ Days PD Restructured	0.02	0.03	0.04	0.02	0.01
Nonaccrual Restructured	0.46	0.52	0.55	0.46	0.31
PERCENT OF LNS&LS + OTHER ASSETS 30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.81	0.96	0.96	1.21	1.52
90+ Days Past Due Assets	0.54	0.72	0.73	0.79	0.67
Nonaccrual Assets	1.82	2.58	2.20	3.14	3.80
30+ Days PD & Nonaccrual Assets	3.56	4.43	4.06	5.38	6.16
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.55	1.96	1.76	2.40	2.83
90+ PD & Nonaccrual Assets + OREO	1.83	2.32	2.09	2.79	3.16
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.05	2.55	2.44	2.79	3.04
Allowance for Loan & Lease Losses	210.91	204.36	210.91	201.05	180.34
Equity Cap + ALLL	17.47	21.55	20.73	23.64	27.89
Tier 1 Cap + ALLL	20.23	25.07	24.38	26.90	30.59
Loans & Leases + RE Acquired	3.40	4.34	4.09	4.70	4.78

BHCPR PEER GROUP DATA — PAST DUE AND NONACCRUAL LOANS AND LEASES — PAGE 7A

PEER GROUP 01

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Real Estate - 30-89 Days PD	0.93	1.13	1.15	1.38	1.74
- 90+ Days Past Due	0.77	0.86	0.90	0.95	0.74
- Nonaccrual	2.73	4.39	3.72	5.21	5.49
Coml & Indl - 30-89 Days PD	0.36	0.52	0.48	0.64	0.89
- 90+ Days Past Due	0.09	0.18	0.16	0.24	0.16
- Nonaccrual	0.99	1.40	1.15	1.91	2.48
Individuals - 30-89 Days PD	1.17	1.41	1.50	1.89	2.20
- 90+ Days Past Due	0.34	0.53	0.54	0.62	0.62
- Nonaccrual	0.32	0.34	0.30	0.45	0.63
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.00	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.17
Agricultural - 30-89 Days PD	0.20	0.28	0.19	0.38	0.77
- 90+ Days Past Due	0.01	0.04	0.03	0.04	0.04
- Nonaccrual	1.40	1.78	1.12	2.38	1.61
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	7.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.39
- Nonaccrual	0.17	2.01	0.16	0.62	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.29	0.31	0.50	0.66
- 90+ Days Past Due	0.02	0.03	0.03	0.08	0.07
- Nonaccrual	0.28	0.59	0.44	0.72	1.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	1.28	1.36	1.57	1.82
- 90+ Days Past Due	1.00	1.09	1.14	1.08	0.90
- Nonaccrual	2.29	2.97	2.74	3.31	3.32
Revolving - 30-89 Days PD	0.70	0.76	0.80	0.75	0.98
- 90+ Days Past Due	0.11	0.17	0.18	0.18	0.20
- Nonaccrual	1.27	1.09	1.02	1.34	1.19
Closed-End - 30-89 Days PD	1.28	1.55	1.63	1.98	2.20
- 90+ Days Past Due	1.31	1.47	1.51	1.45	1.18
- Nonaccrual	2.66	3.71	3.34	4.13	4.19
- Jr Lien 30-89 Days PD	0.09	0.17	0.14	0.19	0.22
- Jr Lien 90+ Days PD	0.02	0.04	0.03	0.05	0.05
- Jr Lien Nonaccrual	0.16	0.21	0.19	0.29	0.28
Commercial RE - 30-89 Days PD	0.49	0.84	0.78	1.11	1.53
- 90+ Days Past Due	0.38	0.46	0.44	0.57	0.43
- Nonaccrual	3.17	5.48	4.26	6.70	7.32
Const & Dev - 30-89 Days PD	0.86	1.34	1.24	1.70	2.80
- 90+ Days Past Due	1.33	1.42	1.40	1.57	0.81
- Nonaccrual	8.18	13.33	10.39	15.47	16.60
Multifamily - 30-89 Days PD	0.34	0.69	0.61	0.84	1.14
- 90+ Days Past Due	0.23	0.27	0.19	0.41	0.32
- Nonaccrual	1.87	3.18	2.49	3.44	3.87
Nonfarm Nres- 30-89 Days PD	0.41	0.60	0.60	0.82	1.06
- 90+ Days Past Due	0.24	0.29	0.28	0.34	0.22
- Nonaccrual	2.52	3.66	3.22	4.23	4.02
Farmland - 30-89 Days PD	0.49	0.81	0.40	0.44	0.81
- 90+ Days Past Due	0.47	0.37	0.57	0.23	0.12
- Nonaccrual	2.84	4.65	3.91	5.27	3.11
Credit Card - 30-89 Days PD	1.09	1.36	1.10	1.30	1.82
- 90+ Days Past Due	0.67	0.75	0.70	0.97	1.28
- Nonaccrual	0.27	0.30	0.29	0.39	0.50

BHCPR PEER GROUP DATA — RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS — PAGE 8

PEER GROUP 01

CAPITAL RATIOS	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Tier 1 Leverage Ratio	9.54	9.37	9.26	9.03	8.69
Tier 1 RBC Ratio	13.29	13.27	13.14	12.98	11.57
Total Risk-Based Capital Ratio	15.48	15.76	15.50	15.63	14.23
Tangible Tier 1 Leverage Ratio	9.26	9.02	8.95	8.70	8.34
Tangible Common Eq Cap/Tan Assets	8.08	7.52	7.73	7.05	5.83
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	23.39	26.59	26.72	24.61	25.34
Standby Letters of Credit	1.51	2.08	2.04	2.31	2.49
Commercial & Similar Letters of Credit	0.06	0.08	0.08	0.08	0.07
Securities Lent	0.35	0.88	0.63	0.84	0.85
Credit Derivatives (BHC as Guarantor)	0.15	2.49	2.62	2.54	2.55
Credit Derivatives (BHC as Beneficiary)	0.31	2.70	2.86	2.75	2.68
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	48.15	113.28	112.57	106.16	85.56
Interest Rate Contracts	34.14	85.08	85.56	81.18	65.75
Interest Rate Futures & Forward Contr	7.36	13.74	13.52	13.85	9.80
Written Options Contr (Int Rate)	2.53	5.45	4.40	5.08	4.88
Purchased Options Contr (Int Rate)	1.58	5.33	4.16	5.03	4.66
Interest Rate Swaps	19.65	53.86	62.22	51.76	41.23
Foreign Exchange Contracts	9.13	18.87	19.05	17.41	13.12
Futures & Forward Foreign Exch Contr	5.63	11.57	11.41	10.24	8.44
Written Options Contr (Foreign Exch)	0.16	0.73	0.59	0.62	0.55
Purchased Options Contr (Foreign Exch)	0.17	0.76	0.58	0.62	0.53
Foreign Exchange Rate Swaps	0.73	3.12	3.99	2.25	1.44
Equity,Commodity, & Other Deriv Contr	2.41	3.21	3.38	2.77	2.60
Commodity & Other Fut & Forward Contr	0.18	0.33	0.27	0.32	0.24
Written Options Contr (Comm & Other)	0.63	1.32	1.28	1.16	0.94
Purchased Options Contr (Comm & Oth)	0.51	0.78	0.94	0.68	0.67
Commodity & Other Swaps	0.29	0.44	0.49	0.35	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	46.35	56.23	57.17	50.58	50.09

BHCPR PEER GROUP DATA — DERIVATIVES ANALYSIS — PEER GROUP 01 — PAGE 9

PERCENT OF NOTIONAL AMOUNT	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Interest Rate Contracts	86.13	86.04	84.64	87.69	89.28
Foreign Exchange Contracts	7.83	8.90	9.68	8.20	6.97
Equity, Comm, & Other Contracts	3.47	3.13	3.29	2.32	2.05
Futures and Forwards	24.89	24.42	24.97	25.32	19.21
Written Options	10.21	10.00	8.58	7.79	7.85
Exchange-Traded	0.22	0.47	0.31	0.33	0.26
Over-The-Counter	9.70	9.04	7.78	7.09	7.41
Purchased Options	4.39	4.67	4.67	4.47	5.07
Exchange-Traded	0.15	0.42	0.25	0.30	0.30
Over-The-Counter	3.94	3.82	3.96	3.76	4.52
Swaps	51.80	53.44	58.91	55.17	58.12
Held for Trading	44.41	51.10	50.23	51.40	47.50
Interest Rate Contracts	34.31	41.07	39.43	42.14	38.99
Foreign Exchange Contracts	3.75	4.58	4.83	4.24	3.58
Equity, Comm, & Other Contracts	1.17	1.31	1.52	1.09	1.05
Non-Traded	55.59	48.90	49.77	48.60	52.50
Interest Rate Contracts	47.14	42.80	35.88	42.56	47.64
Foreign Exchange Contracts	1.71	2.18	2.02	1.37	1.09
Equity, Comm, & Other Contracts	1.07	0.80	0.71	0.50	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	79.86	78.55	79.86	82.32	83.30
One Year or Less	30.23	29.60	32.72	31.49	29.75
Over 1 Year to 5 Years	28.38	29.05	27.39	29.22	32.85
Over 5 Years	14.31	12.58	12.84	14.32	12.21
Gross Negative Fair Value (Abs Val)	2.15	1.71	2.16	1.87	1.59
Gross Positive Fair Value	2.04	1.72	2.10	1.94	1.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.17	0.21	0.30	0.23	0.21
Gross Positive Fair Value (X)	0.18	0.21	0.31	0.23	0.21
Held for Trading (X)	0.14	0.17	0.26	0.19	0.16
Non-Traded (X)	0.03	0.02	0.03	0.03	0.02
Current Credit Exposure (X)	0.08	0.09	0.11	0.10	0.09
Credit Losses on Derivative Contracts	0.00	0.01	0.02	0.03	0.02
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	0.97	1.13	1.31	1.22	1.01

BHCPR PEER GROUP DATA	INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES PEER GROUP 01				PAGE 10
INSURANCE ACTIVITIES	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.10	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	48.95	46.29	47.22	45.80	48.36
Ins Under Assets(L/H)/Tot Ins Und Ast	51.05	53.71	52.78	54.20	51.64
Sep Acct Assets(L/H)/Total Life Ast	5.31	1.63	1.57	1.95	2.42
Ins Activities Revenue/Adj Oper Inc	1.12	0.94	1.03	1.00	1.08
Premium Inc/Ins Activities Revenue	10.57	10.88	11.80	14.18	14.67
Credit Rel Prem Inc/Tot Prem Inc	58.73	64.99	60.30	61.98	63.75
Other Prem Inc/Total Prem Inc	41.27	35.01	39.70	38.02	36.25
Ins Under Net Income/Consol Net Income	0.20	0.38	0.43	0.53	0.34
Ins Net Inc (P/C)/Equity (P/C)	4.75	7.89	7.03	8.71	-4.71
Ins Net Inc (L/H)/Equity (L/H)	5.89	4.61	4.99	5.19	4.19
Insur Ben, Losses, Exp/Insur Premiums	128.91	357.95	378.79	185.18	145.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.87	0.91	2.39	1.34	0.92
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.46	0.84	0.10	0.36	0.31
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.02	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.64	9.34	9.13	9.27	9.42
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.64	1.53	1.28	1.39	0.83
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.55	2.63	2.40	3.64	3.35
Cost: Interest-Bearing Deposits	0.47	0.51	0.50	0.48	0.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	5.45	5.80	3.56	194.12	173.52
Commercial and Industrial Loans	1.26	1.22	0.93	1.06	1.51
Foreign Governments and Inst	0.00	-0.04	-0.11	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	23.62	34.27	36.83	22.90	-6.04
Total Selected Assets	64.00	62.31	60.10	16.54	4.40
Deposits	-13.56	5.01	-13.17	0.96	-12.79

BHCPR PEER GROUP DATA — PARENT COMPANY ANALYSIS - PART I — PAGE 11

PEER GROUP 01

PROFITABLITY:	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Net Income/Avg Equity Capital	7.49	7.11	6.79	4.97	-4.66
Bank Net Inc/Avg Eq Inv in Banks	7.71	7.91	7.54	5.21	-0.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.46	4.87	4.59	4.07	-1.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.98	7.21	6.79	5.34	-7.22
Bank Net Income/Parent Net Income	72.82	77.96	79.97	80.04	85.29
Nonbank Net Income/Parent Net Income	7.40	16.27	6.07	15.07	7.24
Sub BHCs Net Inc/Parent Net Income	83.81	80.45	82.84	83.04	88.86
LEVERAGE:					
Total Liabilities/Equity	26.10	34.37	32.75	36.76	37.77
Total Debt/Equity Capital	14.73	18.99	18.40	19.69	19.62
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.29	25.86	24.81	27.38	29.93
Tot Debt+Lns Guaranteed for Affl/Equity	16.64	21.54	20.86	22.56	23.12
Total Debt/Eq Cap - Exc Over Fair Value	14.87	19.08	18.52	19.79	19.95
Long-Term Debt/Equity Capital	11.40	14.82	14.07	16.28	15.74
Short-Term Debt/Equity Capital	1.99	3.39	3.85	2.78	3.30
Current Portion of LT Debt/Equity	0.32	0.24	0.25	0.34	0.14
Exc Cost Over Fair Value/Equity Cap	0.18	0.19	0.18	0.18	0.30
Long-Term Debt/Consolidated LT Debt	21.38	17.56	19.05	17.29	14.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.58	107.55	107.31	108.44	108.82
Total Investment in Subs/Equity	112.97	118.25	117.66	120.23	121.37
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	101.27	99.51	99.97	99.62	98.86
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	108.39	109.39	109.40	110.53	110.20
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	1.56	1.40	2.98	2.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.97	3.77	2.96	7.87	9.08
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	136.63	111.31	119.92	112.81	84.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	160.51	89.17	126.32	115.83	99.52
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	135.78	86.69	107.80	87.23	71.15
Pretax Oper Inc + Int Exp/Int Expense	1228.20	743.54	-------	923.24	174.07
Div + Int From Subs/Int Exp + Div	181.71	134.77	161.36	128.64	78.11
Fees+Other Inc From Subs/Sal + Oth Exp	10.47	16.56	13.20	19.52	13.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	89.50	94.76	183.20	63.84	58.66
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	3.88	3.78	3.65	4.51	5.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	1.54	0.28	0.12	0.00
Nonaccrual	7.92	8.83	15.04	2.10	0.07
Total	8.03	10.37	15.65	4.02	0.21
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.59	1.66	1.76	1.21	1.17
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.64	1.88	1.92	1.28	1.31
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.42	7.04	5.67	7.97	6.27
Combined Thrift Assets	0.00	0.03	0.00	0.30	0.10
Combined Foreign Nonbank Sub Assets	0.45	0.80	0.66	0.77	0.59

BHCPR PEER GROUP DATA — PARENT COMPANY ANALYSIS - PART II — PAGE 12

PEER GROUP 01

PAYOUT RATIOS - PARENT	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Div Paid/Inc Before Undist Inc	68.40	95.03	69.45	73.55	106.22
Dividends Paid/Net Income	23.53	24.57	24.88	35.75	59.69
Net Income - Dividends/Avg Equity	5.39	5.03	4.72	3.00	-7.11
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	162.79	89.26	117.14	83.88	59.06
Dividends From Nonbank Subs	17.08	6.51	17.33	12.50	7.65
Dividends From Subsidiary BHCs	26.81	41.03	44.17	32.86	7.04
Dividends From All Subsidiaries	277.24	160.68	229.85	187.24	85.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	40.29	30.63	37.25	27.49	60.02
Interest Income From Bank Subs	0.64	1.17	1.07	2.76	2.70
Mgt & Service Fees From Bank Subs	2.59	5.88	5.53	6.45	17.80
Other Income From Bank Subs	0.00	0.10	0.02	0.36	0.55
Operating Income From Bank Subs	47.23	42.05	50.82	57.67	86.13
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.81	28.32	67.04	53.73	66.78
Interest Income From Nonbank Subs	11.50	10.51	15.69	15.94	61.03
Mgt & Serv Fees From Nonbank Subs	6.60	2.62	2.98	5.72	4.56
Other Income From Nonbank Subs	1.04	0.67	0.52	0.09	0.99
Operating Inc From Nonbank Subs	89.53	54.59	107.00	97.57	145.41
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	30.80	32.36	47.86	50.38	42.02
Interest Inc From Subsidiary BHCs	0.36	0.69	1.02	1.39	1.41
Mgt & Serv Fees From Sub BHCs	1.04	1.41	1.15	2.41	2.35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	33.26	35.66	51.44	54.18	45.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	41.39	27.92	37.13	24.89	32.65
Interest Income From Bank Subs	2.09	6.50	2.30	3.50	6.16
Mgt & Serv Fees From Bank Subs	1.84	6.64	5.07	10.18	7.20
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	53.22	50.59	52.88	46.82	54.97
Dividends From Nonbank Subs	4.50	4.70	6.77	8.28	5.57
Interest Income From Nonbank Subs	2.68	4.24	3.16	4.14	4.19
Mgt & Serv Fees From Nonbank Subs	0.31	0.58	0.31	0.33	0.13
Other Income From Nonbank Subs	0.08	0.07	0.03	0.00	0.00
Operating Inc From Nonbank Subs	11.98	13.73	13.76	16.65	12.90
Dividends From Subsidiary BHCs	9.09	10.10	10.01	8.88	3.66
Interest Inc From Subsidiary BHCs	0.15	0.29	0.26	0.26	0.71
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.96	12.81	12.02	10.64	6.85
Loans and Adv From Subs/ST Debt	1262.83	214.94	307.77	718.14	585.90
Loans and Adv From Subs/Total Debt	37.25	65.55	58.77	73.30	130.59

BHCPR PERCENTILE DISTRIBUTION REPORT SUMMARY RATIOS PAGE 1
PEER GROUP 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									88
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.93	1.07	1.42	2.33	3.03	3.39	4.05	4.78	88
+ Non-interest Income	1.71	0.14	0.33	0.84	1.41	2.26	3.44	6.00	88
- Overhead Expense	3.21	1.43	1.75	2.61	3.06	3.54	4.92	6.71	88
- Provision for Losses	0.32	-0.03	0.00	0.09	0.23	0.51	0.88	1.12	88
+ Securities Gains (Losses)	0.03	-0.03	-0.01	0.00	0.00	0.05	0.14	0.19	88
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	88
= Pretax Net Oper Income (TE)	1.23	-0.64	0.25	0.82	1.26	1.68	2.17	2.66	88
Net Operating Income	0.80	-0.67	0.12	0.51	0.84	1.11	1.39	1.65	88
Net Income	0.80	-0.54	0.12	0.51	0.84	1.11	1.39	1.65	88
Net Income (Sub S Adjusted)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.13	1.74	2.88	3.64	4.04	4.59	5.34	6.78	88
Interest Expense	0.75	0.18	0.24	0.45	0.61	0.99	1.57	1.80	88
Net Interest Income (TE)	3.33	1.17	1.59	2.81	3.38	3.87	4.59	5.60	88
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.76	0.02	0.09	0.30	0.61	1.12	1.93	2.40	88
Earnings Coverage of Net Losses (X)	7.93	-2.76	0.64	1.71	3.40	8.04	20.92	66.63	88
Ln&Ls Allowance/Total Loans & Leases	1.74	0.35	0.67	1.17	1.73	2.21	2.86	3.21	88
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.26	0.31	0.64	1.12	1.95	2.99	4.37	7.48	88
30-89 Days Past Due Loans and Leases	0.80	0.06	0.24	0.42	0.64	1.06	1.70	2.32	88
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	19.43	-14.31	-4.36	10.00	17.25	28.44	45.66	53.44	88
Net ST Noncore Funding Dependence	3.89	-58.61	-18.70	-2.26	6.14	12.71	18.12	24.62	88
Net Loans and Leases/Total Assets	57.33	11.81	31.49	42.05	61.66	67.95	73.73	76.65	88
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.54	6.08	6.81	8.07	9.64	10.95	12.13	12.83	74
Equity Capital/Total Assets	11.21	6.63	7.78	9.59	10.91	12.83	14.75	17.41	88
Equity Capital+Minority Int/Total Assets	11.51	7.14	7.84	9.80	11.00	13.12	15.70	18.24	88
Tier 1 Common Eq Cap / T RWA	11.65	7.17	8.10	9.73	11.75	13.24	15.34	16.84	74
Net Loans&Ls/Equity Capital (X)	5.10	1.45	2.43	3.96	5.18	6.16	7.35	8.99	88
Cash Dividends/Net Income	23.53	0.00	0.00	3.70	23.67	35.95	62.48	76.28	81
Cash Dividends/Net Income (Sub S Adjusted)	-32.83	-32.83	-32.83	-32.83	-32.83	-32.83	-32.83	-32.83	1
Retained Earnings/Avg Equity Cap	5.39	-6.52	0.13	2.80	5.50	7.95	9.65	14.14	88
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.05	11.93	24.79	88
Long-Term Debt/Equity Capital	11.39	0.00	0.00	0.00	4.23	22.52	38.99	61.75	88
Equity Investment in Subs/Equity Cap	106.57	86.65	92.15	98.11	104.90	113.44	127.45	133.86	88
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	160.50	-31.05	10.15	58.88	128.38	213.41	417.35	715.73	87

BHCPR PERCENTILE DISTRIBUTION REPORT — RELATIVE INCOME STATEMENT AND MARGIN ANALYSIS — PAGE 2

PEER GROUP 1

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.65	1.60	2.22	3.18	3.69	4.06	4.79	5.77	88
Less: Interest Expense	0.66	0.17	0.22	0.37	0.52	0.88	1.46	1.68	88
Equals: Net Interest Income (TE)	2.93	1.07	1.42	2.33	3.03	3.39	4.05	4.78	88
Plus: Non-Interest Income	1.71	0.14	0.33	0.84	1.41	2.26	3.44	6.00	88
Equals: Adj Operating Income (TE)	4.70	2.20	3.14	3.79	4.47	5.23	6.75	9.54	88
Less: Overhead Expense	3.21	1.43	1.75	2.61	3.06	3.54	4.92	6.71	88
Less: Provision for Loan and Lease Losses	0.32	-0.03	0.00	0.09	0.23	0.51	0.88	1.12	88
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Plus: Realized G/L on AFS Sec	0.03	-0.03	-0.01	0.00	0.00	0.05	0.14	0.19	88
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	88
Equals: Pretax Net Oper Inc (TE)	1.23	-0.64	0.25	0.82	1.26	1.68	2.17	2.66	88
Less: Applicable Income Taxes (TE)	0.42	-0.02	0.04	0.24	0.40	0.58	0.81	1.04	88
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.03	88
Equals: Net Operating Income	0.80	-0.67	0.12	0.51	0.84	1.11	1.39	1.65	88
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Income	0.80	-0.54	0.12	0.51	0.84	1.11	1.39	1.65	88
Memo: Net Income (Last Four Qtrs)	0.74	-0.81	-0.09	0.47	0.78	1.03	1.31	1.51	70
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.02	78.49	83.84	87.08	89.68	92.76	96.03	96.81	88
Avg Int-Bearing Funds / Avg Assets	69.02	54.93	59.24	62.02	68.02	74.66	82.34	83.04	74
Int Income (TE) / Avg Earning Assets	4.13	1.74	2.88	3.64	4.04	4.59	5.34	6.78	88
Int Expense / Avg Earning Assets	0.75	0.18	0.24	0.45	0.61	0.99	1.57	1.80	88
Net Int Inc (TE) / Avg Earn Assets	3.33	1.17	1.59	2.81	3.38	3.87	4.59	5.60	88
YIELD OR COST:									
Total Loans and Leases (TE)	5.11	3.09	3.85	4.30	4.95	5.68	6.70	8.33	88
Interest-Bearing Bank Balances	0.31	0.06	0.10	0.19	0.25	0.42	0.63	0.86	88
Fed Funds Sold & Reverse Repos	0.36	0.00	0.00	0.03	0.19	0.63	1.30	1.94	65
Trading Assets	1.57	0.00	0.00	0.01	0.86	2.72	5.68	8.63	67
Total Earning Assets	4.08	1.74	2.83	3.54	4.02	4.55	5.33	6.71	88
Investment Securities (TE)	2.75	1.06	1.61	2.36	2.71	3.14	3.73	4.50	88
U.S. Treasury & Agency Sec (excl MBS)	1.63	0.02	0.36	0.77	1.44	2.36	3.49	4.34	84
Mortgage-Backed Securities	2.78	1.36	1.72	2.19	2.68	3.26	3.95	4.57	88
All Other Securities	4.17	0.84	1.13	2.34	3.89	5.47	8.04	11.22	87
Interest-Bearing Deposits	0.54	0.11	0.18	0.32	0.51	0.71	1.04	1.44	88
Time Deposits of $100K or More	1.18	0.16	0.56	0.80	1.08	1.50	2.12	2.35	88
Time Deposits < $100K	1.25	0.38	0.65	0.88	1.19	1.58	2.15	2.45	85
Other Domestic Deposits	0.29	0.08	0.13	0.17	0.22	0.38	0.63	0.83	88
Foreign Deposits	0.46	0.04	0.06	0.16	0.27	0.55	1.19	2.55	42
Fed Funds Purchased and Repos	0.89	0.00	0.02	0.12	0.25	1.44	3.37	3.99	78
Other Borrowed Funds & Trading Liab	2.49	0.32	0.70	1.27	2.25	3.56	4.78	6.32	88
All Interest-Bearing Funds	0.90	0.29	0.43	0.57	0.79	1.05	1.67	1.99	74

BHCPR PERCENTILE DISTRIBUTION REPORT NON-INTEREST INCOME AND EXPENSES PAGE 3
PEER GROUP 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee ($000)	48.32	29.35	33.09	38.25	44.75	56.42	71.46	80.42	88
Avg Assets per Employee ($000)	7050.51	2905.63	3770.84	4929.44	5680.99	8768.71	12351.5	16708.2	88
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.20	0.00	0.00	0.44	2.66	4.58	8.30	14.21	87
Overhead Exp / NII + Non-Int Income	68.45	41.36	49.56	59.28	69.05	74.21	86.42	95.56	88
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.21	1.43	1.75	2.61	3.06	3.54	4.92	6.71	88
Personnel Expense	1.49	0.69	0.78	1.21	1.52	1.74	2.27	2.37	88
Net Occupancy Expense	0.34	0.12	0.16	0.26	0.34	0.42	0.50	0.59	88
Other Operating Expenses	1.36	0.48	0.63	0.85	1.08	1.52	3.65	4.51	88
Overhead Less Non-Interest Income	1.39	-0.54	0.08	0.96	1.45	1.92	2.29	2.59	88
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	67.76	41.28	49.56	58.81	68.59	73.83	86.26	95.35	88
Personnel Expense	32.22	16.64	19.89	26.21	33.82	36.83	40.82	43.40	88
Net Occupancy Expense	7.58	1.79	3.66	6.03	7.66	9.06	11.34	12.73	88
Other Operating Expenses	27.67	14.83	16.79	20.34	23.00	33.02	45.33	65.68	88
Total Non-Interest Income	34.88	5.33	12.86	21.37	31.47	44.77	72.53	78.16	88
Fiduciary Activities Income	2.27	0.00	0.00	0.00	1.16	3.65	7.83	15.77	88
Serv Charges on Deposit Accts - Domestic	4.69	0.00	0.03	1.42	4.77	7.50	8.98	11.71	88
Trading Revenue	1.43	-0.29	-0.00	0.00	0.34	1.89	5.70	8.35	88
Investment Banking Fees & Commissions	3.16	0.00	0.00	0.56	1.82	3.18	10.58	26.07	88
Venture Capital Revenue	0.16	-0.00	0.00	0.00	0.00	0.02	1.11	1.65	88
Net Servicing Fees	0.71	-0.25	-0.01	0.00	0.20	1.09	3.21	5.58	88
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	88
Insurance Activities Revenue	1.11	0.00	0.00	0.04	0.27	1.39	3.49	13.90	88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.55	-4.81	-1.55	-0.22	0.56	2.81	7.60	9.15	88
Other Non-Interest Income	11.03	0.75	2.51	5.73	9.03	14.57	22.53	41.21	88
Overhead Less Non-Interest Income	32.52	-4.09	1.74	20.50	32.98	45.19	52.95	62.33	88
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.07	4.98	18.02	23.63	29.23	35.15	37.90	40.37	83
Appl Inc Tax+TE/Pretax NOI+TE	32.93	17.65	19.83	28.48	34.63	37.36	40.55	43.15	83

BHCPR PERCENTILE DISTRIBUTION REPORT — PERCENT COMPOSITION OF ASSETS AND LOAN MIX — PAGE 4

PEER GROUP 1

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.47	0.23	4.20	20.42	35.02	47.21	56.51	64.69	88
Commercial and Industrial Loans	10.94	0.01	0.25	5.22	9.91	17.70	20.48	25.64	88
Loans to Individuals	4.81	0.04	0.06	0.44	2.29	8.00	12.16	31.36	88
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.04	0.58	1.32	88
Agricultural Loans	0.11	0.00	0.00	0.00	0.01	0.15	0.60	0.68	88
Other Loans and Leases	3.74	0.00	0.04	1.18	3.14	5.89	9.82	11.59	88
Net Loans and Leases	57.33	11.81	31.49	42.05	61.66	67.95	73.73	76.65	88
Debt Securities Over 1 Year	16.88	1.19	3.36	11.09	15.11	21.28	32.80	44.79	88
Mutual Funds and Equity Securities	0.13	0.00	0.00	0.01	0.05	0.18	0.41	1.30	88
Subtotal	75.24	37.95	44.62	69.81	79.96	84.00	88.55	90.38	88
Interest-Bearing Bank Balances	4.45	0.13	0.31	1.32	3.11	6.74	13.02	16.44	88
Federal Funds Sold & Reverse Repos	0.83	0.00	0.00	0.00	0.02	0.44	4.16	12.69	88
Debt Securities 1 Year or Less	3.03	0.01	0.05	0.62	1.85	4.03	7.81	17.22	88
Trading Assets	1.03	0.00	0.00	0.00	0.27	0.97	4.90	11.52	88
Total Earning Assets	88.10	71.68	83.21	85.52	87.81	91.17	93.51	94.73	88
Non-Int Cash and Due From Dep Inst	1.27	0.25	0.36	0.78	1.22	1.69	2.15	3.00	88
Other Real Estate Owned	0.28	0.00	0.01	0.06	0.17	0.39	0.81	1.08	88
All Other Assets	10.48	3.77	4.87	7.17	10.73	12.70	15.20	23.23	88
MEMORANDA:									
Short-Term Investments	9.39	1.17	1.84	3.16	6.91	13.52	25.85	34.36	88
U.S. Treasury Securities	0.50	0.00	0.00	0.00	0.05	0.59	2.73	3.87	88
U.S. Agency Securities (excl MBS)	1.36	0.00	0.00	0.02	0.38	2.29	5.73	11.94	88
Municipal Securities	1.16	0.00	0.00	0.06	0.78	1.89	3.70	5.94	88
Mortgage-Backed Securities	13.21	0.49	1.51	5.13	11.66	19.60	28.75	36.68	88
Asset-Backed Securities	0.56	0.00	0.00	0.00	0.04	0.78	2.25	4.60	88
Other Debt Securities	1.02	0.00	0.00	0.01	0.41	1.56	4.93	5.58	88
RE Loans Secured by 1-4 Family	16.82	0.12	1.54	8.13	16.43	22.07	32.57	49.03	88
Revolving	3.53	0.00	0.10	0.90	2.78	5.57	8.53	10.28	88
Closed-End, Sec by First Liens	12.06	0.06	1.10	5.03	10.78	15.89	25.02	46.83	88
Closed-End, Sec by Junior Liens	0.65	0.00	0.00	0.09	0.56	1.06	1.66	2.70	88
Commercial Real Estate Loans	14.30	0.01	0.20	4.09	13.47	21.81	32.74	35.06	88
Construction and Land Dev	1.81	0.00	0.02	0.29	1.35	2.77	4.61	5.71	88
Multifamily	1.73	0.00	0.01	0.43	0.95	2.66	4.55	8.16	88
Nonfarm Nonresidential	10.33	0.00	0.02	2.80	8.64	14.63	24.11	27.50	88
RE Loans Secured by Farmland	0.23	0.00	0.00	0.00	0.05	0.19	1.32	1.71	88
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	57.65	2.94	14.78	41.36	59.33	74.43	86.88	97.49	88
RE Loans Secured by 1-4 Family	29.33	0.15	6.81	17.45	28.09	38.14	57.39	72.54	88
Revolving	6.24	0.00	0.24	1.72	5.03	10.51	13.73	17.14	88
Closed-End	22.44	0.15	2.93	10.56	18.84	27.88	53.19	70.70	88
Commercial Real Estate Loans	24.03	0.02	0.44	9.79	22.91	36.90	49.78	54.13	88
Construction and Land Dev	3.06	0.00	0.04	0.74	2.67	4.12	7.55	9.84	88
Multifamily	3.00	0.00	0.02	0.67	2.01	4.74	7.48	12.58	88
Nonfarm Nonresidential	17.34	0.00	0.09	6.07	16.23	25.60	35.55	39.64	88
RE Loans Secured by Farmland	0.41	0.00	0.00	0.00	0.09	0.32	2.52	3.47	88
Loans to Depository Institutions	0.19	0.00	0.00	0.00	0.00	0.07	1.06	2.77	88
Commercial and Industrial Loans	19.03	0.05	0.36	9.02	19.03	25.96	39.89	46.81	88
Loans to Individuals	8.34	0.05	0.13	1.17	3.87	13.03	23.28	51.44	88
Credit Card Loans	2.21	0.00	0.00	0.00	0.07	1.54	8.55	37.65	88
Agricultural Loans	0.21	0.00	0.00	0.00	0.03	0.24	1.06	1.49	88
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	88
Other Loans and Leases	8.00	0.00	0.07	2.45	5.38	9.78	23.07	48.74	88

BHCPR PERCENTILE DISTRIBUTION REPORT LIQUIDITY AND FUNDING PAGE 5
PEER GROUP 1

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.39	1.17	1.84	3.16	6.91	13.52	25.85	34.36	88
Liquid Assets	25.56	8.31	12.26	15.39	21.43	31.36	50.16	54.43	88
Investment Securities	21.19	3.11	4.96	13.20	18.03	28.24	45.21	50.29	88
Net Loans and Leases	57.33	11.81	31.49	42.05	61.66	67.95	73.73	76.65	88
Net Lns, Ls & Stdby Ltrs of Credit	59.29	12.76	34.82	45.08	64.08	70.63	75.11	78.92	88
Core Deposits	55.79	13.29	19.96	42.07	59.84	68.94	74.44	77.97	88
Noncore Funding	24.62	6.57	8.52	12.74	20.63	33.57	50.46	57.03	88
Time Deposits of $100K or More	6.38	0.11	0.52	2.98	5.11	9.47	13.75	18.46	88
Foreign Deposits	1.01	0.00	0.00	0.00	0.00	1.16	5.59	11.03	88
Fed Funds Purchased and Repos	3.03	0.00	0.00	0.31	1.94	5.67	10.23	11.63	88
Net Fed Funds Purchased (Sold)	2.09	-4.76	-0.26	0.00	1.14	3.26	7.54	10.27	88
Commercial Paper	0.08	0.00	0.00	0.00	0.00	0.00	0.37	1.81	88
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	0.00	0.00	0.17	1.59	4.21	7.68	8.66	88
Earning Assets Repr in 1 Year	39.62	10.51	14.89	27.79	41.08	48.45	60.17	71.01	88
Int-Bearing Liab Repr in 1 Year	13.50	0.29	3.59	7.10	9.76	16.26	31.02	51.56	88
Long-Term Debt Repr in 1 Year	1.22	0.00	0.00	0.00	0.00	1.95	5.62	10.33	88
Net Assets Repriceable in 1 Year	22.86	-9.00	-2.32	10.27	22.30	34.54	44.02	53.67	88
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.43	-14.31	-4.36	10.00	17.25	28.44	45.66	53.44	88
Net ST Noncore Funding Dependence	3.89	-58.61	-18.70	-2.26	6.14	12.71	18.12	24.62	88
Short-Term Inv/ST Noncore Funding	84.18	11.79	13.57	30.14	50.59	102.00	278.68	419.07	88
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.71	-12.81	-6.40	3.01	10.97	26.17	62.78	92.04	88
Net Loans and Leases/Total Deposits	88.77	34.93	48.26	68.47	87.69	99.01	126.13	225.68	88
Net Loans and Leases/Core Deposits	117.66	49.34	53.75	83.72	100.77	122.97	201.57	450.26	88
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.30	-0.84	-0.01	0.00	0.49	1.65	4.51	8.66	49
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.16	-1.44	-0.10	1.39	3.03	6.65	10.65	13.33	74
Struct Notes Appr(Depr)/T1 Cap	-0.02	-1.33	-0.40	0.00	0.00	0.01	0.03	0.04	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.77	0.00	0.00	0.00	1.49	14.25	46.68	64.58	88
Available-For-Sale Securities	90.22	20.29	52.65	84.81	98.44	100.00	100.00	100.00	88
U.S. Treasury Securities	3.33	0.00	0.00	0.00	0.33	3.80	17.73	29.73	88
U.S. Agency Securities (excl MBS)	7.25	0.00	0.00	0.19	1.62	13.10	26.96	50.19	88
Municipal Securities	5.55	0.00	0.01	0.50	4.56	8.83	16.43	23.09	88
Mortgage-Backed Securities	64.76	7.64	16.28	38.81	71.32	87.49	96.59	98.69	88
Asset-Backed Securities	3.28	0.00	0.00	0.00	0.38	5.48	12.77	24.67	88
Other Debt Securities	5.53	0.00	0.00	0.05	2.45	9.49	19.04	33.60	88
Mutual Funds and Equity Securities	0.94	0.00	0.00	0.03	0.28	1.20	5.32	6.46	88
Debt Securities 1 Year or Less	16.09	0.10	0.55	3.83	12.67	25.13	45.56	56.10	88
Debt Securities 1 To 5 Years	25.15	0.13	0.35	4.12	18.41	43.74	65.08	71.36	88
Debt Securities Over 5 Years	54.44	5.29	9.88	24.66	57.56	76.37	94.05	96.98	88
Pledged Securities	40.51	0.83	4.51	21.89	37.16	61.38	74.59	84.23	88
Structured Notes, Fair Value	0.17	0.00	0.00	0.00	0.00	0.00	1.15	2.66	88

BHCPR PERCENTILE DISTRIBUTION REPORT — ALLOWANCE AND NET LOAN AND LEASE LOSSES — PAGE 6

PEER GROUP 1

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.32	-0.03	0.00	0.09	0.23	0.51	0.88	1.12	88
Provision for Ln&Ls Losses/Avg Lns&Ls	0.53	-0.06	0.01	0.15	0.36	0.88	1.29	1.69	88
Provision for Ln&Ls Losses/Net Losses	69.67	-81.94	10.96	38.22	70.54	97.87	146.63	163.29	88
Ln&Ls Allowance/Total Loans & Leases	1.74	0.35	0.67	1.17	1.73	2.21	2.86	3.21	88
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.33	0.85	1.23	1.60	2.51	4.05	7.33	12.18	86
ALLL/Nonaccrual Assets	122.69	26.73	38.86	69.02	103.34	150.26	297.76	411.61	86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.17	17.11	28.19	49.90	77.32	127.62	201.82	269.59	88
Gross Ln&Ls Losses/Avg Loans & Leases	0.98	0.09	0.17	0.38	0.83	1.34	2.47	3.34	88
Recoveries/Avg Loans and Leases	0.19	0.01	0.02	0.05	0.19	0.29	0.43	0.51	88
Net Losses/Avg Loans and Leases	0.76	0.02	0.09	0.30	0.61	1.12	1.93	2.40	88
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	88
Recoveries/Prior Year-End Losses	9.21	1.74	3.56	5.38	8.50	11.77	18.40	19.70	71
Earnings Coverage of Net Losses (X)	7.93	-2.76	0.64	1.71	3.40	8.04	20.92	66.63	88
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.75	0.00	0.08	0.24	0.63	1.09	1.89	2.10	87
RE Loans Secured By 1-4 Family	0.79	0.00	0.08	0.18	0.61	1.22	1.93	3.47	85
Revolving	0.93	0.00	0.00	0.23	0.71	1.59	2.72	3.69	83
Closed-End	0.72	0.00	0.00	0.13	0.61	1.20	1.72	3.40	85
Commercial Real Estate Loans	0.59	-0.08	0.00	0.15	0.45	0.95	1.70	2.11	85
Construction and Land Dev	1.72	-0.35	0.00	0.02	1.19	3.04	5.28	6.05	83
Multifamily	0.30	-0.24	-0.01	0.00	0.04	0.41	1.52	1.91	81
Nonfarm Nonresidential	0.41	-0.35	-0.03	0.05	0.27	0.71	1.16	1.45	82
RE Loans Secured by Farmland	0.34	-0.13	-0.00	0.00	0.00	0.54	1.81	2.09	59
Commercial and Industrial Loans	0.51	-0.10	-0.00	0.06	0.34	0.72	1.45	3.42	85
Loans to Depository Institutions	0.03	-0.22	-0.00	0.00	0.00	0.00	0.11	0.71	40
Loans to Individuals	1.54	0.06	0.19	0.49	1.21	2.36	3.63	4.50	75
Credit Card Loans	2.88	-4.54	0.00	1.62	2.94	4.06	5.45	5.66	55
Agricultural Loans	0.28	-0.06	-0.02	0.00	0.00	0.36	1.18	2.21	58
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.16	-0.35	-0.04	0.00	0.10	0.28	0.55	0.62	84

BHCPR PERCENTILE DISTRIBUTION REPORT PAST DUE AND NONACCRUAL ASSETS PAGE 7
PEER GROUP 1

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.80	0.06	0.24	0.42	0.64	1.06	1.70	2.32	88
90+ Days PD Loans and Leases	0.53	0.00	0.00	0.02	0.19	1.06	1.86	4.20	88
Nonaccrual Loans and Leases	1.76	0.04	0.36	0.81	1.54	2.45	3.54	6.53	88
90+ Days PD and Nonaccrual Loans and Leases	2.64	0.26	0.77	1.23	1.97	3.31	6.43	11.19	88
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.02	0.10	0.24	0.35	88
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.22	88
Nonaccrual Restructured	0.45	0.00	0.03	0.14	0.35	0.66	1.06	1.60	88
PERCENT OF LNS&LS + OTHER ASSETS 30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.80	0.06	0.25	0.42	0.64	1.06	1.70	2.32	88
90+ Days Past Due Assets	0.54	0.00	0.00	0.02	0.19	1.06	1.85	4.20	88
Nonaccrual Assets	1.82	0.04	0.47	0.95	1.55	2.47	3.54	6.53	88
30+ Days PD & Nonaccrual Assets	3.55	0.54	1.24	1.92	2.74	4.34	7.95	13.64	88
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.54	0.05	0.26	0.78	1.32	2.12	3.08	5.78	88
90+ PD & Nonaccrual Assets + OREO	1.83	0.11	0.30	0.87	1.64	2.45	3.65	6.51	88
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.05	0.12	0.29	0.84	1.88	2.80	4.63	6.29	88
Allowance for Loan & Lease Losses	210.90	51.13	73.62	120.15	176.49	260.13	414.70	544.56	88
Equity Cap + ALLL	17.47	1.25	3.08	6.79	13.75	24.55	39.48	61.77	88
Tier 1 Cap + ALLL	20.22	2.35	4.84	8.23	17.92	27.32	47.02	56.98	74
Loans & Leases + RE Acquired	3.39	0.51	1.06	1.62	3.05	4.53	7.23	10.79	88

BHCPR PERCENTILE DISTRIBUTION REPORT PAST DUE AND NONACCRUAL LOANS AND LEASES PAGE 7A

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	0.93	0.02	0.21	0.39	0.72	1.23	2.17	2.68	87
- 90+ Days Past Due	0.76	0.00	0.00	0.00	0.14	0.93	3.47	6.67	87
- Nonaccrual	2.72	0.15	0.63	1.22	2.33	3.67	6.24	9.61	87
Coml & Indl - 30-89 Days PD	0.35	0.00	0.00	0.09	0.24	0.48	0.86	1.78	85
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.02	0.14	0.46	0.59	85
- Nonaccrual	0.98	0.00	0.08	0.41	0.86	1.23	2.02	3.03	85
Individuals - 30-89 Days PD	1.16	0.00	0.01	0.53	1.01	1.63	2.39	3.32	88
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.15	0.73	1.18	2.24	88
- Nonaccrual	0.32	0.00	0.00	0.03	0.17	0.49	1.00	2.11	88
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural - 30-89 Days PD	0.20	0.00	0.00	0.00	0.02	0.25	0.76	1.65	58
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.18	58
- Nonaccrual	1.40	0.00	0.00	0.00	0.18	1.66	3.98	11.26	58
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.00	0.00	0.64	15
Other Lns&Ls - 30-89 Days PD	0.16	0.00	0.00	0.00	0.07	0.29	0.48	1.12	84
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.19	84
- Nonaccrual	0.27	0.00	0.00	0.00	0.09	0.46	1.14	1.93	84
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.12	0.10	0.22	0.44	0.87	1.60	2.72	3.70	85
- 90+ Days Past Due	0.99	0.00	0.00	0.00	0.10	1.20	5.17	9.08	85
- Nonaccrual	2.28	0.09	0.29	0.85	1.54	3.26	6.58	9.59	85
Revolving - 30-89 Days PD	0.69	0.00	0.07	0.38	0.60	0.92	1.38	2.02	83
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.02	0.17	0.47	0.70	83
- Nonaccrual	1.27	0.00	0.03	0.37	0.80	1.79	3.63	4.41	83
Closed-End - 30-89 Days PD	1.28	0.01	0.16	0.42	1.02	1.85	2.99	4.04	85
- 90+ Days Past Due	1.31	0.00	0.00	0.00	0.10	1.72	6.84	10.46	85
- Nonaccrual	2.66	0.02	0.28	1.06	1.77	3.88	6.87	11.37	85
- Jr Lien 30-89 Days PD	0.08	0.00	0.00	0.00	0.06	0.13	0.31	0.38	85
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.10	85
- Jr Lien Nonaccrual	0.15	0.00	0.00	0.01	0.09	0.26	0.56	0.77	85
Commercial RE - 30-89 Days PD	0.49	0.00	0.02	0.17	0.41	0.77	1.20	1.97	85
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.05	0.49	1.53	4.28	85
- Nonaccrual	3.17	0.00	0.47	1.41	2.61	4.68	7.66	9.32	85
Const & Dev - 30-89 Days PD	0.86	0.00	0.00	0.06	0.52	1.56	2.96	4.44	83
- 90+ Days Past Due	1.32	0.00	0.00	0.00	0.01	1.38	8.05	11.39	83
- Nonaccrual	8.17	0.00	0.07	2.17	7.06	11.23	19.29	29.04	83
Multifamily - 30-89 Days PD	0.34	0.00	0.00	0.00	0.23	0.51	1.15	1.83	81
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.22	1.66	2.20	81
- Nonaccrual	1.86	0.00	0.00	0.39	1.08	3.35	5.69	9.04	81
Nonfarm Nres- 30-89 Days PD	0.40	0.00	0.00	0.15	0.37	0.64	0.95	1.56	82
- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.05	0.31	1.01	2.83	82
- Nonaccrual	2.51	0.00	0.04	0.94	2.05	3.62	6.93	7.90	82
Farmland - 30-89 Days PD	0.49	0.00	0.00	0.00	0.19	0.90	2.14	2.58	59
- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.00	0.10	4.32	5.51	59
- Nonaccrual	2.83	0.00	0.00	0.00	1.40	4.61	9.73	16.34	59
Credit Card - 30-89 Days PD	1.09	0.00	0.00	0.63	1.14	1.45	2.05	3.43	55
- 90+ Days Past Due	0.66	0.00	0.00	0.00	0.62	1.13	1.69	2.05	55
- Nonaccrual	0.26	0.00	0.00	0.00	0.00	0.36	1.19	1.40	55

BHCPR PERCENTILE DISTRIBUTION REPORT RISK-BASED CAPITAL AND DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS PAGE 8

PEER GROUP 1

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.54	6.08	6.81	8.07	9.64	10.95	12.13	12.83	74
Tier 1 RBC Ratio	13.28	9.52	10.15	11.33	13.03	14.76	16.92	18.55	74
Total Risk-Based Capital Ratio	15.48	11.37	12.61	13.79	15.02	16.97	18.37	22.35	74
Tangible Tier 1 Leverage Ratio	9.26	4.60	6.52	7.87	9.48	10.58	11.80	12.82	74
Tangible Common Eq Cap/Tan Assets	8.08	3.88	5.63	6.88	7.93	9.33	10.47	11.35	74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	23.38	1.67	4.66	11.82	21.22	31.76	41.85	93.24	88
Standby Letters of Credit	1.50	0.00	0.00	0.15	0.96	2.91	4.10	5.49	88
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.03	0.09	0.25	0.33	88
Securities Lent	0.34	0.00	0.00	0.00	0.00	0.00	2.20	7.38	88
Credit Derivatives (BHC as Guarantor)	0.14	0.00	0.00	0.00	0.00	0.10	0.80	1.85	88
Credit Derivatives (BHC as Beneficiary)	0.31	0.00	0.00	0.00	0.00	0.07	1.78	5.59	88
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	48.15	0.00	0.35	6.21	15.63	47.08	196.56	414.85	88
Interest Rate Contracts	34.14	0.00	0.23	4.56	13.54	41.79	129.41	274.55	88
Interest Rate Futures & Forward Contr	7.36	0.00	0.00	0.00	0.89	5.03	39.14	85.60	88
Written Options Contr (Int Rate)	2.53	0.00	0.00	0.00	0.74	2.63	11.08	33.23	88
Purchased Options Contr (Int Rate)	1.58	0.00	0.00	0.00	0.10	1.26	7.93	20.48	88
Interest Rate Swaps	19.64	0.00	0.00	0.84	8.81	22.94	68.38	194.70	88
Foreign Exchange Contracts	9.13	0.00	0.00	0.00	0.37	3.30	12.76	253.51	88
Futures & Forward Foreign Exch Contr	5.63	0.00	0.00	0.00	0.18	2.77	8.36	142.63	88
Written Options Contr (Foreign Exch)	0.15	0.00	0.00	0.00	0.00	0.03	0.41	5.33	88
Purchased Options Contr (Foreign Exch)	0.16	0.00	0.00	0.00	0.00	0.02	0.47	5.34	88
Foreign Exchange Rate Swaps	0.73	0.00	0.00	0.00	0.00	0.07	2.33	21.78	88
Equity,Commodity, & Other Deriv Contr	2.40	0.00	0.00	0.00	0.00	2.26	12.46	35.91	88
Commodity & Other Fut & Forward Contr	0.17	0.00	0.00	0.00	0.00	0.00	0.49	4.60	88
Written Options Contr (Comm & Other)	0.63	0.00	0.00	0.00	0.00	0.44	3.02	10.28	88
Purchased Options Contr (Comm & Oth)	0.50	0.00	0.00	0.00	0.00	0.31	2.95	6.79	88
Commodity & Other Swaps	0.28	0.00	0.00	0.00	0.00	0.11	1.91	3.03	88
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	46.35	4.06	8.34	23.18	35.91	54.04	115.80	200.05	88

BHCPR PERCENTILE DISTRIBUTION REPORT DERIVATIVES ANALYSIS PAGE 9
PEER GROUP 1

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.13	7.89	43.00	76.25	90.76	99.73	100.00	100.00	83
Foreign Exchange Contracts	7.82	0.00	0.00	0.00	1.90	12.03	28.40	73.27	83
Equity, Comm, & Other Contracts	3.47	0.00	0.00	0.00	0.03	4.23	18.78	28.53	83
Futures and Forwards	24.88	0.00	1.17	7.35	17.49	38.78	66.94	80.78	83
Written Options	10.21	0.00	0.00	2.42	7.44	13.77	37.68	41.92	83
Exchange-Traded	0.22	0.00	0.00	0.00	0.00	0.00	1.32	2.82	83
Over-The-Counter	9.69	0.00	0.00	1.81	6.87	13.68	31.86	41.82	83
Purchased Options	4.39	0.00	0.00	0.00	2.59	7.91	16.66	25.89	83
Exchange-Traded	0.14	0.00	0.00	0.00	0.00	0.00	1.20	2.56	83
Over-The-Counter	3.93	0.00	0.00	0.00	2.34	7.07	16.18	21.07	83
Swaps	51.79	0.00	0.13	25.87	61.86	78.48	88.32	96.03	83
Held for Trading	44.40	0.00	0.00	0.00	56.24	88.31	97.27	99.40	83
Interest Rate Contracts	34.31	0.00	0.00	0.00	30.52	70.74	87.01	88.44	83
Foreign Exchange Contracts	3.75	0.00	0.00	0.00	0.00	5.16	19.84	41.95	83
Equity, Comm, & Other Contracts	1.16	0.00	0.00	0.00	0.00	0.08	8.69	15.62	83
Non-Traded	55.59	0.45	2.08	11.61	41.42	100.00	100.00	100.00	83
Interest Rate Contracts	47.14	0.02	0.56	7.54	32.67	85.71	100.00	100.00	83
Foreign Exchange Contracts	1.70	0.00	0.00	0.00	0.00	0.87	12.16	21.53	83
Equity, Comm, & Other Contracts	1.07	0.00	0.00	0.00	0.00	0.39	6.32	19.22	83
Deriv Contr (Excl Fut & FX LE 14 Days)	79.86	21.53	44.16	65.01	85.78	94.50	99.94	100.00	73
One Year or Less	30.22	1.69	3.78	16.55	24.95	45.44	60.74	83.69	73
Over 1 Year to 5 Years	28.37	0.00	0.00	11.10	29.33	46.53	57.47	69.84	73
Over 5 Years	14.30	0.00	0.06	4.43	14.00	23.99	34.05	40.70	73
Gross Negative Fair Value (Abs Val)	2.14	0.15	0.20	1.20	2.05	3.06	3.95	4.71	83
Gross Positive Fair Value	2.04	0.04	0.14	0.98	2.00	3.07	3.73	4.19	83
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.17	0.00	0.00	0.01	0.04	0.12	0.50	2.27	74
Gross Positive Fair Value (X)	0.17	0.00	0.00	0.00	0.05	0.14	0.49	2.27	74
Held for Trading (X)	0.13	0.00	0.00	0.00	0.03	0.08	0.42	2.18	74
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.17	74
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.04	0.11	0.27	0.42	74
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.04	74
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	74
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.96	0.00	0.00	0.11	0.50	1.30	3.51	6.33	74

BHCPR PERCENTILE DISTRIBUTION REPORT   INSURANCE, BROKER-DEALER AND FOREIGN ACTIVITIES   PAGE 10

PEER GROUP 1

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.10	0.00	0.00	0.00	0.00	0.05	0.30	2.43	88
Ins Under Assets(P/C)/Tot Ins Und Ast	48.94	0.00	0.00	0.00	27.51	98.33	100.00	100.00	36
Ins Under Assets(L/H)/Tot Ins Und Ast	51.05	0.00	0.00	0.00	41.27	100.00	100.00	100.00	36
Sep Acct Assets(L/H)/Total Life Ast	5.30	0.00	0.00	0.00	0.00	0.00	31.05	59.62	27
Ins Activities Revenue/Adj Oper Inc	1.11	0.00	0.00	0.04	0.27	1.39	3.49	13.90	88
Premium Inc/Ins Activities Revenue	10.57	0.00	0.00	0.00	0.00	14.26	49.39	75.81	74
Credit Rel Prem Inc/Tot Prem Inc	58.72	0.00	0.00	0.00	87.50	100.00	100.00	100.00	30
Other Prem Inc/Total Prem Inc	41.27	0.00	0.00	0.00	0.21	97.62	100.00	100.00	30
Ins Under Net Income/Consol Net Income	0.20	-0.40	-0.00	0.00	0.00	0.00	1.28	3.36	88
Ins Net Inc (P/C)/Equity (P/C)	4.74	-12.09	-8.43	-2.08	2.12	10.16	19.72	24.98	24
Ins Net Inc (L/H)/Equity (L/H)	5.89	-0.18	0.00	0.40	2.54	11.98	16.23	17.18	27
Insur Ben, Losses, Exp/Insur Premiums	128.90	10.04	28.40	56.46	93.98	200.31	250.00	329.69	30
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.86	0.00	0.00	0.00	0.00	0.21	3.74	8.70	25
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.45	0.00	0.00	0.00	0.00	0.11	1.70	5.32	27
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.27	88
CSV Life Insurance/Tier 1 Cap + ALLL	9.64	0.00	0.00	1.10	7.30	18.25	24.00	25.60	74
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.64	0.00	0.00	0.00	0.00	0.09	1.44	16.33	88
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.55	0.00	0.00	0.00	0.27	3.99	10.28	15.32	65
Cost: Interest-Bearing Deposits	0.46	0.04	0.06	0.16	0.27	0.55	1.19	2.55	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	5.45	0.00	0.00	0.03	2.01	8.67	11.61	12.30	5
Commercial and Industrial Loans	1.26	0.01	0.02	0.08	0.35	0.83	3.66	5.46	15
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
GROWTH RATES:									
Net Loans and Leases	23.61	-74.67	-34.49	-9.18	5.07	48.30	102.06	229.50	53
Total Selected Assets	63.99	-61.60	-39.93	-6.78	4.91	34.88	167.22	1060.69	58
Deposits	-13.56	-100.00	-98.89	-42.67	-0.38	11.49	50.82	126.34	42

BHCPR PERCENTILE DISTRIBUTION REPORT PARENT COMPANY ANALYSIS - PART I

PEER GROUP 1

PROFITABLITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.49	-5.49	1.37	4.85	7.44	10.21	13.11	15.56	88
Bank Net Inc/Avg Eq Inv in Banks	7.71	-2.05	0.00	4.60	7.45	10.34	14.53	15.80	72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.46	-13.49	-8.73	0.00	4.11	11.33	17.15	19.63	76
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.97	-5.16	0.69	4.90	7.63	10.72	15.11	16.44	31
Bank Net Income/Parent Net Income	72.82	0.00	0.00	1.30	100.23	108.75	130.58	145.74	80
Nonbank Net Income/Parent Net Income	7.39	0.00	0.00	0.02	2.07	9.29	37.29	58.98	67
Sub BHCs Net Inc/Parent Net Income	83.81	2.49	7.65	46.77	100.06	107.40	116.48	132.87	28
LEVERAGE:									
Total Liabilities/Equity	26.09	0.01	0.16	7.87	19.70	38.91	66.70	123.70	88
Total Debt/Equity Capital	14.72	0.00	0.00	0.00	5.89	27.95	49.27	100.14	88
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.29	0.00	0.00	5.79	15.26	33.20	54.79	109.69	88
Tot Debt+Lns Guaranteed for Affl/Equity	16.64	0.00	0.00	0.00	6.67	29.50	52.77	125.39	88
Total Debt/Eq Cap - Exc Over Fair Value	14.87	0.00	0.00	0.00	5.89	28.79	49.69	100.51	88
Long-Term Debt/Equity Capital	11.39	0.00	0.00	0.00	4.23	22.52	38.99	61.75	88
Short-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.05	11.93	24.79	88
Current Portion of LT Debt/Equity	0.31	0.00	0.00	0.00	0.00	0.03	1.99	5.50	88
Exc Cost Over Fair Value/Equity Cap	0.18	0.00	0.00	0.00	0.00	0.00	0.84	3.32	88
Long-Term Debt/Consolidated LT Debt	21.37	0.00	0.00	0.00	13.11	43.04	72.00	80.88	88
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	106.57	86.65	92.15	98.11	104.90	113.44	127.45	133.86	88
Total Investment in Subs/Equity	112.97	89.43	96.30	100.40	109.39	122.64	135.19	162.29	88
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	101.26	84.87	86.65	94.66	97.73	105.93	120.43	134.49	74
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	108.39	86.91	92.65	96.24	102.53	115.18	137.32	160.39	74
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.91	-1.28	-0.91	-0.16	0.52	1.63	3.60	7.34	81
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.96	0.01	0.11	0.62	1.53	3.46	7.35	18.41	55
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	136.63	15.76	34.05	56.35	103.87	181.32	325.40	505.13	87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	160.50	-31.05	10.15	58.88	128.38	213.41	417.35	715.73	87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	135.77	-93.30	-2.06	75.64	106.25	154.74	339.97	511.22	87
Pretax Oper Inc + Int Exp/Int Expense	1228.19	-187.79	-74.58	32.87	286.75	1275.40	4185.08	7173.19	58
Div + Int From Subs/Int Exp + Div	181.70	0.37	1.19	31.49	111.62	217.38	600.79	696.97	80
Fees+Other Inc From Subs/Sal + Oth Exp	10.46	0.00	0.00	0.00	0.00	9.10	61.86	69.97	86
Net Inc/Curr Port of LT Debt+Pfd Div(X)	89.50	0.35	0.79	3.48	16.84	45.78	273.13	1224.14	45
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.88	-10.78	-2.21	0.00	2.62	8.06	13.20	16.02	88
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	0.04	20
Nonaccrual	7.91	0.00	0.00	0.00	0.00	0.00	63.18	86.66	20
Total	8.03	0.00	0.00	0.00	0.00	0.04	63.18	86.66	20
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	88
To Nonbank Subsidiaries	0.59	0.00	0.00	0.00	0.00	0.00	3.59	12.15	88
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Total	0.64	0.00	0.00	0.00	0.00	0.00	3.80	12.15	88
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.42	0.00	0.00	0.01	0.71	4.42	32.00	63.27	88
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Combined Foreign Nonbank Sub Assets	0.44	0.00	0.00	0.00	0.00	0.02	1.85	9.04	88

BHCPR PERCENTILE DISTRIBUTION REPORT PARENT COMPANY ANALYSIS - PART II PAGE 12
PEER GROUP 1

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.39	0.00	4.62	15.62	40.93	100.56	223.19	300.00	60
Dividends Paid/Net Income	23.53	0.00	0.00	3.70	23.67	35.95	62.48	76.28	81
Net Income - Dividends/Avg Equity	5.39	-6.52	0.13	2.80	5.50	7.95	9.65	14.14	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	162.79	0.00	0.00	0.00	98.43	273.29	589.84	951.48	69
Dividends From Nonbank Subs	17.07	0.00	0.00	0.00	0.10	9.93	55.60	309.86	69
Dividends From Subsidiary BHCs	26.80	0.00	0.00	0.00	0.00	0.00	167.52	314.50	69
Dividends From All Subsidiaries	277.23	0.00	0.00	80.13	160.37	452.47	946.23	1098.70	69
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	40.28	0.00	0.00	0.00	38.35	75.79	98.32	145.77	64
Interest Income From Bank Subs	0.64	0.00	0.00	0.00	0.05	0.44	3.58	7.11	64
Mgt & Service Fees From Bank Subs	2.58	0.00	0.00	0.00	0.00	0.45	14.56	35.84	64
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating Income From Bank Subs	47.23	0.00	0.00	8.02	41.08	87.95	101.71	148.95	64
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.80	0.00	0.00	0.00	29.63	60.99	105.73	256.02	57
Interest Income From Nonbank Subs	11.50	0.00	0.00	0.00	0.28	16.80	55.76	88.55	57
Mgt & Serv Fees From Nonbank Subs	6.60	0.00	0.00	0.00	0.00	1.04	19.18	87.41	57
Other Income From Nonbank Subs	1.04	0.00	0.00	0.00	0.00	0.00	3.90	17.37	57
Operating Inc From Nonbank Subs	89.52	0.00	0.00	4.50	57.64	104.00	208.75	483.47	57
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	30.79	0.00	0.00	0.00	12.19	65.39	81.08	89.05	29
Interest Inc From Subsidiary BHCs	0.36	0.00	0.00	0.00	0.00	0.01	2.01	3.39	29
Mgt & Serv Fees From Sub BHCs	1.04	0.00	0.00	0.00	0.00	0.00	3.07	13.84	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	33.26	0.00	0.00	0.00	20.99	65.52	82.97	103.10	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	41.38	0.00	0.00	0.00	31.48	92.92	99.50	99.99	84
Interest Income From Bank Subs	2.08	0.00	0.00	0.00	0.08	0.59	14.34	28.31	84
Mgt & Serv Fees From Bank Subs	1.84	0.00	0.00	0.00	0.00	0.08	10.65	25.67	84
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Bank Subs	53.22	0.00	0.00	1.00	65.37	98.87	99.99	100.00	84
Dividends From Nonbank Subs	4.50	0.00	0.00	0.00	0.00	3.97	23.76	55.36	84
Interest Income From Nonbank Subs	2.67	0.00	0.00	0.00	0.00	1.51	16.50	36.46	84
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	1.89	6.66	84
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.05	3.02	84
Operating Inc From Nonbank Subs	11.97	0.00	0.00	0.00	1.51	26.24	56.08	83.67	84
Dividends From Subsidiary BHCs	9.09	0.00	0.00	0.00	0.00	0.00	80.57	97.41	84
Interest Inc From Subsidiary BHCs	0.14	0.00	0.00	0.00	0.00	0.00	1.28	2.98	84
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	84
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	84
Operating Income From Sub BHCs	10.96	0.00	0.00	0.00	0.00	0.68	88.95	98.04	84
Loans and Adv From Subs/ST Debt	1262.82	0.00	0.28	40.61	120.70	284.05	1424.06	19261.8	25
Loans and Adv From Subs/Total Debt	37.24	0.00	0.00	1.10	16.95	41.70	129.53	269.37	54

BHCPR Reporters for Quarter Ending MM/DD/YYYY
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets($000)	BHC Name	Home Office Location	Change From MM/DD/YYYY and Other Notes
1562859	178,560,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	146,890,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
2433312	135,271,252	AMERIPRISE FINANCIAL, INC.	MINNEAPOLIS, MN	
1095674	13,657,922	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,081,100	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	17,573,412	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,152,123	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	78,655,826	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,162,083,396	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,938,403	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	330,490,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	12,429,961	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	16,522,713	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	178,529,372	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	66,013,042	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	112,165,541	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	25,561,731	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	296,698,168	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,661,183	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,248,812	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1026632	111,816,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	42,796,446	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,916,451,000	CITIGROUP INC.	NEW YORK, NY	
1027518	24,801,973	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	62,756,597	COMERICA INCORPORATED	DALLAS, TX	
1049341	20,765,287	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	20,937,978	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	64,994,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	73,255,567	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	49,155,830	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	21,525,820	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	15,040,821	EVERBANK FINANCIAL CORP.	JACKSONVILLE, FL	
3005332	11,750,739	F.N.B. CORPORATION	HERMITAGE, PA	
1070345	117,542,579	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,913,650	FIRST BANCORP	SAN JUAN, PR	
1075612	21,240,990	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,493,925	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,199,948	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	35,123,415	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	12,079,007	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	14,622,613	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	14,368,446	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	16,320,210	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1086533	18,789,536	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3232316	317,482,381	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	42,961,040	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	56,622,959	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	12,121,118	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	24,959,052	IMB HOLDCO LLC	PASADENA, CA	
1104231	11,555,996	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	11,523,129	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	

BHCPR Reporters for Quarter Ending MM/DD/YYYY
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets($000)	BHC Name	Home Office Location	Change From MM/DD/YYYY and Other Notes
1039502	2,290,146,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	86,741,424	KEYCORP	CLEVELAND, OH	
1037003	80,807,578	M&T BANK CORPORATION	BUFFALO, NY	
2132932	43,501,094	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	10,424,183	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	94,455,895	NORTHERN TRUST CORPORATION	CHICAGO, IL	
3650152	28,134,752	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	299,712,018	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,612,000	POPULAR, INC.	SAN JUAN, PR	
3853449	152,050,658	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	
1839319	12,942,176	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	10,740,022	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	21,171,219	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	129,313,757	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	122,344,664	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	82,943,616	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3242735	21,304,898	SCOTTRADE FINANCIAL SERVICES,	TOWN AND COUNTRY, MO	
1111435	200,368,976	STATE STREET CORPORATION	BOSTON, MA	
1131787	178,307,292	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,040,009	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	21,291,214	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,294,110	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	17,911,314	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	207,333,395	TD BANK US HOLDING COMPANY	PORTLAND, ME	
3828036	11,494,962	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1119794	353,136,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	13,182,662	UMB FINANCIAL CORPORATION 10	KANSAS CITY, MO	
2747644	11,527,108	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	87,939,869	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	110,562,587	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	46,125,000	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	16,018,244	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	13,465,349	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	19,435,735	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,336,204,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	16,576,282	WINTRUST FINANCIAL CORPORATION	LAKE FOREST, IL	
1027004	53,418,819	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 88 bank holding companies.

Appendix C: BHCPR Ordering Instructions and Order Form

Information

The *Bank Holding Company Performance Reports* (BHCPR) is a computer-generated report of current and historical financial information produced quarterly for three groups of bank holding companies: top-tier bank holding companies with consolidated assets of $500 million or more; top-tier bank holding companies that are required to file the FR Y-9C and FR Y-9LP to meet supervisory needs; and top-tier bank holding companies that are not subject to the Board's risk-based capital guidelines but elect to voluntarily comply with the guidelines and file the FR Y-9C and FR Y-9LP report forms.

There are two types of BHCPRs:

- Individual BHC Report
- Peer Group Average Reports

In addition, *A User's Guide for the Bank Holding Company Performance Report* is available.

Type of Order	Price Per Copy
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Peer Group Average Reports	50.00
A User's Guide for the BHCPR	50.00

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