



Bank Holding Company Performance Report September 30, 2008

BHC Name NEW YORK PRIVATE BANK & TRUST CORPORATION

City/State NEW YORK, NY

Bank Holding Company Information

RSSD Number: 3212091

Federal Reserve District: 2

Consolidated Assets (\$000): 13,692,504

Peer Group Number: 1 Number in Peer Group: 68

Number of Bank Subsidiaries: 6

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier bank holding companies

ADDRESS:
 NEW YORK PRIVATE BANK & TRUST CORPORATION
 5 EAST 42ND STREET
 NEW YORK, NY 10017

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Summary Ratios

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
Average assets (\$000)	15,438,537			15,236,729			15,135,935			14,113,487			10,822,293		
Net income (\$000)	-27,714			76,980			119,648			168,594			110,345		
Number of BHCs in peer group	68			66			66			68			69		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
EARNINGS AND PROFITABILITY															
PERCENT OF AVERAGE ASSETS:															
Net interest income (TE)	2.33	2.88	17	2.09	3	16	2.12	3	14	2.29	3.09	15	2.67	3.08	24
+ Non-interest income	0.86	1.68	23	0.31	1.80	5	0.44	1.64	11	0.25	1.91	5	0.40	2.03	7
- Overhead expense	1.31	3.02	8	1.41	2.92	8	1.42	2.96	7	1.46	2.97	7	1.98	3.07	11
- Provision for loan and lease losses	0.10	0.97	10	0.07	0.24	19	0.07	0.36	13	0.05	0.15	21	0.04	0.15	27
+ Securities gains (losses)	-1.80	-0.09	2	0.05	0.01	85	0.02	-0.02	77	0.19	-0.01	98	0.22	0.01	97
+ Other tax equiv adjustments	-0.04	0.00	2	0.00	0.00	52	0.00	0.00	53	-0.12	0.00	2	-0.15	0.00	2
= Pretax net oper income (TE)	-0.07	0.49	27	0.98	1.61	23	1.10	1.31	32	1.09	1.83	14	1.13	1.93	15
Net operating income	-0.24	0.30	24	0.67	1.04	23	0.79	0.86	38	0.79	1.18	20	1.02	1.24	25
Net income	-0.24	0.27	26	0.67	1.03	23	0.79	0.87	38	1.19	1.21	47	1.02	1.25	25
Net income (sub S adjusted)															
PERCENT OF AVG EARNING ASSETS:															
Interest income (TE)	5.33	5.75	18	6.27	6.84	20	6.31	6.82	20	6.08	6.60	20	5.42	5.66	27
Interest expense	2.87	2.50	78	4.11	3.47	85	4.10	3.44	89	3.72	3.16	85	2.68	2.21	82
Net interest income (TE)	2.46	3.23	17	2.16	3.34	16	2.21	3.34	13	2.36	3.42	14	2.74	3.45	17
LOSSES, ALLOW, AND PAST DUE + NONACCR:															
Net Ln&Ls losses / Avg loans & leases	0.03	0.88	4	0.01	0.30	4	0.01	0.38	4	0.01	0.23	14	0.01	0.28	7
Earnings coverage of net losses (X)	-6.67	2.93	8	356.05	22.53	97	299.95	13.40	97	233.54	33.33	92	367.79	22.73	95
Ln&Ls allowance / Total Ln&Ls not held-for-sale	0.74	1.68	11	0.59	1.16	8	0.61	1.25	8	0.51	1.14	5	0.44	1.18	4
Ln&Ls allowance / Total loans & leases	0.74	1.63	11	0.59	1.14	8	0.61	1.22	8	0.51	1.11	7	0.44	1.13	5
Nonaccr Ln&Ls + RE acq / Ln&Ls + RE acq	4.24	1.95	89	2.25	0.83	91	2.57	1.08	89	2.01	0.57	94	1.73	0.48	95
30-89 days PD Ln&Ls / Total Ln&Ls (confidential prior to March 2001)	0.67	1.26	20	0.49	0.95	17	0.58	1.03	22	0.57	0.81	33	0.68	0.69	51
LIQUIDITY AND FUNDING:															
Net noncore funding dependence	-11.34	43.55	1	-56.22	39.86	1	-50.06	40.68	1	-64.57	37.63	2	-11.48	37.84	1
Net ST noncore funding dependence	-43.35	27.61	1	-61.79	25.49	1	-54.34	26.24	1	-75.22	23.42	2	-27.44	23.55	1
Net loans and leases/total assets	53.05	63.36	21	47.96	63.33	14	50.50	63.88	16	39.51	62.66	14	43.69	60.09	17
CAPITALIZATION:															
Tier 1 leverage ratio	5.22	7.41	11	7.21	7.63	34	6.76	7.42	28	6.89	7.79	21	7.08	7.44	41
Equity capital / Total assets	2.03	8.84	5	5.14	9.65	4	4.46	9.31	4	4.79	9.22	5	4.78	8.88	7
Net Loans&Ls / Equity capital (X)	26.20	7.39	95	9.33	6.93	89	11.32	7.17	95	8.25	6.97	75	9.15	6.97	85
Cash dividends / Net income		73.92		38.84	43.71	41	30.56	50.49	26	46.19	36.79	62	90.72	39.81	97
Cash dividends / Net income (sub S adj)															
Retained earnings / Avg equity cap	-12.70	-2.03	14	7.55	5.85	62	10.43	3.67	89	11.94	8.58	81	1.61	8.40	8
GROWTH RATES:															
Assets	-8.12	8.68	8	0.62	12.07	16	-17.38	9.64	1	18.69	10.23	79	41.67	10.53	95
Equity capital	-63.81	1.96	2	-1.73	15.37	16	-23	5.41	6	19	13.41	73	1.90	8.19	22
Net loans and leases	1.64	8.50	26	4.57	11.99	31	5.59	9.86	33	7.33	11.64	37	10.76	12.96	50
Noncore funding	143.78	16.15	97	-29.08	13.06	4	-74.12	15.84	1	20.34	16.97	59	-25.34	16.22	2
PARENT COMPANY RATIOS:															
Short-term debt / Equity capital	0.00	5.11	26	0.00	3.27	26	0.00	3.73	25	0.00	3.12	26	0.00	2.55	29
Long-term debt / Equity capital	0.00	13.16	18	0.00	11.89	18	0.00	11.89	20	0.00	11.77	16	0.00	12.45	18
Equity investment in subs / Equity cap	99.63	113.55	14	99.87	111.62	16	99.84	112.58	16	99.80	110.24	20	99.95	108.78	22
Cash FR op + noncash + op exp / Op exp + div	100	98.90	50	97.77	153.20	28	98.18	138.88	23	101.71	134.43	28	100	147.51	21

Relative Income Statement and Margin Analysis

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF AVERAGE ASSETS:															
Interest income (TE)	5.05	5.12	39	6.07	6.15	41	6.06	6.13	44	5.90	5.95	46	5.29	5.08	65
Less: Interest expense	2.72	2.24	84	3.98	3.10	91	3.94	3.08	91	3.61	2.85	89	2.62	1.98	87
Equals: Net interest income (TE)	2.33	2.88	17	2.09	3	16	2.12	3	14	2.29	3.09	15	2.67	3.08	24
Plus: Non-interest income	0.86	1.68	23	0.31	1.80	5	0.44	1.64	11	0.25	1.91	5	0.40	2.03	7
Equals: Adj operating income (TE)	3.18	4.63	14	2.40	4.84	7	2.56	4.68	5	2.54	4.97	7	3.08	5.15	10
Less: Overhead Expense	1.31	3.02	8	1.41	2.92	8	1.42	2.96	7	1.46	2.97	7	1.98	3.07	11
Less: Provision for loan & lease losses	0.10	0.97	10	0.07	0.24	19	0.07	0.36	13	0.05	0.15	21	0.04	0.15	27
Plus: Realized G/L on HTM securities	0.00	0.00	47	0.00	0.00	47	0.00	0.00	49	0.00	0.00	50	0.00	0.00	45
Plus: Realized G/L on AFS securities	-1.80	-0.09	2	0.05	0.01	85	0.02	-0.02	77	0.19	-0.01	98	0.22	0.01	97
Plus: Other tax equiv adjustments	-0.04	0.00	2	0.00	0.00	52	0.00	0.00	53	-0.12	0.00	2	-0.15	0.00	2
Equals: Pretax net oper income (TE)	-0.07	0.49	27	0.98	1.61	23	1.10	1.31	32	1.09	1.83	14	1.13	1.93	15
Less: Applicable income taxes (TE)	0.17	0.18	42	0.30	0.55	22	0.31	0.44	28	0.30	0.63	11	0.11	0.66	4
Less: Minority interest	0.00	0.00	5	0.00	0.01	67	0.00	0.00	4	0.00	0.01	34	0.01	0.01	72
Equals: Net operating income	-0.24	0.30	24	0.67	1.04	23	0.79	0.86	38	0.79	1.18	20	1.02	1.24	25
Plus: Net extraordinary items	0.00	0.00	50	0.00	0.00	51	0.00	0.00	50	0.40	0.01	95	0.00	0.00	50
Equals: Net income	-0.24	0.27	26	0.67	1.03	23	0.79	0.87	38	1.19	1.21	47	1.02	1.25	25
Memo: Net income (last four qtrs)	0.10	0.28	30	0.75	1.04	25	0.79	0.85	40	1.19	1.21	47	1.02	1.25	25
MARGIN ANALYSIS:															
Avg earning assets / Avg assets	94.76	89.45	94	96.83	89.68	95	96.05	89.70	94	97.04	90.22	97	97.60	89.84	97
Avg int-bearing funds / Avg assets	91.24	76.97	98	96.37	75.94	98	95.46	76.48	98	97.69	75.80	98	95.44	74.48	98
Int income (TE) / Avg earning assets	5.33	5.75	18	6.27	6.84	20	6.31	6.82	20	6.08	6.60	20	5.42	5.66	27
Int expense / Avg earning assets	2.87	2.50	78	4.11	3.47	85	4.10	3.44	89	3.72	3.16	85	2.68	2.21	82
Net int inc (TE) / Avg earning assets	2.46	3.23	17	2.16	3.34	16	2.21	3.34	13	2.36	3.42	14	2.74	3.45	17
YIELD OR COST:															
Total loans and leases (TE)	6.32	6.15	65	7	7.42	25	6.99	7.37	28	6.64	7.24	18	6.15	6.25	38
Interest-bearing bank balances	3.62	3.29	59	5.07	5.29	46	4.57	5.42	36	4.60	5.07	46	4.58	3.49	75
Fed funds sold & reverse repos	2.54	2.66	47	5.05	5.32	16	4.99	5.20	26	5.29	5.08	79	3.25	3.24	47
Trading assets	5.36	2.67	82	53.97	3.39	97	64.05	3.45	97	0.62	2.87	25	3.06	2.44	58
Total earning assets	5.15	5.71	15	6.14	6.78	19	6.18	6.76	17	5.84	6.52	14	5.20	5.58	20
Investment securities (TE)	4.86	5.03	30	5.90	5.30	83	6.02	5.27	89	5.64	4.94	88	4.49	4.42	57
U.S. Treasury & agency sec (excl MBS)	6.20	4.70	83	49.41	5.62	98	49.61	5.95	96	3.38	4.48	7	2.11	3.64	1
Mortgage-backed securities	4.28	4.93	10	4.74	4.89	40	4.73	4.89	37	4.71	4.71	52	4.17	4.31	42
All other securities	6.41	6.78	47	7.04	7.85	55	7.54	7.86	65	8.67	8.24	72	10.51	7.48	85
Interest-bearing deposits	2.84	2.52	73	4.18	3.62	85	4.15	3.57	86	3.76	3.22	82	2.43	2.13	77
Time deposits of \$100K or more	3.82	3.74	49	4.02	4.97	7	4.04	4.96	5	3.77	4.43	13	2.82	3.10	22
Time deposits < \$100K	3.79	3.67	58	4.03	4.50	18	4.08	4.47	19	3.50	3.96	15	2.79	2.90	44
Other domestic deposits	2.71	1.52	97	4.24	2.58	97	4.20	2.50	98	3.83	2.26	95	2.39	1.41	95
Foreign deposits		2.48			4.37			4.23			4.23			2.79	
Fed funds purchased and repos	0.37	2.61	1	5.28	4.75	85	5.26	4.62	88	4.73	4.53	66	2.50	3.10	12
Other borrowed funds & trading liab	8.79	3.44	98	3.31	4.66	13	3.46	4.64	13	3.63	4.51	18	7.03	3.51	95
All interest-bearing funds	2.98	2.95	57	4.13	4.09	58	4.13	4.04	59	3.70	3.77	46	2.74	2.65	65

Non-interest Income & Expenses

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
NON-INTEREST INCOME & EXPENSES: (\$000)					
Total non-interest income	99,190	35,793	66,530	34,661	43,773
Fiduciary activities income.....	220	186	253	169	56
Service charges on dep accts - domestic.....	2,482	2,724	3,591	4,020	4,598
Trading revenue.....	1,531	-8,447	-11,631	4,899	-1,283
Investment banking fees and commissions.....	0	0	0	14	0
Insurance activities revenue.....	1,297	1,018	1,406	1,872	2,039
Venture capital revenue.....	70,543	6,096	38,533	11,928	-2,308
Net servicing fees.....	197	322	195	969	6,017
Net securitization income.....	0	0	0	0	2,134
Net gain (loss) - sales of Ins, OREO, oth.....	1,926	1,713	1,376	946	19,370
Other non-interest income.....	20,994	32,181	32,807	9,844	13,150
Total overhead expenses.....	152,186	161,195	214,204	205,691	213,922
Personnel expense.....	78,003	98,971	128,006	117,842	131,025
Net occupancy expense.....	23,020	21,872	29,377	28,120	26,648
Goodwill impairment losses.....	0	0	0	0	0
Amortization exp & impairmt loss (oth).....	0	0	0	0	200
Other operating expenses.....	51,163	40,352	56,821	59,729	56,049
Fee income on mutual funds & annuities.....	839	727	917	1,444	1,506
MEMORANDA:					
Assets under mgmt proprty mut fnds & annuit.....	0	0	0	0	0
Number of equivalent employees.....	1,209	1,228	1,230	1,211	1,300
Average personnel expense per employee.....	64.52	80.60	104.07	97.31	100.79
Average assets per employee.....	12,769.67	12,407.76	12,305.64	11,654.41	8,324.84

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
ANALYSIS RATIOS:															
Mutual fund fee inc / Non-int income.....	0.85	4.36	13	2.03	3.99	33	1.38	4.25	22	4.17	3.57	55	3.44	4	47
Overhead exp / NII + non-int income.....	43.55	65.85	4	61.73	61.71	53	58.19	63.90	31	63.43	60.93	63	69.05	60.83	81
PERCENT OF AVERAGE ASSETS:															
Total overhead expense.....	1.31	3.02	8	1.41	2.92	8	1.42	2.96	7	1.46	2.97	7	1.98	3.07	11
Personnel expense.....	0.67	1.45	11	0.87	1.56	11	0.85	1.52	11	0.83	1.61	10	1.21	1.65	22
Net occupancy expense.....	0.20	0.38	10	0.19	0.40	8	0.19	0.39	8	0.20	0.40	7	0.25	0.42	8
Other operating expenses.....	0.44	1.11	7	0.35	0.94	7	0.38	1.01	4	0.42	0.94	5	0.52	0.99	8
Overhead less non-interest income.....	0.46	1.24	13	1.10	1.07	50	0.98	1.25	29	1.21	1.04	55	1.57	0.96	84
PERCENT OF ADJ OPER INCOME (TE):															
Total overhead expense.....	41.28	65.34	2	58.68	60.94	44	55.25	63.22	20	57.41	60.19	40	64.24	59.98	70
Personnel expense.....	21.16	31.75	7	36.03	32.33	77	33.02	32.37	50	32.89	32.03	52	39.35	31.93	91
Net occupancy expense.....	6.24	8.44	17	7.96	8.35	47	7.58	8.55	41	7.85	8.03	50	8	8.01	55
Other operating expenses.....	13.88	25.14	5	14.69	19.98	14	14.66	22.03	10	16.67	19.46	27	16.89	19.78	27
Total non-interest income.....	26.90	34.80	31	13.03	35.82	8	17.16	33.61	10	9.67	36.13	7	13.15	38.01	5
Fiduciary activities income.....	0.06	3.60	17	0.07	4.09	14	0.07	4.52	16	0.05	4.66	14	0.02	5.19	8
Serv charges dom deposit accts.....	0.67	7.66	5	0.99	7.45	5	0.93	7.59	4	1.12	6.77	8	1.38	7.11	12
Trading revenue.....	0.42	0.16	61	-3.07	0.93	4	-3	0.20	10	1.37	1.15	73	-0.39	1.03	4
Investment banking fees & commissns.....	0.00	3.42	2	0.00	3.22	2	0.00	3.28	2	0.00	3.04	4	0.00	3.71	2
Insurance activities revenue.....	0.35	1.06	45	0.37	1.17	46	0.36	1.21	46	0.52	1.24	42	0.61	1.49	40
Venture capital revenue.....	19.13	0.05	98	2.22	0.21	92	9.94	0.23	98	3.33	0.19	98	-0.69	0.18	1
Net servicing fees.....	0.05	1.04	26	0.12	0.87	31	0.05	0.82	28	0.27	0.68	50	1.81	1.12	75
Net securitization income.....	0.00	0.15	43	0.00	0.29	37	0.00	0.31	35	0.00	0.37	36	0.64	0.24	87
Net gain (loss) - sales Ins, OREO, oth.....	0.52	0.33	66	0.62	1.44	32	0.35	0.97	29	0.26	1.36	26	5.82	1.60	94
Other non-interest income.....	5.69	12	11	11.71	11.72	65	8.46	11.14	41	2.75	10.74	7	3.95	10.86	8
Overhead less non-interest income.....	14.37	30.45	20	45.65	25.10	92	38.09	29.32	73	47.74	22.96	92	51.10	21.29	95
Appl inc taxes / Pretax NOI (TE).....		28.40		18.43	30.49	4	16.21	28.98	8	16.99	30.50	4	3.81	31.62	1
Appl inc tax + TE / Pretax NOI + TE.....		32.98		30.61	34.12	15	27.99	32.86	11	27.74	34.13	11	9.50	34.72	1

Assets

(\$000)	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
Real estate loans.....	5,782,385	5,607,335	5,755,532	5,710,660	5,440,777	3.12	
Commercial and industrial loans.....	937,290	1,034,827	960,586	598,181	514,551	-9.43	
Loans to individuals.....	37,906	7,156	6,877	35,779	6,832	429.71	
Loans to depository inst & oth banks accept.....	0	0	0	0	0		
Agricultural loans.....	0	0	0	0	0		
Other loans and leases.....	560,524	539,554	572,074	556,798	463,813	3.89	
Less: Unearned income.....	0	0	0	0	0		
Loans & leases, net of unearned income.....	7,318,105	7,188,872	7,295,069	6,901,418	6,425,973	1.80	
Less: Allow for loan & lease losses.....	53,889	42,084	44,358	34,880	28,500	28.05	
Net loans and leases.....	7,264,216	7,146,788	7,250,711	6,866,538	6,397,473	1.64	
Debt securities over 1 year.....	971,096	192,634	310,316	236,878	2,794,605	404.11	
Mutual funds and equity securities.....	457,064	998,841	889,686	645,402	468,195	-54.24	
Subtotal.....	8,692,376	8,338,263	8,450,713	7,748,818	9,660,273	4.25	
Interest-bearing bank balances.....	135,133	182,266	333,275	11,035	12,803	-25.86	
Federal funds sold & reverse repos.....	852,079	2,450,001	1,655,000	1,645,000	40,000	-65.22	
Debt securities 1 year or less.....	3,147,402	3,349,847	3,313,058	7,460,684	4,472,287	-6.04	
Trading assets.....	4,046	7,118	0	3,264	4,052	-43.16	
Total earning assets.....	12,860,908	14,327,495	13,752,046	16,868,801	14,189,415	-10.24	
Non-int cash and due from dep inst.....	28,383	20,818	36,808	40,260	43,159	36.34	
Premises, fixed assets, & cap leases.....	108,662	111,002	114,872	111,033	81,967	-2.11	
Other real estate owned.....	23,457	7,069	13,414	4,526	2,726	231.83	
Invest in unconsolidated subsidiaries.....	0	0	0	0	0		
Intangible and other assets.....	671,094	436,251	440,625	354,485	325,715	53.83	
Total assets.....	13,692,504	14,902,635	14,357,765	17,379,105	14,642,982	-8.12	
Quarterly average assets.....	14,836,431	15,081,746	14,833,553	15,500,445	12,754,255	-1.63	
Average loans and leases (YTD).....	7,378,125	6,990,219	7,051,339	6,613,050	5,996,929	5.55	
MEMORANDA:							
Loans held-for-sale.....	349	188	1,283	1,476	16,581	85.64	
Loans not held-for-sale.....	7,317,756	7,188,684	7,293,786	6,899,942	6,409,392	1.80	
RE loans secured by 1-4 family.....	3,702,052	3,641,608	3,627,574	3,871,895	4,364,101	1.66	
Commercial real estate loans.....	2,080,333	1,965,727	2,127,958	1,838,765	1,076,676	5.83	
Construction and land development.....	529,547	439,671	504,998	310,775	1,289	20.44	
Multifamily.....	747,368	738,764	861,184	662,647	687,954	1.16	
Nonfarm nonresidential.....	803,418	787,292	761,776	865,343	387,433	2.05	
RE loans secured by farmland.....	0	0	0	0	0		
Total investment securities.....	4,605,434	4,541,322	4,513,060	8,342,964	7,735,087	1.41	
U.S. Treasury securities.....	0	25,471	505	4,517,620	4,376,891	-100	
U.S. agency securities (excl MBS).....	504	0	0	0	0		
Municipal securities.....	70,360	0	0	0	0		
Mortgage-backed securities.....	2,269,441	1,255,525	1,404,554	1,427,453	2,037,217	80.76	
Asset-backed securities.....	0	0	0	0	0		
Other debt securities.....	1,808,065	2,261,485	2,218,315	1,752,489	852,784	-20.05	
Mutual funds and equity securities.....	457,064	998,841	889,686	645,402	468,195	-54.24	
Available-for-sale securities.....	4,605,434	4,541,322	4,513,060	8,342,964	7,735,087	1.41	
U.S. Treasury securities.....	0	25,471	505	4,517,620	4,376,891	-100	
U.S. agency securities (excl MBS).....	504	0	0	0	0		
Municipal securities.....	70,360	0	0	0	0		
Mortgage-backed securities.....	2,269,441	1,255,525	1,404,554	1,427,453	2,037,217	80.76	
Asset-backed securities.....	0	0	0	0	0		
Other debt securities.....	1,808,065	2,261,485	2,218,315	1,752,489	852,784	-20.05	
Mutual funds and equity securities.....	457,064	998,841	889,686	645,402	468,195	-54.24	
Held-to-mat sec appreciation (depr).....							
Available-for-sale sec appr (depr).....	-816,276	-124,652	-317,669	4,120	3,211		
Structured notes, fair value.....	0	0	0	0	0		
Pledged securities.....	634,133	1,869	120	2,372,891	1,708,937	33,829	

Liabilities and Changes in Capital

(\$000)	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005	Percent Change	
						1-yr	5-yr
Demand deposits	16,859	9,412	36,280	38,029	94,499	79.12	
NOW, ATS and transaction accounts	12,390	10,520	14,011	21,271	29,132	17.78	
Time deposits (excl brokered dep) < \$100K	1,273,845	1,461,040	1,405,509	1,576,205	1,513,345	-12.81	
MMDA and other savings accounts	8,570,423	11,001,654	10,803,631	10,412,560	8,585,992	-22.10	
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,873,517	12,482,626	12,259,431	12,048,065	10,222,968	-20.90	
Time deposits of \$100K or more	310,238	346,681	330,938	383,491	299,293	-10.51	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	2,339,301	1,568,965		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/rem mat of 1 yr or less	162,927	621,085	485,000	655,000	160,000	-73.77	
Other borrowings w/rem mat over 1 year	2,673,037	322,829	247,880	732,681	1,387,490	728	
Brokered deposits < \$100K	0	0	0	0	0		
Noncore funding	3,146,202	1,290,595	1,063,818	4,110,473	3,415,748	143.78	
Trading liabilities	1,508	0	858	0	0		
Subordinated notes and debentures + TPS	300,532	300,266	300,333	284,602	205,800	0.09	
Other liabilities	67,370	50,532	79,647	103,698	98,085	33.32	
Total liabilities	13,389,129	14,124,019	13,704,087	16,546,838	13,942,601	-5.20	
Minority interest	26,094	12,329	12,951	115	1,092	111.65	
EQUITY CAPITAL:							
Perpetual preferred stock (incl surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	324,373	147,216	209,005	154,556	138,250	120.34	
Retained earnings	708,622	723,535	759,536	673,750	583,024	-2.06	
Less: Treasury stock	0	0	0	0	0		
Accumulated other comprehensive income	-755,714	-104,464	-327,814	3,846	-21,985		
Other equity capital components	0	0	0	0	0		
Total equity capital	277,281	766,287	640,727	832,152	699,289	-63.81	
Total liabilities and capital	13,692,504	14,902,635	14,357,765	17,379,105	14,642,982	-8.12	
MEMORANDA:							
Non-interest-bearing deposits	117,566	93,692	111,903	38,029	124,349	25.48	
Interest-bearing deposits	10,066,189	12,735,615	12,478,466	12,393,527	10,397,912	-20.96	
Total deposits	10,183,755	12,829,307	12,590,369	12,431,556	10,522,261	-20.62	
LT debt that reprices in 1 year	0	0	0	0	0		
CHANGES IN EQUITY CAPITAL:							
Equity capital, prev year-end as amended	640,727	832,152	832,152	699,289	686,280		
Accounting restatements	0	-9,465	-9,465	0	0		
Net income	-27,714	76,980	119,648	168,594	110,345		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	5,368	5,327	7,116	16,305	0		
Chgs incident to mergers and absorptions	0	0	0	0	0		
Less: Dividends declared	23,200	29,900	36,567	77,867	100,100		
Change in other comprehensive income	-427,900	-108,807	-332,157	25,831	-37,236		
Sale of Treasury stock	0	0	0	0	0		
Less: Purchase of Treasury stock	0	0	0	0	0		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	110,000	0	60,000	0	40,000		
Equity capital, ending balance	277,281	766,287	640,727	832,152	699,289		

Percent Composition of Assets

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF TOTAL ASSETS:															
Real estate loans.....	42.23	40.26	47	37.63	40.43	38	40.09	40.85	40	32.86	39.85	28	37.16	37.12	47
Commercial and industrial loans.....	6.85	13.03	15	6.94	12.69	13	6.69	12.81	13	3.44	11.89	10	3.51	11.36	10
Loans to individuals.....	0.28	5.09	14	0.05	5.39	2	0.05	5.33	1	0.21	5.36	13	0.05	5.62	4
Loans to depository institutions and other bank acceptances.....	0.00	0.10	20	0.00	0.09	20	0.00	0.09	21	0.00	0.11	20	0.00	0.11	19
Agricultural loans.....	0.00	0.19	7	0.00	0.22	6	0.00	0.21	7	0.00	0.21	7	0.00	0.20	8
Other loans and leases.....	4.09	3.29	62	3.62	3.09	64	3.98	3.26	65	3.20	3.17	56	3.17	3.45	54
Net loans and leases.....	53.05	63.36	21	47.96	63.33	14	50.50	63.88	16	39.51	62.66	14	43.69	60.09	17
Debt securities over 1 year.....	7.09	12.65	18	1.29	13.35	2	2.16	13.05	2	1.36	13.87	4	19.08	17.30	57
Mutual funds and equity securities.....	3.34	0.16	98	6.70	0.22	98	6.20	0.24	98	3.71	0.26	98	3.20	0.24	98
Subtotal.....	63.48	77.28	17	55.95	77.72	10	58.86	78.03	10	44.59	77.54	10	65.97	79.60	18
Interest-bearing bank balances.....	0.99	0.59	76	1.22	0.58	79	2.32	0.50	89	0.06	0.55	44	0.09	0.69	44
Federal funds sold & reverse repos.....	6.22	1.52	89	16.44	2.35	97	11.53	2.24	89	9.47	2.68	88	0.27	2.18	44
Debt securities 1 year or less.....	22.99	2.86	97	22.48	3.07	97	23.08	3.08	97	42.93	3.12	95	30.54	1.65	98
Trading assets.....	0.03	1.68	30	0.05	1.64	37	0.00	1.34	16	0.02	1.15	33	0.03	1.51	34
Total earning assets.....	93.93	86.55	95	96.14	87.35	97	95.78	87.60	97	97.06	88.10	95	96.90	87.92	97
Non-int cash and due from dep inst.....	0.21	2.26	2	0.14	2.05	1	0.26	2.28	1	0.23	2.38	1	0.29	2.74	4
Other real estate owned.....	0.17	0.19	56	0.05	0.08	47	0.09	0.10	59	0.03	0.06	36	0.02	0.04	35
All other assets.....	5.87	10.79	8	3.72	10.47	4	3.96	9.97	4	2.70	9.34	4	2.80	9.23	2
MEMORANDA:															
Short-term investments.....	30.20	6.57	92	40.14	6.81	94	36.92	6.88	94	52.46	8.04	95	30.90	5.73	92
U.S. Treasury securities.....	0.00	0.14	10	0.17	0.16	73	0.00	0.14	29	25.99	0.32	98	29.89	0.46	98
U.S. agency securities (excl MBS).....	0.00	1.63	14	0.00	2.82	4	0.00	2.38	4	0.00	3.46	3	0.00	3.19	5
Municipal securities.....	0.51	1.05	42	0.00	1.14	2	0.00	1.13	2	0.00	1.07	3	0.00	0.89	2
Mortgage-backed securities.....	16.57	9.86	85	8.42	9.59	47	9.78	9.64	49	8.21	9.68	43	13.91	11.62	64
Asset-backed securities.....	0.00	0.52	19	0.00	0.30	21	0.00	0.35	20	0.00	0.22	24	0.00	0.25	25
Other debt securities.....	13.20	0.59	95	15.18	0.71	95	15.45	0.75	95	10.08	0.60	97	5.82	0.74	94
Loans held-for-sale.....	0.00	0.57	10	0.00	1.07	8	0.01	1.05	10	0.01	1.13	14	0.11	1.16	25
Loans not held-for-sale.....	53.44	63.71	20	48.24	62.82	14	50.80	63.46	17	39.70	61.96	14	43.77	59.35	18
RE loans secured by 1-4 family.....	27.04	15.81	84	24.44	16.34	80	25.27	16.28	82	22.28	16.64	73	29.80	17.72	84
Revolving.....	0.03	4	7	0.02	3.72	5	0.03	3.71	4	0.02	3.86	5	0.03	4.51	8
Closed-end, sec by first liens.....	27.01	9.89	97	24.41	10.59	92	25.24	10.54	97	22.26	10.76	89	29.78	11.62	94
Closed-end, sec by junior liens.....	0.00	1.55	5	0.00	1.77	4	0.00	1.76	2	0.00	1.67	5	0.00	1.38	5
Commercial real estate loans.....	15.19	22.14	30	13.19	21.71	28	14.82	22.22	29	10.58	20.91	23	7.35	17.20	24
Construction and land dev.....	3.87	7.52	36	2.95	8.04	22	3.52	8.05	29	1.79	7.45	17	0.01	5.51	7
Multifamily.....	5.46	1.50	92	4.96	1.34	92	6	1.35	94	3.81	1.55	89	4.70	1.22	94
Nonfarm nonresidential.....	5.87	12.27	17	5.28	11.35	17	5.31	11.82	17	4.98	11.02	20	2.65	9.86	18
RE loans secured by farmland.....	0.00	0.30	7	0.00	0.27	8	0.00	0.27	8	0.00	0.23	10	0.00	0.21	10

Loan Mix and Analysis of Concentrations of Credit

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
LOAN MIX, PERCENT OF GROSS LOANS & LEASES:															
Real estate loans.....	79.01	61.90	89	78	61.79	86	78.90	61.95	91	82.75	61.98	91	84.67	60.26	92
RE loans secured by 1-4 family.....	50.59	24.68	95	50.66	26.11	95	49.73	25.69	95	56.10	26.62	95	67.91	29.55	98
Revolving.....	0.05	5.96	5	0.05	5.69	4	0.05	5.63	4	0.05	5.88	5	0.06	7.07	10
Closed-end.....	50.54	18.29	98	50.61	20.01	98	49.67	19.66	98	56.06	20.25	98	67.85	21.93	98
Commercial real estate loans.....	28.43	33.50	43	27.34	32.79	41	29.17	33.36	43	26.64	31.92	39	16.76	27.42	27
Construction and land dev.....	7.24	10.92	42	6.12	12.03	34	6.92	11.91	35	4.50	11.10	21	0.02	8.61	7
1-4 family.....	0.16	2.94	13	0.00	3.78	2	0.00	3.45	2						
Other.....	7.08	7.57	50	6.12	7.85	50	6.92	7.97	55						
Multifamily.....	10.21	2.24	94	10.28	2.06	94	11.81	2.04	94	9.60	2.44	91	10.71	2	94
Nonfarm nonresidential.....	10.98	18.73	26	10.95	17.16	29	10.44	17.77	26	12.54	16.60	34	6.03	15.76	14
Owner-occupied.....	0.00	7.21	2	0.00	6.83	2	0.00	6.95	2						
Other.....	10.98	10.38	56	10.95	9.43	62	10.44	9.98	55						
RE loans secured by farmland.....	0.00	0.42	7	0.00	0.40	8	0.00	0.40	8	0.00	0.34	10	0.00	0.31	10
Loans to depository institutions and other bank acceptances.....	0.00	0.23	20	0.00	0.19	20	0.00	0.20	21	0.00	0.18	20	0.00	0.21	19
Commercial and industrial loans.....	12.81	19.96	18	14.39	20.03	28	13.17	19.92	14	8.67	18.82	11	8.01	18.75	11
Loans to individuals.....	0.52	8.27	14	0.10	8.58	4	0.09	8.39	2	0.52	8.68	11	0.11	9.50	2
Credit card loans.....	0.00	1.37	14	0.00	1.20	14	0.00	1.26	13	0.00	1.18	15	0.00	1.33	15
Agricultural loans.....	0.00	0.28	7	0.00	0.33	6	0.00	0.31	7	0.00	0.33	7	0.00	0.32	8
Other loans and leases.....	7.66	5.72	69	7.51	5.32	77	7.84	5.47	76	8.07	6.21	73	7.22	7.24	65
LOAN & LEASE PERCENT OF TOTAL RISK BASED CAPITAL:															
Real estate loans.....	633.38	437.50	89	490.42	435.25	65	550.16	451.84	72	515.68	427.13	76	578.02	413.42	86
RE loans secured by 1-4 family.....	405.51	174.42	95	318.49	180.39	84	346.76	182.82	90	349.64	181.78	89	463.63	205.15	94
Revolving.....	0.39	42.56	5	0.32	39.94	3	0.36	40.93	3	0.28	41.46	4	0.42	48.79	8
Closed-end.....	405.12	129.31	98	318.18	138.61	92	346.39	140.25	93	349.36	138.81	94	463.21	153.84	97
Commercial real estate loans.....	227.87	237.73	50	171.92	232.14	33	203.41	245.86	43	166.04	221.57	33	114.38	190.32	26
Construction and land dev.....	58	79.78	41	38.45	84.34	25	48.27	86.92	36	28.06	78.54	20	0.14	58.46	5
1-4 family.....	1.27	21.48	11	0.00	26.95	2	0.00	25.84	2						
Other.....	56.73	55.70	56	38.45	54.75	43	48.27	57.83	51						
Multifamily.....	81.86	16.38	94	64.61	14.62	92	82.32	15.17	93	59.84	16.37	91	73.09	14.21	94
Nonfarm nonresidential.....	88	131.72	31	68.86	121.60	22	72.82	129.99	24	78.14	117.58	33	41.16	109.11	17
Owner-occupied.....	0.00	52.54	2	0.00	49.06	2	0.00	51.75	2						
Other.....	88	74.53	55	68.86	67.08	56	72.82	72.91	54						
RE loans secured by farmland.....	0.00	3.32	7	0.00	2.93	7	0.00	2.95	7	0.00	2.48	10	0.00	2.25	10
Loans to depository institutions & other bank accept.....	0.00	1.20	20	0.00	0.93	20	0.00	0.99	21	0.00	1.02	20	0.00	1.19	19
Commercial and industrial loans.....	102.67	140.44	23	90.51	137.93	16	91.82	142.04	15	54.02	129.82	10	54.66	125.76	13
Loans to individuals.....	4.15	57.10	17	0.63	59.11	3	0.66	59.29	1	3.23	57.13	14	0.73	62.81	2
Credit card loans.....	0.00	8.94	14	0.00	7.70	14	0.00	8.34	12	0.00	7.75	15	0.00	8.70	15
Agricultural loans.....	0.00	1.96	7	0.00	2.27	6	0.00	2.21	6	0.00	2.21	7	0.00	2.18	8
Other loans and leases.....	61.40	36.75	73	47.19	34.57	72	54.68	36.57	74	50.28	35.57	73	49.27	38.89	71
SUPPLEMENTAL:															
Non-Owner Occupied CRE Loans/Gross Loans.....	28.43	25.47	62	27.34	25.42	58	29.17	25.92	64						
Non-Owner Occupied CRE Loans/Total Risk Based Capital.....	227.87	183.46	61	171.92	179.70	53	203.41	190.65	56						
Construction & Land Development Loans/Total Risk Based Capital.....	58	79.78	41	38.45	84.34	25	48.27	86.92	36	28.06	78.54	20	0.14	58.46	5
Total CRE Loans/Total Risk Based Capital.....	227.87	243.78	49	171.92	237.67	30	203.41	251.84	40	166.04	226.22	32	114.38	194.41	24

Liquidity and Funding

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF TOTAL ASSETS:															
Short-term investments	30.20	6.57	92	40.14	6.81	94	36.92	6.88	94	52.46	8.04	95	30.90	5.73	92
Liquid assets	23.90	19.32	73	26.27	20.11	74	23.73	19.58	71	43.79	22.35	86	44.17	23.89	87
Investment securities	33.63	16.45	91	30.47	17.30	91	31.43	16.99	91	48.01	18.55	92	52.82	20.03	94
Net loans and leases	53.05	63.36	21	47.96	63.33	14	50.50	63.88	16	39.51	62.66	14	43.69	60.09	17
Net Ins, ls & stbdy ltrs of credit	53.54	66.40	18	48.60	66.53	14	51	66.91	16	40.19	65.82	8	44.10	63.42	12
Core deposits	72.11	44.31	97	83.76	47.01	97	85.39	46.67	97	69.33	48.23	94	69.81	49.27	87
Noncore funding	22.98	39.09	10	8.66	36.78	4	7.41	37.67	2	23.65	36.10	20	23.33	34.96	24
Time deposits of \$100K or more	2.27	9.72	8	2.33	10.44	5	2.30	10.08	4	2.21	11.73	5	2.04	9.25	8
Foreign deposits	0.00	2.53	18	0.00	3.08	19	0.00	3.12	19	0.00	2.70	19	0.00	2.55	19
Fed funds purchased and repos	0.00	6.65	2	0.00	7.27	2	0.00	7.30	1	13.46	7.72	84	10.71	8.72	74
Secured federal funds purchased	0.00	0.00	48	0.00	0.00	48	0.00	0.00	47	0.00	0.00	48			
Net fed funds purchased (sold)	-6.22	5.18	4	-16.44	5.05	1	-11.53	4.96	1	4	4.92	47	10.44	5.91	81
Commercial paper	0.00	0.38	28	0.00	0.52	27	0.00	0.48	28	0.00	0.43	27	0.00	0.38	28
Other borrowings w/rem mat 1 yr or less	1.19	5.96	11	4.17	4.05	56	3.38	4.77	37	3.77	3.45	63	1.09	3.62	24
Earning assets repriceable in 1 year	55.07	42.57	85	61.32	43.31	91	60.53	43.57	89	68.21	44.16	97	58.31	43.89	87
Int-bearing liab repriceable in 1 year	0.00	20.59	1	0.00	22.23	1	0.00	22.78	1	7.81	22.38	7	0.00	17.46	2
Long-term debt repriceable in 1 year	0.00	2.19	16	0.00	2.35	18	0.00	2.17	17	0.00	2.14	18	0.00	2.13	17
Net assets repriceable in 1 year	55.07	18.45	97	61.32	17.15	98	60.53	17.20	98	60.40	18.20	97	58.31	22.38	95
OTHER LIQUIDITY AND FUNDING RATIOS:															
Net noncore funding dependence	-11.34	43.55	1	-56.22	39.86	1	-50.06	40.68	1	-64.57	37.63	2	-11.48	37.84	1
Net ST noncore funding dependence	-43.35	27.61	1	-61.79	25.49	1	-54.34	26.24	1	-75.22	23.42	2	-27.44	23.55	1
Short-term inv / ST noncore funding	1,159.69	22.14	98	724.32	24.25	98	755.48	24.89	98	277.53	26.53	98	241.49	23.69	98
Liq asts-ST noncore fndg / Nonliq asts	27.98	-8.58	94	28.12	-6.65	95	24.70	-8.26	94	44.28	-3.40	94	56.19	1.72	94
Net loans and leases / Total deposits	71.33	107.39	7	55.71	100.81	7	57.59	101.89	7	55.23	97.38	8	60.80	97.41	8
Net loans and leases / Core deposits	73.57	161.08	2	57.25	148.94	2	59.14	151.74	2	56.99	156.68	4	62.58	146.04	5
Held-to-mat sec appr (depr) / T1 cap		-0.70			-0.32			-0.09			-0.59			-0.70	
Avail-for-sale sec appr (depr) / T1 cap	-110.85	-6.29	1	-11.47	-2	3	-31.71	-1.37	3	0.39	-1.93	83	0.36	-3.11	92
Struct notes appr (depr) / T1 cap		-0.01			-0.02			-0.01			-0.07			-0.14	
PERCENT OF INVESTMENT SECURITIES:															
Held-to-maturity securities	0.00	5.45	18	0.00	6.31	17	0.00	6.07	17	0.00	7.53	18	0.00	8.21	16
Available-for-sale securities	100	94.55	81	100	93.69	82	100	93.93	82	100	92.47	81	100	91.79	83
U.S. Treasury securities	0.00	1.16	10	0.56	1.23	56	0.01	1.15	23	54.15	2.12	98	56.58	2.93	98
U.S. agency securities (excl MBS)	0.01	10.22	14	0.00	15.93	4	0.00	14.07	4	0.00	17.97	3	0.00	15.52	5
Municipal securities	1.53	6.71	30	0.00	6.73	2	0.00	6.71	2	0.00	5.90	3	0.00	4.29	2
Mortgage-backed securities	49.28	62.77	24	27.65	59.79	17	31.12	60.61	16	17.11	59.23	13	26.34	60.53	17
Asset-backed securities	0.00	3.40	19	0.00	2.35	21	0.00	2.79	20	0.00	1.59	24	0.00	1.64	25
Other debt securities	39.26	4.51	92	49.80	4.90	95	49.15	5.41	95	21.01	3.89	89	11.02	4.62	85
Mutual funds and equity securities	9.92	1.50	94	21.99	1.69	98	19.71	1.84	94	7.74	1.70	94	6.05	1.59	92
Debt securities 1 year or less	68.34	17.20	94	73.76	16.98	95	73.41	17.23	97	89.42	16.38	97	57.82	10.24	98
Debt securities 1 to 5 years	18.96	16.92	59	0.30	20.08	4	4.06	19.36	25	0.85	21.70	11	5.04	22.50	25
Debt securities over 5 years	2.13	60.30	2	3.94	57.96	4	2.81	58.04	1	1.99	56.17	2	31.09	62.90	27
Pledged securities	13.77	66.37	7	0.04	61.45	1	0.00	63.70	1	28.44	61.87	8	22.09	59.46	10
Structured notes, fair value	0.00	0.23	35	0.00	0.22	34	0.00	0.32	33	0.00	0.20	36	0.00	0.27	37
PERCENT CHANGE FROM PRIOR LIKE QTR:															
Short-term investments	-30.88	-4	29	51.21	112.09	69	-41.85	24.52	21	101.47	163.19	72	244.26	34.21	91
Investment securities	1.41	5.74	48	22.90	5.51	83	-45.91	5.20	1	7.86	4.43	65	98.31	4.16	98
Core deposits	-20.90	7.25	2	4.83	14.30	46	1.75	7.44	43	17.85	6.95	84	115.99	7.26	97
Noncore funding	143.78	16.15	97	-29.08	13.06	4	-74.12	15.84	1	20.34	16.97	59	-25.34	16.22	2

Derivatives and Off-Balance-Sheet Transactions

(\$000)	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
Loan commitments	1,454,077	2,042,305	1,739,966	1,933,212	1,090,355
Commit: Secured commercial RE loans	394,066	789,697	800,655	741,185	122,718
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	66,791	95,637	71,512	118,736	59,933
Commercial & similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (BHC as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (BHC as beneficiary)	0	0	0	0	0
Credit derivative contracts - investment grade	0	0	0	0	0
Credit derivative contracts - subinvestment grade	0	0	0	0	0
DERIVATIVE CONTRACTS:					
Interest rate futures & forward contr	1,000	1,750	2,250	2,000	106,680
Written options contracts (int rate)	1,255	1,701	1,734	1,791	90,376
Purchased options contracts (int rate)	0	0	0	0	20,200
Interest rate swaps	159,000	200,000	200,000	200,000	200,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contr (foreign exch)	0	0	0	0	0
Purchased options contr (foreign exch)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity & other futures & forw contr	0	0	0	0	0
Written options contr (comm & other)	2,279	13,222	0	0	0
Purchased options contr (comm & other)	2,279	28,142	0	0	0
Commodity & other swaps	0	0	0	0	0

PERCENT OF TOTAL ASSETS:	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
Loan commitments	10.62	27.32	10	13.70	31.43	10	12.12	30.37	8	11.12	31.81	8	7.45	30.69	8
Standby letters of credit	0.49	2.94	14	0.64	3.14	13	0.50	3	11	0.68	3.13	14	0.41	3.22	12
Commercial & similar letters of credit	0.00	0.11	6	0.00	0.13	2	0.00	0.12	5	0.00	0.12	5	0.00	0.11	5
Securities lent	0.00	1.41	38	0.00	1.81	39	0.00	1.73	39	0.00	3.15	39	0.00	6.42	37
Credit derivatives - notional amount (BHC as guarantor)	0.00	1.49	32	0.00	1.71	32	0.00	1.86	32	0.00	1.21	36	0.00	0.90	36
Credit derivatives - notional amount (BHC as beneficiary)	0.00	1.71	30	0.00	2.24	32	0.00	2.19	33	0.00	1.49	32	0.00	1.34	34
Credit derivative contracts - investment grade	0.00	2.09	29	0.00	1.83	31	0.00	1.99	32	0.00	1.73	33			
Credit derivative contracts - subinvestment grade	0.00	0.74	34	0.00	0.64	36	0.00	0.56	36	0.00	0.56	37			
Derivative contracts	1.21	67.22	14	1.64	71.78	16	1.42	67.33	14	1.17	76.05	14	2.85	74.40	17
Interest rate contracts	1.18	51.15	15	1.37	50.23	17	1.42	47.29	16	1.17	59.24	17	2.85	55.47	17
Interest rate futures & forward contr	0.01	9.81	30	0.01	7.84	35	0.02	7.46	35	0.01	8.76	33	0.73	8.98	48
Written options contr (int rate)	0.01	3.73	21	0.01	5.14	19	0.01	3.80	23	0.01	7.12	26	0.62	5.92	51
Purchased options contr (int rate)	0.00	4.26	15	0.00	5.79	17	0.00	4.45	18	0.00	7.15	16	0.14	5.54	47
Interest rate swaps	1.16	29.34	20	1.34	27.98	22	1.39	27.46	20	1.15	28.42	17	1.37	28.66	17
Foreign exchange contracts	0.00	11.96	13	0.00	12.56	15	0.00	12.36	14	0.00	10.78	13	0.00	11.30	13
Futures & forward foreign exch contr	0.00	8.30	15	0.00	7.75	17	0.00	8.29	16	0.00	7.01	15	0.00	7.71	15
Written options contr (foreign exch)	0.00	0.43	32	0.00	0.66	32	0.00	0.66	33	0.00	0.54	33	0.00	0.73	32
Purchased options contr (foreign ex)	0.00	0.41	31	0.00	0.68	32	0.00	0.66	32	0.00	0.58	34	0.00	0.78	32
Foreign exchange rate swaps	0.00	0.97	32	0.00	1.11	35	0.00	1.03	35	0.00	0.84	34	0.00	1.03	35
Equity, commodity, & other deriv contr	0.03	2.47	59	0.28	2.20	64	0.00	2.14	26	0.00	2.11	28	0.00	1.86	28
Commodity & other futures & forward contr	0.00	0.23	36	0.00	0.17	39	0.00	0.14	39	0.00	0.11	40	0.00	0.10	40
Written options contr (comm & other)	0.02	0.72	63	0.09	0.60	68	0.00	0.54	32	0.00	0.60	34	0.00	0.47	35
Purchased options contr (comm & oth)	0.02	0.81	63	0.19	0.71	71	0.00	0.76	32	0.00	0.78	34	0.00	0.60	35
Commodity & other swaps	0.00	0.43	29	0.00	0.44	29	0.00	0.44	29	0.00	0.36	31	0.00	0.41	32

PERCENT OF AVERAGE LOANS AND LEASES:	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
Loan commitments	19.71	51.67	13	29.22	56.38	17	24.68	54.95	11	29.23	62.14	14	18.18	68.48	8

Derivative Instruments

(\$000)	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
NOTATIONAL AMOUNT:					
Derivative contracts	165,813	244,815	203,984	203,791	417,256
Interest rate contracts	161,255	203,451	203,984	203,791	417,256
Foreign exchange contracts	0	0	0	0	0
Equity, comm, & other contracts	4,558	41,364	0	0	0
Derivatives position:					
Futures and forwards	1,000	1,750	2,250	2,000	106,680
Written options	3,534	14,923	1,734	1,791	90,376
Exchange-traded	0	13,222	0	0	0
Over-the-counter	3,534	1,701	1,734	1,791	90,376
Purchased options	2,279	28,142	0	0	20,200
Exchange-traded	0	28,142	0	0	0
Over-the-counter	2,279	0	0	0	20,200
Swaps	159,000	200,000	200,000	200,000	200,000
Held for trading	163,558	241,364	200,000	200,000	200,000
Interest rate contracts	159,000	200,000	200,000	200,000	200,000
Foreign exchange contracts	0	0	0	0	0
Equity, comm, & other contracts	4,558	41,364	0	0	0
Non-traded	2,255	3,451	3,984	3,791	217,256
Interest rate contracts	2,255	3,451	3,984	3,791	217,256
Foreign exchange contracts	0	0	0	0	0
Equity, comm, & other contracts	0	0	0	0	0
Deriv contr (excl fut & FX 14 days or less)	3,279	207,883	202,250	202,000	326,880
One year or less	1,000	7,883	161,250	2,000	106,680
Over 1 year to 5 years	0	200,000	41,000	200,000	220,200
Over 5 years	2,279	0	0	0	0
Gross negative fair value (absolute value)	1,517	7	858	7	3,210
Gross positive fair value	4,046	7,124	15	3,269	6,792
Held for trading	4,046	7,118	0	3,264	3,627
Non-traded	0	6	15	5	3,165
Curr credit exposure on RBC deriv contr	0	7,118	15	3,269	6,792
Credit losses on derivative contracts	0	0	0	0	0
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:					
30-89 days past due (confidential prior to March 2001)	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF NOTIONAL AMOUNT:															
Interest rate contracts	97.25	84.79	62	83.10	87.57	29	100	85.40	90	100	87.06	91	100	89.88	90
Foreign exchange contracts	0.00	9.70	12	0.00	7.69	14	0.00	9.53	13	0.00	8.39	11	0.00	7.66	13
Equity, comm, & other contracts	2.75	2.38	71	16.90	2.03	92	0.00	1.95	25	0.00	1.83	27	0.00	1.11	28
Futures and forwards	0.60	16.50	17	0.71	16.37	20	1.10	18	18	0.98	19	15	25.57	19.53	73
Written options	2.13	5.94	32	6.10	7.66	47	0.85	5.77	21	0.88	6.76	22	21.66	7.72	88
Exchange-traded	0.00	0.52	38	5.40	0.55	90	0.00	0.36	40	0.00	0.41	40	0.00	0.16	42
Over-the-counter	2.13	5.04	35	0.69	6.63	16	0.85	5.02	24	0.88	5.74	27	21.66	7.10	88
Purchased options	1.37	6.21	34	11.50	7.23	73	0.00	5.83	14	0.00	6.76	12	4.84	6.32	55
Exchange-traded	0.00	0.55	35	11.50	0.55	96	0.00	0.27	39	0.00	0.39	39	0.00	0.21	41
Over-the-counter	1.37	5.33	35	0.00	6.08	13	0.00	5.13	14	0.00	5.82	13	4.84	5.51	56
Swaps	95.89	62.49	86	81.69	61.11	75	98.05	63.98	92	98.14	60.99	89	47.93	60.02	33
Held for trading	98.64	49.06	86	98.59	41.56	89	98.05	43.70	87	98.14	38.64	90	47.93	40.54	56
Interest rate contracts	95.89	37.08	97	81.69	30.81	92	98.05	31.08	98	98.14	27.48	98	47.93	29.61	65
Foreign exchange contracts	0.00	5.09	20	0.00	3.90	20	0.00	5.60	21	0.00	4.27	20	0.00	5.61	21
Equity, comm, & other contracts	2.75	1.32	79	16.90	1.22	95	0.00	1.14	32	0.00	0.94	33	0.00	0.73	34
Non-traded	1.36	50.94	13	1.41	58.44	10	1.95	56.30	12	1.86	61.36	9	52.07	59.46	43
Interest rate contracts	1.36	43.93	14	1.41	52.30	12	1.95	49.73	13	1.86	55.09	13	52.07	56.96	46
Foreign exchange contracts	0.00	1.34	29	0.00	0.64	31	0.00	0.81	30	0.00	0.65	29	0.00	0.37	31
Equity, comm, & other contracts	0.00	0.22	35	0.00	0.11	38	0.00	0.11	39	0.00	0.11	40	0.00	0.03	40
Deriv contr (excl fut & FX 14 days or less)	1.98	80.68	5	84.91	83.50	46	99.15	86.30	81	99.12	86.62	83	78.34	83.96	28
One year or less	0.60	24.31	10	3.22	25.21	16	79.05	27.64	89	0.98	26.33	9	25.57	25.04	62
Over 1 year to 5 years	0.00	29.34	8	81.69	28.72	95	20.10	27.98	32	98.14	33.22	96	52.77	27.91	85
Over 5 years	1.37	16.30	20	0.00	18.69	9	0.00	19.42	10	0.00	19.26	8	0.00	20.78	6
Gross negative fair value (absolute value)	0.91	1.34	32	0.00	0.86	7	0.42	1.19	20	0.00	0.78	4	0.77	0.96	40
Gross positive fair value	2.44	1.53	86	2.91	0.91	92	0.01	1.29	4	1.60	0.75	90	1.63	0.79	92
PERCENT OF TIER 1 CAPITAL:															
Gross negative fair value, absolute value (X)	0.00	0.18	20	0.00	0.12	11	0.00	0.14	19	0.00	0.09	10	0.00	0.11	25
Gross positive fair value (X)	0.01	0.19	24	0.01	0.13	32	0.00	0.15	7	0.00	0.09	24	0.01	0.11	34
Held for trading (X)	0.01	0.16	43	0.01	0.10	47	0.00	0.12	18	0.00	0.07	46	0.00	0.09	50
Non-traded (X)	0.00	0.02	8	0.00	0.01	11	0.00	0.02	13	0.00	0.01	14	0.00	0.01	38
Current credit exposure (X)	0.00	0.11	7	0.01	0.07	32	0.00	0.09	10	0.00	0.05	27	0.01	0.06	34
Credit losses on derivative contracts	0.00	0.00	40	0.00	0.00	46	0.00	0.00	45	0.00	0.00	47	0.00	0.00	43
PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:															
30-89 days past due (confidential prior to March 2001)	0.00	0.00	46	0.00	0.00	47	0.00	0.00	47	0.00	0.00	47	0.00	0.00	47
90+ days past due	0.00	0.00	47	0.00	0.00	47	0.00	0.00	47	0.00	0.00	49	0.00	0.00	47
OTHER RATIOS:															
Current credit exposure / Risk wtd asts	0.00	1.15	4	0.07	0.69	34	0.00	0.84	8	0.04	0.47	27	0.08	0.57	38

Allowance and Net Loan and Lease Losses

	09/30/2008	09/30/2007	12/31/2007	12/31/2006	12/31/2005
CHANGE: ALLOWANCE FOR LOAN AND LEASE LOSSES EXCLUDING ATTR: (\$000)					
Beginning balance	44,358	34,880	34,880	28,500	24,530
Gross credit losses	1,759	396	659	716	434
Write-downs, transf to lns held for sale	0	0	0	0	0
Recoveries	40	100	137	96	108
Net credit losses	1,719	296	522	620	326
Provision for loan and lease losses	11,250	7,500	10,000	7,000	4,296
Adjustments	0	0	0	0	0
Ending balance	53,889	42,084	44,358	34,880	28,500
Memo: alloc transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
ANALYSIS RATIOS:															
Provision for Ln&Ls losses / Avg assets	0.10	0.97	10	0.07	0.24	19	0.07	0.36	13	0.05	0.15	21	0.04	0.15	27
Provision for Ln&Ls losses / Avg lns&lss	0.20	1.49	5	0.14	0.38	22	0.14	0.56	13	0.11	0.25	26	0.07	0.26	25
Provision for Ln&Ls losses / Net losses	654.45	172.28	97	2,533.78	128.93	98	1,915.71	152.78	98	1,129.03	109.78	95	1,317.79	94.02	98
Ln&Ls allowance/Total loans & leases not held-for-sale	0.74	1.68	11	0.59	1.16	8	0.61	1.25	8	0.51	1.14	5	0.44	1.18	4
Ln&Ls allowance / Total loans & leases	0.74	1.63	11	0.59	1.14	8	0.61	1.22	8	0.51	1.11	7	0.44	1.13	5
Ln&Ls allowance / Net Ln&Ls losses (X)	23.51	2.64	97	106.63	8.35	95	84.98	5.84	96	56.26	11.75	92	87.42	8.01	95
ALLL/nonaccrual assets	17.75	127	1	27.14	241.80	2	25.47	193.95	2	25.98	330.96	1	26.22	349.72	2
Ln&Ls allow/90+ days PD + nonaccr Ln&Ls	17.48	100.64	1	26.82	165.77	3	25.05	136.29	3	25.60	231.67	1	25.07	249.50	2
Gross Ln&Ls losses / Avg loans & leases	0.03	0.96	4	0.01	0.39	4	0.01	0.47	4	0.01	0.33	8	0.01	0.38	5
Recoveries / Avg loans and leases	0.00	0.08	5	0.00	0.09	2	0.00	0.08	2	0.00	0.10	7	0.00	0.11	5
Net losses/Avg loans and leases	0.03	0.88	4	0.01	0.30	4	0.01	0.38	4	0.01	0.23	14	0.01	0.28	7
Write-downs, trans lns HFS / Avg lns&lss	0.00	0.01	39	0.00	0.00	42	0.00	0.00	40	0.00	0.00	42	0.00	0.00	42
Recoveries / Prior year-end losses	6.07	16.23	5	13.97	23.31	16	19.13	30.58	17	22.12	31.81	20	80.60	30.96	97
Earnings coverage of net losses (X)	-6.67	2.93	8	356.05	22.53	97	299.95	13.40	97	233.54	33.33	92	367.79	22.73	95
NET LOAN AND LEASE LOSSES BY TYPE:															
Real estate loans	0.04	0.79	5	0.01	0.13	15	0.01	0.18	7	0.01	0.08	20	0.01	0.06	27
RE loans secured by 1-4 family	0.06	0.55	19	0.01	0.14	19	0.01	0.18	15	0.01	0.09	22	0.01	0.08	27
Revolving	0.00	0.71	9	0.00	0.20	14	0.00	0.24	12	0.00	0.12	20	0.00	0.07	23
Closed-end	0.06	0.50	20	0.01	0.12	19	0.01	0.15	18	0.01	0.08	22	0.01	0.07	32
Commercial real estate loans	0.00	0.81	3	0.00	0.09	11	0.00	0.14	9	0.02	0.04	50	0.00	0.03	35
Construction and land dev	0.00	1.76	5	0.00	0.13	12	0.00	0.25	9	0.00	0.03	26	0.00	0.01	38
1-4 family	0.00	0.84	8	0.00	0.05	18	0.00	0.09	14						
Other	0.00	0.78	11	0.00	0.07	23	0.00	0.13	15						
Multifamily	0.00	0.21	22	0.00	0.03	42	0.00	0.07	33	0.00	0.02	41	0.00	0.02	42
Nonfarm nonresidential	0.00	0.16	9	0.00	0.05	20	0.00	0.06	18	0.05	0.04	64	0.00	0.04	34
Owner-occupied	0.00	0.05	18	0.00	0.02	29	0.00	0.03	22						
Other	0.00	0.10	13	0.00	0.02	25	0.00	0.03	25						
RE loans secured by farmland		0.08			0.00			0.02			0.04			0.01	
Commercial and industrial loans	0.00	0.64	4	0.00	0.27	8	0.00	0.32	7	0.00	0.26	13	0.00	0.26	12
Loans to depository institutions		0.00			0.00			0.00			-0.01			0.00	
Loans to individuals	0.02	1.93	1	0.02	1.21	1	0.01	1.30	1	0.02	1.08	1	0.01	1.26	3
Credit card loans		4.20			3.68			2.91			1.79			3.03	
Agricultural loans		0.05			0.06			0.11			0.00			0.06	
Loans to foreign governments & inst		-0.09			-0.34			-0.24			-0.13			0.00	
Other loans and leases	0.00	0.37	18	0.00	0.21	22	0.00	0.27	22	0.00	0.22	24	0.01	0.41	27

Past Due and Nonaccrual Assets

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
30+ DAYS PD & NONACCRUAL ASSETS: (\$000)															
30-89 days past due loans & leases	49,190			35,272			41,950			39,647			43,877		
90 days and over past due loans & leases	20,183			1,833			2,889			1,981			5,000		
Nonaccrual loans and leases	288,079			155,063			174,187			134,254			108,703		
Total PD & nonaccrual loans & leases	357,452			192,168			219,026			175,882			157,580		
Restructured 30-89 days past due	0			0			0			0			0		
Restructured 90+ days past due	0			0			0			0			0		
Restructured nonaccrual	0			0			0			0			0		
Total restr loans & leases, incl above	0			0			0			0			0		
30-89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		
Total PD & nonacc Lns held for sale	0			0			0			0			0		
Restr loans and leases in compliance	468			0			0			0			0		
Real estate acquired (reacquired)	23,457			7,069			13,414			4,526			2,726		
OTHER ASSETS:															
30-89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Nonaccrual	15,529			0			0			0			0		
Total other assets PD & nonaccrual	15,529			0			0			0			0		

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF LOANS AND LEASES:															
30-89 days PD loans & leases	0.67	1.26	20	0.49	0.95	17	0.58	1.03	22	0.57	0.81	33	0.68	0.69	51
90+ days PD loans & leases	0.28	0.26	63	0.03	0.18	20	0.04	0.21	22	0.03	0.15	26	0.08	0.16	42
Nonaccrual loans & leases	3.94	1.69	89	2.16	0.71	91	2.39	0.93	89	1.95	0.50	95	1.69	0.42	97
90+ days PD and nonaccrual Lns&Ls	4.21	2.03	88	2.18	0.94	89	2.43	1.21	86	1.97	0.68	92	1.77	0.60	95
30-89 days PD restructured	0.00	0.01	31	0.00	0.00	44	0.00	0.00	43	0.00	0.00	44	0.00	0.00	45
90+ days PD restructured	0.00	0.00	39	0.00	0.00	46	0.00	0.00	46	0.00	0.00	47	0.00	0.00	48
Nonaccrual restructured	0.00	0.05	18	0.00	0.01	27	0.00	0.01	26	0.00	0.00	34	0.00	0.00	33
30-89 days PD loans held for sale	0.00	0.00	33	0.00	0.01	29	0.00	0.01	31	0.00	0.01	31	0.00	0.00	35
90+ days PD loans held for sale	0.00	0.00	37	0.00	0.00	36	0.00	0.00	37	0.00	0.00	38	0.00	0.00	37
Nonaccrual loans held for sale	0.00	0.02	29	0.00	0.01	32	0.00	0.01	34	0.00	0.01	35	0.00	0.00	38

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF LNS&LS + OTHER ASSETS															
30+ DAYS PAST DUE AND NONACCRUAL:															
30-89 days past due assets	0.67	1.27	20	0.49	0.95	17	0.58	1.03	22	0.57	0.81	33	0.68	0.69	51
90+ days past due assets	0.28	0.27	63	0.03	0.18	19	0.04	0.21	22	0.03	0.15	23	0.08	0.16	42
Nonaccrual assets	4.14	1.72	95	2.16	0.71	91	2.39	0.94	89	1.95	0.50	95	1.69	0.43	97
30+ days PD & nonaccrual assets	5.09	3.35	82	2.67	1.93	80	3	2.29	77	2.55	1.50	86	2.45	1.31	88

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PERCENT OF TOTAL ASSETS:															
90+ days PD and nonaccrual assets	2.36	1.34	81	1.05	0.58	86	1.23	0.77	82	0.78	0.42	86	0.78	0.36	88
90+ PD & nonaccrual assets + OREO	2.54	1.58	78	1.10	0.68	85	1.33	0.90	74	0.81	0.48	84	0.80	0.42	82

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:															
Total assets	2.28	1.36	75	1.09	0.54	88	1.31	0.74	80	0.80	0.35	89	0.76	0.29	92
Allowance for loan & lease losses	578.98	123.50	98	385.26	74.08	97	422.92	91.20	97	397.88	50.61	98	390.98	42.13	97
Equity cap + ALLL	94.21	15.61	95	20.06	6.01	91	27.38	7.98	93	16.01	3.91	94	15.31	3.34	95
Tier 1 cap + ALLL	39.48	16.32	94	14.36	6.65	89	17.93	9.21	85	12.60	4.32	92	11.97	3.85	95
Loans & leases + RE acquired	4.25	2.08	86	2.25	0.88	89	2.57	1.17	86	2.01	0.58	94	1.73	0.49	95

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE:															
Real estate															
- 30-89 days PD.....	0.85	1.44	27	0.63	1	27	0.73	1.13	34	0.69	0.81	49	0.81	0.66	70
- 90+ days past due.....	0.35	0.27	72	0.03	0.17	31	0.03	0.20	22	0.03	0.14	32	0.09	0.13	54
- Nonaccrual.....	4.95	2.36	89	2.77	0.89	90	3.03	1.23	87	2.35	0.56	95	2	0.43	95
Coml & incl															
- 30-89 days PD.....	0.00	0.72	3	0.00	0.55	2	0.00	0.64	2	0.00	0.50	3	0.00	0.58	2
- 90+ days past due.....	0.00	0.08	13	0.00	0.07	23	0.14	0.08	74	0.01	0.05	31	0.00	0.07	11
- Nonaccrual.....	0.18	0.84	11	0.00	0.47	2	0.00	0.50	2	0.00	0.52	3	0.00	0.61	2
Individuals															
- 30-89 days PD.....	0.00	1.83	2	0.00	1.52	2	0.00	1.65	2	0.00	1.57	2	0.01	1.41	4
- 90+ days past due.....	0.01	0.37	23	0.00	0.30	8	0.00	0.29	11	0.00	0.31	18	0.16	0.29	44
- Nonaccrual.....	0.00	0.35	5	0.00	0.20	5	0.00	0.24	6	0.00	0.14	7	0.00	0.16	7
Dep inst lns															
- 30-89 days PD.....		0.00			0.00			0.02			0.00			0.00	
- 90+ days past due.....		0.00			0.00			0.01			0.00			0.00	
- Nonaccrual.....		0.00			0.00			0.00			0.00			0.03	
Agricultural															
- 30-89 days PD.....		0.42			0.25			0.28			0.27			0.28	
- 90+ days past due.....		0.04			0.03			0.02			0.02			0.01	
- Nonaccrual.....		0.55			0.67			0.43			0.36			0.35	
Foreign govts															
- 30-89 days PD.....		0.00			0.03			0.29			1.35			0.35	
- 90+ days past due.....		0.00			0.00			0.00			0.00			0.00	
- Nonaccrual.....		0.01			0.00			0.00			0.00			0.00	
Other lns & ls															
- 30-89 days PD.....	0.00	0.54	9	0.00	0.52	9	0.00	0.59	7	0.01	0.49	18	0.00	0.43	6
- 90+ days past due.....	0.00	0.04	20	0.00	0.02	20	0.00	0.03	19	0.01	0.02	60	0.00	0.02	18
- Nonaccrual.....	0.00	0.37	12	0.00	0.25	11	0.00	0.23	9	0.00	0.14	13	0.00	0.23	8

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
MEMORANDA:															
1-4 family															
- 30-89 days PD	1.28	1.43	50	0.95	1.08	46	1.09	1.17	46	0.97	1.04	58	0.94	0.82	64
- 90+ days past due	0.04	0.35	25	0.02	0.24	27	0.03	0.28	25	0.02	0.20	25	0.01	0.20	25
- Nonaccrual	6.65	1.47	95	4.01	0.73	93	4.52	0.87	95	3.32	0.50	95	2.46	0.42	94
Revolving															
- 30-89 days PD	0.00	0.86	3	0.00	0.70	3	0.00	0.83	3	0.00	0.65	3	0.00	0.39	3
- 90+ days past due	0.00	0.12	15	0.00	0.08	18	0.00	0.10	18	0.00	0.08	17	0.96	0.05	98
- Nonaccrual	5.08	0.87	95	16.03	0.43	98	14.42	0.47	98	18.04	0.26	98	12.96	0.14	98
Closed-end															
- 30-89 days PD	1.28	1.67	45	0.95	1.20	40	1.09	1.32	43	0.97	1.19	49	0.94	1.01	54
- 90+ days past due	0.04	0.42	27	0.02	0.28	30	0.03	0.33	30	0.02	0.24	29	0.01	0.27	27
- Nonaccrual	6.66	1.78	94	4	0.82	93	4.50	1	92	3.31	0.58	95	2.45	0.50	94
- Jr lien 30-89 days PD	0.00	0.16	8	0.00	0.10	8	0.00	0.13	6	0.00	0.10	7	0.00	0.07	7
- Jr lien 90+ days PD	0.00	0.02	19	0.00	0.01	21	0.00	0.02	21	0.00	0.01	19	0.00	0.01	20
- Jr lien nonaccrual	0.00	0.13	8	0.00	0.09	10	0.00	0.09	11	0.00	0.05	10	0.00	0.04	9
Commercial RE															
- 30-89 days PD	0.09	1.30	5	0.04	0.81	3	0.11	1.03	4	0.11	0.63	2	0.25	0.54	29
- 90+ days past due	0.90	0.16	94	0.05	0.09	51	0.03	0.10	37	0.06	0.05	65	0.42	0.04	95
- Nonaccrual	1.92	2.76	44	0.46	0.88	28	0.49	1.34	16	0.31	0.54	31	0.12	0.42	16
Const & dev															
- 30-89 days PD	0.00	2.35	2	0.00	1.20	3	0.00	1.74	2	0.00	0.87	2	0.00	0.63	6
- 90+ days past due	0.00	0.28	14	0.00	0.14	15	0.00	0.15	19	0.00	0.05	21	0.00	0.05	20
- Nonaccrual	0.00	6.19	2	0.00	1.45	4	0.00	2.39	3	0.00	0.50	9	0.00	0.24	8
1-4 family															
- 30-89 days PD	0.00	0.72	7	0.00	0.51	6	0.00	0.69	4						
- 90+ days PD	0.00	0.12	18	0.00	0.05	24	0.00	0.08	22						
- Nonaccrual	0.00	3.07	3	0.00	0.55	6	0.00	1.03	6						
Other															
- 30-89 days PD	0.00	1.43	2	0.00	0.59	3	0.00	0.96	3						
- 90+ days PD	0.00	0.15	18	0.00	0.06	21	0.00	0.07	23						
- Nonaccrual	0.00	2.97	3	0.00	0.68	6	0.00	1.18	3						
Multifamily															
- 30-89 days PD	0.14	0.82	25	0.10	0.61	32	0.18	0.77	26	0.23	0.43	56	0.30	0.50	56
- 90+ days past due	0.29	0.09	83	0.13	0.03	86	0.06	0.04	73	0.16	0.04	87	0.57	0.03	94
- Nonaccrual	0.99	1.31	58	0.38	0.55	58	0.33	0.66	43	0.66	0.38	78	0.13	0.31	47
Nonfarm nres															
- 30-89 days PD	0.11	0.71	7	0.01	0.54	4	0.10	0.60	4	0.05	0.47	8	0.17	0.45	23
- 90+ days past due	2.05	0.08	98	0.00	0.05	18	0.00	0.05	17	0.00	0.03	17	0.15	0.03	92
- Nonaccrual	4.06	1.01	97	0.80	0.54	72	0.99	0.61	81	0.14	0.51	17	0.12	0.53	14
Owner Occ															
- 30-89 days PD	0.00	0.25	5	0.00	0.19	6	0.00	0.21	6						
- 90+ days PD	0.00	0.03	20	0.00	0.02	21	0.00	0.02	23						
- Nonaccrual	0.00	0.33	8	0.00	0.24	6	0.00	0.24	6						
Other															
- 30-89 days PD	0.11	0.42	20	0.01	0.30	7	0.10	0.36	16						
- 90+ days PD	2.05	0.04	98	0.00	0.02	25	0.00	0.02	23						
- Nonaccrual	4.06	0.58	98	0.80	0.24	90	0.99	0.31	92						
Farmland															
- 30-89 days PD		0.47			0.42			0.50			0.44			0.39	
- 90+ days past due		0.05			0.07			0.01			0.05			0.02	
- Nonaccrual		1.14			0.59			0.56			0.58			0.89	
Credit card															
- 30-89 days PD		1.92			1.56			1.67			1.69			1.52	
- 90+ days past due		0.99			0.79			0.84			0.98			0.82	
- Nonaccrual		0.27			0.15			0.17			0.13			0.08	

Note: 30-89 Days Past Due amounts and ratios are confidential prior to March 2001.

Risk-Based Capital

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
TIER 1 CAPITAL: (\$000)															
Total equity capital	277,281			766,287			640,727			832,152			699,289		
Net unrealized gains (losses) on AFS secs	-742,751			-102,366			-303,308			6,441			-19,905		
Less: Net unrealized loss on AFS eq secs	443,690			58,705			249,436			0			6,650		
Accum net gains (losses) on cash flow hedges	-12,964			0			-24,507			0			0		
Less: Nonqualifying perpetual pref stock	0			0			0			0			0		
Qualifying minority interest + Qual Tr Pref Secs	195,431			289,906			304,951			276,039			201,092		
Less: Disallowed goodwill and oth intang	1,980			1,980			1,980			1,980			1,980		
Less: Cumulative change in fair values of liabilities	0			0			0			0			0		
Less: Disallowed servicing assts and PCCR	183			211			188			207			4,206		
Less: Disallowed deferred tax assets	0			0			0			0			0		
Other additns to (deduct from) tier 1 capital	-46,183			-10,785			-20,098			-33,394			-4,925		
Tier 1 capital	736,391			1,086,878			1,001,791			1,066,169			902,525		
TIER 2 CAPITAL:															
Qualifying sub debt & redeemable pref stock	0			0			0			0			0		
Cumulative PPS includible in tier 2	0			0			0			0			0		
ALLL includible in tier 2	53,889			42,084			44,358			34,880			38,758		
Unrldz gains on AFS eq sec incl in tier 2	0			0			0			5,271			0		
Other tier 2 capital components	122,663			14,423			0			1,076			0		
Allowable tier 2 capital (limited to amount of tier 1 capital)	176,552			56,507			44,358			41,227			38,758		
TIER 3 CAPITAL:															
Total RB capital before deductions	912,943			1,143,385			1,046,149			1,107,396			941,283		
Less: Deductions for RBC	0			0			0			0			0		
TOTAL RISK-BASED CAPITAL	912,943			1,143,385			1,046,149			1,107,396			941,283		
RISK-WEIGHTED ASSETS:															
Total on-B/S RWA	8,178,260			9,196,510			8,965,732			7,723,964			5,707,262		
Total off-B/S items & deriv cr eq RWA	730,906			1,048,605			979,618			1,093,414			2,343,269		
Risk-weighted assets	8,909,165			10,245,114			9,945,350			8,817,377			8,050,530		
Market risk equivalent assets	0			0			0			0			0		
Risk-weighted assets before deductions	8,909,165			10,245,114			9,945,350			8,817,377			8,050,530		
Less: Excess allow for loan & lease loss	0			0			0			0			0		
Less: Alloc transfer risk reserve	0			0			0			0			0		
Total risk-weighted assets	8,909,165			10,245,114			9,945,350			8,817,377			8,050,530		
Average total assets for leverage ratio	14,119,384			15,066,672			14,811,287			15,465,610			12,743,144		
MEMORANDA:															
Mortgage servicing assets	1,835			2,110			1,882			2,066			42,062		
Purchased credit card relationships & NMSA	0			0			0			0			0		
All other identifiable intangible assets	0			0			0			0			0		

	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
CAPITAL RATIOS:															
Tier 1 leverage ratio	5.22	7.41	11	7.21	7.63	34	6.76	7.42	28	6.89	7.79	21	7.08	7.44	41
Tier 1 RBC ratio	8.27	9.07	33	10.61	9.36	74	10.07	8.95	73	12.09	9.59	89	11.21	9.57	77
Total risk-based capital ratio	10.25	11.80	8	11.16	11.96	26	10.52	11.60	14	12.56	12.18	73	11.69	12.32	38
Tangible tier 1 leverage ratio	4.95	7.05	13	7.20	7.24	43	6.74	7.07	35	6.87	7.47	28	6.80	7.11	44
Tangible common eq cap / Tan assets	2	5.06	10	5.12	5.77	28	4.44	5.60	26	4.77	5.92	23	4.49	5.67	20
OTHER RATIOS:															
Mtg srvg assets / Prin bal 1-4 fam others	0.77	0.89	40	0.86	1.01	39	0.78	0.87	36	0.89	0.89	48	17.67	0.83	96
Est FV of mtg srvg assets / Mtg serv asts	100	114.80	29	100	114.79	26	100	111.93	25	100	115.91	22	100	115.27	17

Foreign Activities

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
FOREIGN ACTIVITIES: (\$000)															
Total foreign loans and leases.....	21,293			11,719			11,775			0			0		
Real estate loans.....	0			0			0			0			0		
Commercial and industrial loans.....	21,293			11,719			11,775			0			0		
Loans to dep inst & other banks accept.....	0			0			0			0			0		
Loans to foreign govts and inst.....	0			0			0			0			0		
Loans to individuals.....	0			0			0			0			0		
Agricultural loans.....	0			0			0			0			0		
Other foreign loans.....	0			0			0			0			0		
Lease financing receivables.....	0			0			0			0			0		
Debt securities.....	0			0			0			0			0		250
Interest-bearing bank balances.....	0			0			0			0			0		0
Total selected foreign assets.....	21,293			11,719			11,775			0			0		250
Total foreign deposits.....	0			0			0			0			0		0
Interest-bearing deposits.....	0			0			0			0			0		0
Non-interest-bearing deposits.....	0			0			0			0			0		0
ANALYSIS RATIOS:															
Yield: Foreign loans.....	0.00	2.91	25	0.00	2.77	27	0.00	3	26		2.66			2.35	
Cost: Interest-bearing deposits.....		2.48			4.37			4.23			4.23			2.79	
NET LOSSES AS % OF FOREIGN LNS BY TYPE:															
Real estate loans.....		36.33			3.13			8.22			68.14			28.10	
Commercial and industrial loans.....		0.68			4.09			2.70			0.22			10.52	
Foreign governments and inst.....		-0.09			-0.34			-0.24			-0.13			0.00	
GROWTH RATES:															
Net loans and leases.....	81.70	44.66	85		28.24			126.76			148.72			16.59	
Total selected assets.....	81.70	10.22	89		36.45			126.31		-100	67.29	2	0.00	16.60	46
Deposits.....		-1.23			42.94			41.77			33.71			18.44	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2008		06/30/2008		03/31/2008		12/31/2007		09/30/2007	
30–89 DAYS PD SEC ASSETS % OF TYPE:										
1–4 family residential loans										
Home equity lines										
Credit card receivables										
Auto loans										
Commercial and industrial loans										
All other loans and leases										
Total 30–89 days PD securitized assets										
90+ DAYS PD SEC ASSETS % OF TYPE:										
1–4 family residential loans										
Home equity lines										
Credit card receivables										
Auto loans										
Commercial and industrial loans										
All other loans and leases										
Total 90+ days PD securitized assets										
TOTAL PD SEC ASSETS % OF SEC ASSETS										
NET LOSS ON SEC ASSETS % OF TYPE:										
1–4 family residential loans										
Home equity lines										
Credit card receivables										
Auto loans										
Commercial and industrial loans										
All other loans and leases										
Total net losses on sec assets										
30–89 DAYS PD MANAGED ASSETS % OF TYPE:										
1–4 family residential loans										
Home equity lines										
Credit card receivables										
Commercial and industrial loans										
All other loans and leases										
Total managed loans PD 30–89 days										
90+ DAYS PD MANAGED ASSETS % OF TYPE:										
1–4 family residential loans										
Home equity lines										
Credit card receivables										
Commercial and industrial loans										
All other loans and leases										
Total managed loans PD 90+ days										
TOTAL PAST DUE MANAGED ASSETS										
NET LOSSES ON MANAGED ASSETS										
% OF TYPE:										
1–4 family residential loans										
Home equity lines										
Credit card receivables										
Commercial and industrial loans										
All other loans and leases										
NET LOSSES ON MANAGED ASSETS										

Parent Company Income Statement

	09/30/2008		09/30/2007		12/31/2007		12/31/2006		12/31/2005		Percent Change	
											1-yr	5-yr
OPERATING INCOME: (\$000)												
Income from bank subsidiaries.....	0		0		0		0		0			
Dividends.....	0		0		0		0		0			
Interest.....	0		0		0		0		0			
Management and service fees.....	0		0		0		0		0			
Other income.....	0		0		0		0		0			
Income from nonbank subsidiaries.....	0		0		0		0		0			
Dividends.....	0		0		0		0		0			
Interest.....	0		0		0		0		0			
Management and service fees.....	0		0		0		0		0			
Other income.....	0		0		0		0		0			
Income from subsidiary BHCs.....	23,200		29,233		35,900		79,200		100,100		-20.64	
Dividends.....	23,200		29,233		35,900		79,200		100,100		-20.64	
Interest.....	0		0		0		0		0			
Management and service fees.....	0		0		0		0		0			
Other income.....	0		0		0		0		0			
Total income from subsidiaries.....	23,200		29,233		35,900		79,200		100,100		-20.64	
Securities gains (losses).....	0		0		0		0		0			
Other operating income.....	0		0		0		0		0			
Total operating income.....	23,200		29,233		35,900		79,200		100,100		-20.64	
OPERATING EXPENSES: (\$000)												
Personnel expenses.....	0		0		0		0		0			
Interest expense.....	0		0		0		0		0			
Other expenses.....	0		0		0		0		0			
Provision for loan and lease losses.....	0		0		0		0		0			
Total operating expenses.....	0		0		0		0		0			
Income (loss) before taxes.....	23,200		29,233		35,900		79,200		100,100		-20.64	
Applicable income taxes (credit).....	0		0		0		0		0			
Extraordinary items.....	0		0		0		0		0			
Income before undist inc of subs.....	23,200		29,233		35,900		79,200		100,100		-20.64	
Equity in undistributed inc of subs.....	-50,914		47,747		83,748		89,394		10,245			
Bank subsidiaries.....	0		0		0		0		0			
Nonbank subsidiaries.....	0		0		0		0		0			
Subsidiary BHCs.....	-50,914		47,747		83,748		89,394		10,245			
Net income (loss).....	-27,714		76,980		119,648		168,594		110,345			
MEMORANDA:												
Bank net income.....	0		0		0		0		0			
Nonbank net income.....	0		0		0		0		0			
Subsidiary BHCs' net income.....	-27,714		76,980		119,648		168,594		110,345			

Parent Company Analysis—Part 1

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PROFITABILITY:															
Net income / Avg equity capital	-6.92	2.58	19	12.35	10.76	52	15.02	8.75	85	22.19	13.95	91	17.31	14.35	74
Bank net inc / Avg eq inv in banks		5.72			11.84			9.71			14.64			14.14	
Nonbk net inc / Avg eq inv in nonbanks		0.66			7.60			6.73			9.27			8.80	
Sub BHCs net inc / Avg eq inv in sub BHCs	-7.51	2.86	11	12.45	8.06	74	15.19	6.54	88	22.19	8.92	93	16.93	10.94	74
Bank net income / Parent net income		86.06		0.00	78.36	8	0.00	78.21	8	0.00	76.65	8	0.00	71.56	7
Nonbank net income / Parent net income		9.41		0.00	7.02	9	0.00	5.89	7	0.00	4.94	8	0.00	5.57	8
Sub BHCs net inc / Parent net income		97.23		100	75.11	47	100	73.87	57	100	69.45	63	100	65.03	66
LEVERAGE:															
Total liabilities / Equity capital	0.00	39.16	1	0.00	34.35	1	0.00	34.44	1	0.00	35.29	1	0.00	33.49	1
Total debt / Equity capital	0.00	19.65	14	0.00	16.55	13	0.00	16.48	13	0.00	15.66	14	0.00	15.82	15
Tot debt + NP to subs lss tr pref / Equity capital	0.00	30.23	5	0.00	25.47	5	0.00	26.01	5	0.00	25.31	6	0.00	24.23	7
Tot debt + Lns guaranteed for affl / Equity capital	0.00	23.13	13	0.00	18.72	12	0.00	18.53	12	0.00	17.33	13	0.00	20.12	13
Total debt / Eq cap – exc over fair value	0.00	20.27	13	0.00	16.79	13	0.00	16.69	13	0.00	15.89	14	0.00	16.27	15
Long-term debt / Equity capital	0.00	13.16	18	0.00	11.89	18	0.00	11.89	20	0.00	11.77	16	0.00	12.45	18
Short-term debt / Equity capital	0.00	5.11	26	0.00	3.27	26	0.00	3.73	25	0.00	3.12	26	0.00	2.55	29
Current portion of LT debt / Equity capital	0.00	0.22	36	0.00	0.06	36	0.00	0.05	37	0.00	0.28	34	0.00	0.12	39
Exc cost over fair value / Equity capital	0.00	0.44	34	0.00	0.36	35	0.00	0.29	35	0.00	0.40	34	0.00	1.06	33
Long-term debt / Consolidated LT debt	0.00	13.46	18	0.00	12.95	18	0.00	12.74	20	0.00	14.84	16	0.00	15.07	18
DOUBLE LEVERAGE:															
Equity investment in subs / Equity capital	99.63	113.55	14	99.87	111.62	16	99.84	112.58	16	99.80	110.24	20	99.95	108.78	22
Total investment in subs / Equity capital	99.63	125.11	7	99.87	121.20	8	99.84	122.25	10	99.80	121.05	10	99.95	119.83	10
Equity inv in subs / Eq cap, Qual TPS + Oth PS in T1	58.44	101.97	1	72.45	100.58	2	68.58	100.18	4	74.95	99.43	2	77.72	99.24	5
Total inv in subs / Eq cap, Qual TPS + Oth PS in T1	58.44	112.15	1	72.45	109.58	1	68.58	108.32	2	74.95	108.62	1	77.72	108.79	1
DOUBLE LEVERAGE PAYBACK:															
Equity inv in subs – eq cap / Net inc (X)		2.76		-0.01	1.14	15	-0.01	1.65	15	-0.01	0.91	21	0.00	0.71	23
Eq inv in subs – eq cap / Net inc-div (X)		8.64			2.61			4.89			2.26			1.90	
COVERAGE ANALYSIS:															
Op inc-tax + noncash / Oper exp + div	100	87.11	59	97.77	145.83	23	98.18	131.72	26	101.71	136.59	27	100	145.11	20
Cash fl fr op + noncash + op ex / Op ex + div	100	98.90	50	97.77	153.20	28	98.18	138.88	23	101.71	134.43	28	100	147.51	21
Adj cash fl / Op exp + repaid LT debt + div	100	129.31	28	97.77	101.78	40	98.18	96.06	46	101.71	114.51	37	100	98.70	42
Pretax oper inc + int exp / Int expense		1,086.73			4,668.11			5,442.83			3,185.46			3,665.49	
Pretax opinc + int exp + tr pref / Int exp + tr		488.61			717.27			915.84			651.11			896.12	
Div + int from subs / Int exp + div	100	97.03	56	97.77	183.98	16	98.18	165.84	19	101.71	157.02	26	100	176.22	16
Fees + other inc from subs / Sal + oth exp		15.01			14.93			15.70			15.33			19.65	
Net inc / Curr part of LT debt + pfd div (X)		130.57			614.20			348.50			128.89			813.95	
OTHER RATIOS:															
Net assets repr in 1 yr / Total assets	0.37	0.94	43	0.00	-0.01	39	0.00	-0.11	42	0.00	0.78	37	0.00	0.40	38
PAST DUE AND NONACCRUAL AS % OF LNS&LS:															
90+ days past due		0.00			0.00			0.00			0.00			0.00	
Nonaccrual		2.60			6.17			0.66			11.33			0.62	
Total		2.60			6.17			0.66			11.33			11.11	
GUARANTEED LOANS AS % OF EQUITY CAPITAL:															
To bank subsidiaries	0.00	0.00	45	0.00	0.00	46	0.00	0.00	46	0.00	0.00	46	0.00	0.00	47
To nonbank subsidiaries	0.00	1.62	41	0.00	0.47	43	0.00	0.48	43	0.00	0.25	44	0.00	1.22	42
To subsidiary BHCs	0.00	0.00	47	0.00	0.00	47	0.00	0.00	47	0.00	0.01	47	0.00	0.01	46
Total	0.00	2.11	39	0.00	0.59	41	0.00	0.60	41	0.00	0.36	42	0.00	1.76	40
AS A PCT OF CONSOLIDATED BHC ASSETS:															
Nonbank assets of nonbank subsidiaries	0.03	6.86	17	0.03	5.37	20	0.03	5.39	20	0.03	5.81	21	0.00	6.98	5
Combined thrift assets	0.00	0.28	43	0.00	0.23	44	0.00	0.23	44	0.00	0.39	42	0.00	0.35	44
Combined foreign nonbank sub assets	0.00	0.17	36	0.00	0.11	36	0.00	0.11	37	0.00	0.11	36	0.00	0.14	34

Parent Company Analysis—Part 2

	09/30/2008			09/30/2007			12/31/2007			12/31/2006			12/31/2005		
	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct	BHC	Peer 1	Pct
PAYOUT RATIOS - PARENT:															
Div paid / Inc before undist inc	100	140.47	48	102.28	67.88	81	101.86	71.25	77	98.32	68.73	75	100	68.89	82
Dividends paid / Net income		73.92		38.84	43.77	41	30.56	50.51	26	46.19	36.79	62	90.72	39.47	97
Net income – dividends / Avg equity	-12.70	-2.03	14	7.55	5.85	62	10.43	3.66	89	11.94	8.58	81	1.61	8.47	8
PERCENT OF DIVIDENDS PAID:															
Dividends from bank subs	0.00	64.53	15	0.00	131.24	10	0.00	129.55	9	0.00	125.44	9	0.00	138.97	8
Dividends from nonbank subs	0.00	4.89	21	0.00	7.01	19	0.00	8.12	16	0.00	6.21	16	0.00	11.16	20
Dividends from subsidiary BHCs	100	12.98	88	97.77	21.15	85	98.18	16.03	87	101.71	17.75	87	100	21.35	81
Dividends from all subsidiaries	100	100.91	52	97.77	212.64	18	98.18	194.05	16	101.71	175.07	23	100	197.28	15
PAYOUT RATIOS - SUBSIDIARIES:															
PERCENT OF BANK NET INCOME:															
Dividends from bank subs		72.17			74.52			86.39			66.52			59.78	
Interest income from bank subs		4.07			3.72			4.07			3.07			2.56	
Mgt & service fees from bank subs		6.08			3.95			4.86			3.62			3.56	
Other income from bank subs		0.09			0.00			0.04			0.01			0.27	
Operating income from bank subs		112.16			85.53			104.62			76.68			68.32	
PERCENT OF NONBANK NET INCOME:															
Dividends from nonbank subs		47.82			55.07			80.92			55.89			47.31	
Interest income from nonbank subs		16.41			25.32			60.61			30.14			24.40	
Mgt & serv fees from nonbank subs		1.04			2.09			2.56			3.76			2.75	
Other income from nonbank subs		0.00			0.02			0.03			0.02			0.01	
Operating inc from nonbank subs		79.32			97.63			188.18			109.39			101.72	
PERCENT OF SUB BHCs' NET INCOME:															
Dividends from subsidiary BHCs		138.78		37.97	46.47	40	30	38.68	47	46.98	46.80	40	90.72	48.92	81
Interest inc from subsidiary BHCs		39.74		0.00	5.45	22	0.00	8.74	21	0.00	4.08	27	0.00	4.48	25
Mgt & serv fees from sub BHCs		3.14		0.00	2.03	37	0.00	1.78	38	0.00	0.44	40	0.00	3.17	37
Other income from subsidiary BHCs		0.00		0.00	0.00	50	0.00	0.00	50	0.00	0.00	47	0.00	0.00	50
Operating income from sub BHCs		181.65		37.97	59.68	35	30	54.91	38	46.98	54.75	31	90.72	60.70	70
DEPENDENCE ON SUBSIDIARIES:															
PERCENT OF TOTAL OPERATING INCOME:															
Dividends from bank subsidiaries	0.00	45.81	19	0.00	53.16	12	0.00	57.87	10	0.00	57.66	10	0.00	55.37	10
Interest income from bank subs	0.00	7.07	18	0.00	3.14	14	0.00	2.70	15	0.00	2.76	12	0.00	2.40	11
Mgt & serv fees from bank subs	0.00	4.39	34	0.00	2.70	35	0.00	2.72	35	0.00	3.23	33	0.00	2.62	34
Other income from bank subs	0.00	0.02	47	0.00	0.00	50	0.00	0.01	46	0.00	0.00	47	0.00	0.02	44
Operating income from bank subs	0.00	63.99	10	0.00	64.48	8	0.00	69.02	7	0.00	67.12	5	0.00	64.11	5
Dividends from nonbank subs	0.00	4.24	22	0.00	3.14	20	0.00	3.79	17	0.00	3	18	0.00	4.35	21
Interest income from nonbank subs	0.00	3.73	24	0.00	2.25	20	0.00	1.80	21	0.00	1.87	21	0.00	1.51	19
Mgt & serv fees from nonbank subs	0.00	0.11	38	0.00	0.10	37	0.00	0.07	37	0.00	0.09	37	0.00	0.12	37
Other income from nonbank subs	0.00	0.00	47	0.00	0.00	47	0.00	0.00	46	0.00	0.00	46	0.00	0.00	47
Operating inc from nonbank subs	0.00	10.74	13	0.00	6.77	12	0.00	6.46	12	0.00	5.90	10	0.00	7.27	10
Dividends from subsidiary BHCs	100	8.71	98	100	12.18	98	100	9.19	96	100	11.45	98	100	12.67	98
Interest income from subsidiary BHCs	0.00	0.74	40	0.00	0.36	41	0.00	0.58	39	0.00	0.33	42	0.00	0.42	40
Mgt & serv fees from sub BHCs	0.00	0.08	45	0.00	0.00	46	0.00	0.00	46	0.00	0.01	45	0.00	0.06	45
Other income from subsidiary BHCs	0.00	0.00	49	0.00	0.00	50	0.00	0.00	50	0.00	0.00	49	0.00	0.00	50
Operating income from sub BHCs	100	12.55	97	100	14.10	98	100	12.75	95	100	13.21	98	100	14.69	98
Loans and adv from subs / St debt		319.54			801.41			1,079.59			459.84			487.31	
Loans and adv from subs / Total debt		88.18			129.89			124.27			135.19			138.66	