

	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	100	92	90	90
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.80	2.82	2.81	2.88
+ Non-interest Income	1.41	1.46	1.45	1.51
- Overhead Expense	2.72	2.82	2.85	2.93
- Provision for Losses	0.18	0.14	0.17	0.14
+ Securities Gains (Losses)	0.02	0.02	0.01	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.38	1.37	1.33	1.42
Net Operating Income	0.91	0.93	0.92	0.96
Net Income	0.90	0.94	0.92	0.96
Net Income (Sub S Adjusted)	1.02	1.43	1.41	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.57	3.56	3.57	3.71
Interest Expense	0.49	0.44	0.46	0.49
Net Interest Income (TE)	3.06	3.09	3.09	3.18
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.27	0.26	0.31	0.30
Earnings Coverage of Net Losses (X)	15.68	16.67	15.90	32.42
Ln&Ls Allowance/Total Loans & Leases	1.06	1.16	1.14	1.23
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.92	1.03	0.97	1.09
30-89 Days Past Due Loans and Leases	0.49	0.53	0.58	0.60
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	18.35	16.73	18.17	17.28
Net ST Noncore Funding Dependence	5.14	3.83	4.31	4.06
Net Loans and Leases/Total Assets	61.72	62.88	62.72	61.48
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.39	9.73	9.68	9.82
Equity Capital/Total Assets	11.48	11.70	11.65	11.73
Equity Capital+Minority Int/Total Assets	11.56	11.80	11.75	11.90
Tier 1 Common Eq Cap / T RWA	11.97	12.10	12.08	11.92
Net Loans&Ls/Equity Capital (X)	5.35	5.40	5.42	5.27
Cash Dividends/Net Income	28.49	29.67	28.05	27.42
Cash Dividends/Net Income (Sub S Adjusted)	14.63	27.21	15.95	N/A
Retained Earnings/Avg Equity Cap	5.43	5.42	5.30	5.68
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	1.15	1.72	1.23	2.43
Long-Term Debt/Equity Capital	12.41	11.35	12.95	10.76
Equity Investment in Subs/Equity Cap	101.91	102.50	102.41	102.66
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	163.59	150.85	143.71	149.64

PERCENT OF AVERAGE ASSETS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.26	3.25	3.24	3.35	3.41
Less: Interest Expense	0.45	0.40	0.42	0.44	0.53
Equals: Net Interest Income (TE)	2.80	2.82	2.81	2.88	2.84
Plus: Non-Interest Income	1.41	1.46	1.45	1.51	1.74
Equals: Adj Operating Income (TE)	4.27	4.36	4.39	4.51	4.73
Less: Overhead Expense	2.72	2.82	2.85	2.93	3.15
Less: Provision for Loan and Lease Losses	0.18	0.14	0.17	0.14	0.19
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.01	0.02	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.38	1.37	1.33	1.42	1.40
Less: Applicable Income Taxes (TE)	0.47	0.45	0.44	0.47	0.44
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.91	0.93	0.92	0.96	0.94
Plus: Net Extraordinary Items	N/A	0.00	0.00	0.00	0.00
Equals: Net Income	0.90	0.94	0.92	0.96	0.94
Memo: Net Income (Last Four Qtrs)	0.92	0.96	0.93	0.96	0.94
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.59	91.48	91.39	91.14	90.56
Avg Int-Bearing Funds / Avg Assets	65.90	66.91	66.63	67.00	68.40
Int Income (TE) / Avg Earning Assets	3.57	3.56	3.57	3.71	3.82
Int Expense / Avg Earning Assets	0.49	0.44	0.46	0.49	0.60
Net Int Inc (TE) / Avg Earn Assets	3.06	3.09	3.09	3.18	3.17
YIELD OR COST:					
Total Loans and Leases (TE)	4.31	4.29	4.30	4.50	4.72
Interest-Bearing Bank Balances	0.49	0.27	0.28	0.28	0.32
Fed Funds Sold & Reverse Repos	0.72	0.48	0.48	0.43	0.39
Trading Assets	1.17	0.91	0.94	1.04	1.19
Total Earning Assets	3.50	3.50	3.50	3.65	3.77
Investment Securities (TE)	2.43	2.33	2.32	2.41	2.39
U.S. Treasury & Agency Sec (excl MBS)	1.52	1.46	1.41	1.29	1.23
Mortgage-Backed Securities	2.16	2.22	2.25	2.32	2.32
All Other Securities	4.01	3.90	3.74	4.10	4.15
Interest-Bearing Deposits	0.38	0.34	0.35	0.35	0.42
Time Deposits of \$100K or More	0.84	0.80	0.77	0.82	0.95
Time Deposits < \$100K	0.78	0.75	0.77	0.82	0.96
Other Domestic Deposits	0.26	0.22	0.23	0.21	0.24
Foreign Deposits	0.35	0.26	0.26	0.28	0.37
Fed Funds Purchased and Repos	0.65	0.53	0.48	0.57	0.72
Other Borrowed Funds & Trading Liab	1.57	1.57	1.56	1.64	1.97
All Interest-Bearing Funds	0.69	0.60	0.62	0.59	0.69

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	83	77	101	99	98
Avg Assets per Employee (\$000)	8,464	7,932	7,825	7,662	7,292
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.92	3.42	3.34	3.11	2.95
Overhead Exp / NII + Non-Int Income	64.53	65.87	66.98	66.44	67.52
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.72	2.82	2.85	2.93	3.15
Personnel Expense	1.42	1.43	1.40	1.43	1.48
Net Occupancy Expense	0.29	0.32	0.32	0.33	0.34
Other Operating Expenses	0.98	1.04	1.09	1.16	1.32
Overhead Less Non-Interest Income	1.30	1.32	1.35	1.35	1.32
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.63	65.02	66.10	65.66	66.80
Personnel Expense	33.66	33.88	33.65	32.38	31.92
Net Occupancy Expense	6.97	7.61	7.47	7.59	7.51
Other Operating Expenses	22.39	23.50	24.48	25.00	26.49
Total Non-Interest Income	32.74	32.26	33.40	32.70	35.18
Fiduciary Activities Income	2.13	2.72	2.53	2.67	2.42
Serv Charges on Deposit Accts - Domestic	4.33	4.73	4.66	4.81	4.76
Trading Revenue	1.15	1.05	1.00	1.19	1.07
Investment Banking Fees & Commissions	3.66	2.73	2.86	2.67	2.55
Venture Capital Revenue	0.01	0.05	0.05	0.08	0.06
Net Servicing Fees	0.27	0.61	0.73	0.56	1.02
Net Securitization Income	0.01	0.01	0.01	0.02	0.01
Insurance Activities Revenue	0.56	0.79	0.91	0.79	0.96
Net Gain (Loss) - Sales Loans, OREO, Oth	2.20	1.88	2.00	1.44	2.03
Other Non-Interest Income	10.92	10.94	11.38	10.43	11.42
Overhead Less Non-Interest Income	30.92	31.91	32.65	32.51	31.19
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.30	28.60	28.10	29.18	28.74
Appl Inc Tax+TE/Pretax NOI+TE	34.09	33.26	32.75	33.09	32.22

PERCENT OF TOTAL ASSETS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	34.16	34.43	33.17	33.06	32.61
Commercial and Industrial Loans	12.70	13.77	13.80	13.65	12.50
Loans to Individuals	4.28	4.77	5.19	5.05	5.25
Loans to Depository Institutions	0.08	0.10	0.08	0.11	0.12
Agricultural Loans	0.16	0.15	0.16	0.13	0.14
Other Loans and Leases	5.20	5.09	5.24	4.81	4.53
Net Loans and Leases	61.72	62.88	62.72	61.48	60.31
Debt Securities Over 1 Year	14.35	15.71	15.36	15.72	15.65
Mutual Funds and Equity Securities	0.07	0.09	0.10	0.10	0.13
Subtotal	78.03	79.94	79.49	78.79	77.00
Interest-Bearing Bank Balances	3.95	4.16	4.02	4.63	4.41
Federal Funds Sold & Reverse Repos	1.87	0.74	0.84	0.68	0.85
Debt Securities 1 Year or Less	1.95	2.14	2.20	2.08	2.67
Trading Assets	1.55	0.69	0.74	0.77	0.80
Total Earning Assets	89.96	89.90	89.84	89.59	88.94
Non-Int Cash and Due From Dep Inst	1.12	1.10	1.15	1.24	1.38
Other Real Estate Owned	0.08	0.11	0.10	0.14	0.17
All Other Assets	8.86	8.97	8.99	9.09	9.58
MEMORANDA:					
Short-Term Investments	9.40	8.06	8.39	8.39	8.97
U.S. Treasury Securities	0.97	0.99	1.12	1.06	0.54
U.S. Agency Securities (excl MBS)	0.74	1.14	1.07	1.19	1.36
Municipal Securities	1.45	1.39	1.39	1.31	1.14
Mortgage-Backed Securities	10.63	11.71	11.38	11.49	11.94
Asset-Backed Securities	0.36	0.38	0.40	0.43	0.59
Other Debt Securities	0.39	0.53	0.53	0.53	0.86
RE Loans Secured by 1-4 Family	13.57	15.26	14.33	15.21	15.39
Revolving	2.59	2.85	2.77	3.14	3.24
Closed-End, Sec by First Liens	10.27	11.54	10.78	11.10	11.09
Closed-End, Sec by Junior Liens	0.36	0.45	0.43	0.47	0.51
Commercial Real Estate Loans	18.16	17.08	16.85	15.88	15.02
Construction and Land Dev	2.70	2.31	2.35	2.00	1.69
Multi family	2.51	2.35	2.36	2.13	1.99
Nonfarm Nonresidential	11.97	11.49	11.27	10.78	10.63
RE Loans Secured by Farmland	0.26	0.25	0.24	0.22	0.24
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	53.45	54.02	52.17	52.96	54.23
RE Loans Secured by 1-4 Family	22.20	24.51	23.24	25.22	26.11
Revolving	4.16	4.58	4.46	5.22	5.53
Closed-End	17.73	19.48	18.41	19.49	20.02
Commercial Real Estate Loans	27.72	26.09	25.83	24.50	24.12
Construction and Land Dev	4.22	3.63	3.70	3.18	2.71
Multi family	3.84	3.57	3.58	3.27	3.29
Nonfarm Nonresidential	18.24	17.54	17.31	16.67	17.07
RE Loans Secured by Farmland	0.43	0.42	0.40	0.37	0.41
Loans to Depository Institutions	0.23	0.21	0.20	0.22	0.24
Commercial and Industrial Loans	21.18	22.40	22.76	22.49	20.62
Loans to Individuals	7.59	7.79	8.38	8.43	9.00
Credit Card Loans	1.14	1.23	1.71	1.78	2.51
Agricultural Loans	0.26	0.26	0.27	0.23	0.24
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.01	0.02
Other Loans and Leases	10.70	9.42	9.88	9.18	9.06

PERCENT OF TOTAL ASSETS	PEER GROUP 01 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	9.40	8.06	8.39	8.39	8.97
Liquid Assets	24.55	23.76	23.80	24.24	24.41
Investment Securities	17.08	18.57	18.21	18.50	19.23
Net Loans and Leases	61.72	62.88	62.72	61.48	60.31
Net Lns, Ls & Stbby Ltrs of Credit	63.05	64.39	64.21	63.48	62.47
Core Deposits	58.72	60.95	59.80	59.99	58.41
Noncore Funding	24.30	22.48	23.80	22.93	23.92
Time Deposits of \$100K or More	5.44	5.51	5.40	5.83	5.43
Foreign Deposits	0.59	0.73	0.67	0.84	1.00
Fed Funds Purchased and Repos	2.57	2.09	2.03	2.40	2.56
Net Fed Funds Purchased (Sold)	0.83	1.10	0.99	1.51	1.55
Commercial Paper	0.01	0.03	0.03	0.08	0.14
Oth Borrowings W/Rem Mat 1 Yr or Less	3.12	2.92	3.31	3.23	3.17
Earning Assets Repr in 1 Year	42.22	39.96	40.67	39.53	39.86
Int-Bearing Liab Repr in 1 Year	8.58	9.27	8.89	10.44	11.11
Long-Term Debt Repr in 1 Year	1.70	1.46	1.86	1.23	1.28
Net Assets Repriceable in 1 Year	30.33	27.58	28.43	26.63	25.23
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.35	16.73	18.17	17.28	17.98
Net ST Noncore Funding Dependence	5.14	3.83	4.31	4.06	3.61
Short-Term Inv/ST Noncore Funding	75.09	85.86	83.89	83.04	91.41
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.63	17.96	18.03	17.97	18.18
Net Loans and Leases/Total Deposits	88.96	88.30	90.12	87.66	88.93
Net Loans and Leases/Core Deposits	108.20	107.23	110.21	107.22	111.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.32	1.04	0.31	0.76	-1.16
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.99	1.46	0.21	1.38	-0.77
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.01	-0.04	-0.03	-0.25
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	18.05	18.02	18.61	16.91	15.26
Available-For-Sale Securities	81.95	81.98	81.39	83.09	84.74
U.S. Treasury Securities	6.64	6.55	7.34	6.74	3.80
U.S. Agency Securities (excl MBS)	4.67	6.51	6.23	6.60	7.33
Municipal Securities	8.47	7.80	7.85	6.64	6.20
Mortgage-Backed Securities	65.02	65.95	65.00	65.73	65.16
Asset-Backed Securities	2.20	2.03	2.11	2.31	3.33
Other Debt Securities	2.96	2.85	2.89	2.85	4.45
Mutual Funds and Equity Securities	0.79	0.75	0.82	0.81	0.90
Debt Securities 1 Year or Less	12.12	12.94	13.34	12.76	15.54
Debt Securities 1 To 5 Years	19.81	19.29	19.08	20.30	20.47
Debt Securities Over 5 Years	62.37	63.54	63.57	62.23	59.61
Pledged Securities	35.94	38.04	36.61	39.58	41.16
Structured Notes, Fair Value	0.07	0.17	0.13	0.15	0.19

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.18	0.14	0.17	0.14	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.32	0.23	0.28	0.23	0.32
Provision for Ln&Ls Losses/Net Losses	126.14	126.78	109.03	105.35	64.28
Ln&Ls Allowance/Total Loans & Leases	1.06	1.16	1.14	1.23	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.16	12.72	9.29	11.58	7.42
ALLL/Nonaccrual Assets	165.38	167.46	164.10	165.18	147.71
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	126.13	130.17	125.88	130.23	114.92
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.39	0.44	0.45	0.63
Recoveries/Avg Loans and Leases	0.11	0.13	0.14	0.15	0.18
Net Losses/Avg Loans and Leases	0.27	0.26	0.31	0.30	0.44
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.01	0.01	0.01	0.01
Recoveries/Prior Year-End Losses	30.05	29.89	39.28	33.44	23.10
Earnings Coverage of Net Losses (X)	15.68	16.67	15.90	32.42	19.55
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.03	0.08	0.09	0.17	0.34
RE Loans Secured By 1-4 Family	0.06	0.13	0.12	0.22	0.45
Revolving	0.12	0.20	0.19	0.30	0.57
Closed-End	0.05	0.10	0.10	0.18	0.39
Commercial Real Estate Loans	0.00	0.00	0.00	0.07	0.20
Construction and Land Dev	-0.05	-0.06	-0.07	0.06	0.41
Multi family	0.00	-0.01	-0.01	0.02	0.10
Nonfarm Nonresidential	0.01	0.03	0.02	0.09	0.19
RE Loans Secured by Farmland	-0.03	-0.01	-0.01	0.04	0.17
Commercial and Industrial Loans	0.40	0.20	0.24	0.17	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.18	1.04	1.18	1.34	1.25
Credit Card Loans	2.70	2.60	2.66	2.46	2.42
Agricultural Loans	0.08	0.05	0.11	0.02	0.17
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.14	0.19	0.18	0.16	0.17

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES

09/30/2016

09/30/2015

12/31/2015

12/31/2014

12/31/2013

30-89 Days PD Loans and Leases	0.49	0.53	0.58	0.60	0.68
90+ Days PD Loans and Leases	0.23	0.27	0.30	0.29	0.40
Nonaccrual Loans and Leases	0.78	0.81	0.78	0.84	1.08
90+ Days PD and Nonaccrual Loans and Leases	1.08	1.19	1.18	1.22	1.63
30-89 Days PD Restructured	0.02	0.03	0.03	0.04	0.05
90+ Days PD Restructured	0.01	0.02	0.02	0.02	0.03
Nonaccrual Restructured	0.22	0.26	0.25	0.27	0.36

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.49	0.54	0.58	0.61	0.69
90+ Days Past Due Assets	0.23	0.27	0.30	0.29	0.41
Nonaccrual Assets	0.79	0.82	0.79	0.85	1.10
30+ Days PD & Nonaccrual Assets	1.62	1.75	1.80	1.92	2.37

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.64	0.71	0.70	0.72	0.99
90+ PD & Nonaccrual Assets + OREO	0.73	0.83	0.80	0.86	1.16

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

Total Assets	0.89	1.06	1.00	1.11	1.44
Allowance for Loan & Lease Losses	143.15	151.35	155.62	153.67	177.17
Equity Cap + ALLL	7.33	8.53	8.16	8.88	11.84
Tier 1 Cap + ALLL	9.28	10.71	10.54	10.56	14.23
Loans & Leases + RE Acquired	1.44	1.71	1.61	1.81	2.34

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate - 30-89 Days PD	0.46	0.56	0.56	0.60	0.75
- 90+ Days Past Due	0.32	0.45	0.43	0.46	0.58
- Nonaccrual	0.81	1.10	1.05	1.25	1.69
Coml & Indl - 30-89 Days PD	0.29	0.25	0.29	0.26	0.32
- 90+ Days Past Due	0.05	0.04	0.05	0.04	0.08
- Nonaccrual	1.22	0.85	0.85	0.59	0.70
Individuals - 30-89 Days PD	0.95	0.98	1.08	1.08	1.22
- 90+ Days Past Due	0.20	0.19	0.20	0.22	0.31
- Nonaccrual	0.34	0.23	0.26	0.37	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.22	0.18	0.16	0.10	0.18
- 90+ Days Past Due	0.01	0.04	0.01	0.01	0.01
- Nonaccrual	0.87	0.72	0.76	0.91	0.84
Foreign Govts- 30-89 Days PD	0.00	0.00	1.74	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.04	0.00	0.03	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.15	0.22	0.20	0.21
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.04
- Nonaccrual	0.15	0.19	0.16	0.19	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.72	0.79	0.84	0.88	1.04
- 90+ Days Past Due	0.67	0.74	0.75	0.71	0.85
- Nonaccrual	1.14	1.48	1.35	1.57	1.80
Revolving - 30-89 Days PD	0.51	0.54	0.57	0.63	0.57
- 90+ Days Past Due	0.07	0.07	0.08	0.12	0.13
- Nonaccrual	1.32	1.31	1.43	1.24	1.27
Closed-End - 30-89 Days PD	0.80	0.87	0.93	1.00	1.21
- 90+ Days Past Due	0.77	0.88	0.89	0.88	1.06
- Nonaccrual	1.15	1.55	1.37	1.69	2.02
- Jr Lien 30-89 Days PD	0.04	0.04	0.04	0.05	0.06
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.09	0.11	0.11	0.13	0.14
Commercial RE - 30-89 Days PD	0.19	0.20	0.19	0.23	0.33
- 90+ Days Past Due	0.05	0.08	0.06	0.11	0.21
- Nonaccrual	0.43	0.61	0.56	0.83	1.32
Const & Dev - 30-89 Days PD	0.26	0.23	0.28	0.29	0.45
- 90+ Days Past Due	0.06	0.13	0.10	0.20	0.45
- Nonaccrual	0.39	0.71	0.53	1.33	2.45
Multi family - 30-89 Days PD	0.12	0.13	0.12	0.15	0.26
- 90+ Days Past Due	0.02	0.05	0.03	0.06	0.11
- Nonaccrual	0.14	0.25	0.23	0.31	0.52
Nonfarm Nres- 30-89 Days PD	0.18	0.20	0.18	0.21	0.34
- 90+ Days Past Due	0.05	0.07	0.06	0.10	0.16
- Nonaccrual	0.45	0.65	0.56	0.91	1.29
Farmland - 30-89 Days PD	0.20	0.23	0.16	0.11	0.29
- 90+ Days Past Due	0.04	0.23	0.19	0.20	0.32
- Nonaccrual	1.02	0.53	0.71	0.74	1.55
Credit Card - 30-89 Days PD	1.26	1.16	1.16	1.09	1.10
- 90+ Days Past Due	0.70	0.66	0.69	0.59	0.54
- Nonaccrual	0.10	0.07	0.10	0.12	0.16

CAPITAL RATIOS	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.39	9.73	9.68	9.82	9.63
Tier 1 RBC Ratio	N/A	N/A	N/A	13.08	13.08
Total Risk-Based Capital Ratio	N/A	N/A	N/A	14.70	14.96
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	9.75	9.33
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.79	8.32
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.04	25.89	26.89	25.53	26.33
Standby Letters of Credit	1.08	1.27	1.21	1.56	1.52
Commercial & Similar Letters of Credit	0.03	0.04	0.04	0.05	0.05
Securities Lent	0.60	0.24	0.22	0.36	0.30
Credit Derivatives (BHC as Guarantor)	0.29	0.56	0.53	0.62	0.16
Credit Derivatives (BHC as Beneficiary)	0.64	0.55	0.55	0.64	0.19
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	72.61	59.37	65.89	57.62	40.09
Interest Rate Contracts	48.74	41.50	46.98	40.11	26.65
Interest Rate Futures & Forward Contr	14.69	6.49	8.38	4.46	4.16
Written Options Contr (Int Rate)	3.19	2.62	2.80	1.76	1.57
Purchased Options Contr (Int Rate)	2.13	1.75	1.88	1.68	1.51
Interest Rate Swaps	26.24	31.63	31.72	33.04	17.82
Foreign Exchange Contracts	9.48	13.25	14.23	13.88	9.17
Futures & Forward Foreign Exch Contr	5.21	7.73	8.72	7.93	5.18
Written Options Contr (Foreign Exch)	0.07	0.35	0.29	0.38	0.06
Purchased Options Contr (Foreign Exch)	0.07	0.34	0.28	0.38	0.07
Foreign Exchange Rate Swaps	1.53	1.47	1.53	1.52	0.85
Equity, Commodity, & Other Deriv Contr	3.58	1.43	2.34	1.63	1.58
Commodity & Other Fut & Forward Contr	0.24	0.13	0.19	0.15	0.10
Written Options Contr (Comm & Other)	1.11	0.54	0.66	0.60	0.63
Purchased Options Contr (Comm & Oth)	0.95	0.44	0.70	0.49	0.40
Commodity & Other Swaps	0.23	0.30	0.30	0.35	0.26
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	47.79	49.40	51.34	50.67	51.61

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	92.31	91.54	90.79	90.01	88.14
Foreign Exchange Contracts	3.94	6.22	6.65	6.99	7.99
Equity, Comm, & Other Contracts	1.81	1.43	1.69	1.99	2.56
Futures and Forwards	19.40	18.60	18.92	16.52	19.32
Written Options	8.62	8.21	7.51	7.76	7.52
Exchange-Traded	0.19	0.11	0.11	0.11	0.14
Over-The-Counter	7.63	7.86	7.13	7.40	7.06
Purchased Options	3.82	4.03	4.22	4.58	4.51
Exchange-Traded	0.35	0.17	0.21	0.19	0.29
Over-The-Counter	2.80	3.45	3.50	4.01	3.91
Swaps	60.94	65.95	66.25	65.97	59.28
Held for Trading	42.63	44.05	43.28	45.83	47.69
Interest Rate Contracts	33.93	35.82	35.28	36.79	37.38
Foreign Exchange Contracts	2.12	3.53	3.35	3.70	3.70
Equity, Comm, & Other Contracts	0.82	0.62	0.58	0.82	1.19
Non-Traded	57.37	55.95	56.72	54.17	52.31
Interest Rate Contracts	53.66	51.58	51.41	48.87	46.78
Foreign Exchange Contracts	0.69	1.15	1.21	1.56	1.94
Equity, Comm, & Other Contracts	0.26	0.37	0.54	0.50	0.60
Deriv Contr (Excl Fut & FX LE 14 Days)	90.99	90.96	91.18	87.15	86.36
One Year or Less	30.26	27.93	27.32	23.71	25.74
Over 1 Year to 5 Years	31.89	34.04	34.00	34.15	31.03
Over 5 Years	27.39	24.76	24.86	22.74	20.76
Gross Negative Fair Value (Abs Val)	1.53	1.57	1.21	1.45	1.33
Gross Positive Fair Value	1.39	1.57	1.23	1.53	1.39
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.11	0.10	0.08	0.11	0.12
Gross Positive Fair Value (X)	0.11	0.10	0.09	0.12	0.13
Held for Trading (X)	0.08	0.08	0.07	0.09	0.10
Non-Traded (X)	0.02	0.02	0.01	0.01	0.02
Current Credit Exposure (X)	0.06	0.05	0.04	0.05	0.05
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.85	0.67	0.55	0.76	0.64

INSURANCE ACTIVITIES	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.02	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	51.15	55.29	53.85	55.18	54.12
Ins Under Assets(L/H)/Tot Ins Und Ast	48.85	44.71	46.15	44.82	45.88
Sep Acct Assets(L/H)/Total Life Ast	2.04	1.35	1.54	1.23	2.28
Ins Activities Revenue/Adj Oper Inc	0.56	0.79	0.91	0.79	0.96
Premium Inc/Ins Activities Revenue	5.29	7.94	8.55	8.34	11.57
Credit Rel Prem Inc/Tot Prem Inc	57.61	64.91	59.76	65.25	57.99
Other Prem Inc/Total Prem Inc	42.39	35.09	40.24	34.75	42.01
Ins Under Net Income/Consol Net Income	0.16	0.11	0.12	0.17	0.25
Ins Net Inc (P/C)/Equity (P/C)	4.43	2.40	7.00	5.38	7.64
Ins Net Inc (L/H)/Equity (L/H)	3.18	3.53	2.70	8.34	5.80
Insur Ben, Losses, Exp/Insur Premiums	187.02	255.59	234.21	229.08	134.22
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.43	0.78	0.86	1.00	2.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.93	0.04	0.29	0.03	0.27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.44	9.92	10.03	10.06	10.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	1.36	0.54	0.57	0.54	0.42
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.25	1.04	1.13	1.18	1.62
Cost: Interest-Bearing Deposits	0.35	0.26	0.26	0.28	0.37
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	79.90	0.95	5.92	0.27	1.65
Commercial and Industrial Loans	1.03	0.94	0.56	0.21	9.35
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	2.19	3.74	-0.33	36.01	20.07
Total Selected Assets	11.52	5.94	0.96	86.15	14.99
Deposits	-16.05	-8.41	-31.67	-5.47	3.16

PROFITABILITY:

	09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	7.96	8.17	7.96	8.23	8.28
Bank Net Inc/Avg Eq Inv in Banks	9.23	8.28	8.42	8.55	7.72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.05	6.24	6.37	6.24	6.01
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.66	7.65	7.06	7.14	8.78
Bank Net Income/Parent Net Income	77.59	76.55	78.59	72.88	69.34
Nonbank Net Income/Parent Net Income	9.70	6.10	6.83	7.61	12.21
Sub BHCs Net Inc/Parent Net Income	76.71	72.80	76.51	83.54	96.66

LEVERAGE:

Total Liabilities/Equity	21.56	19.99	21.12	21.84	28.43
Total Debt/Equity Capital	13.94	13.36	14.46	14.14	17.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.43	15.99	17.04	17.05	20.42
Tot Debt+Lns Guaranteed for Affl/Equity	14.29	13.75	14.83	14.75	18.41
Total Debt/Eq Cap - Exc Over Fair Value	14.05	13.52	14.60	14.28	17.17
Long-Term Debt/Equity Capital	12.41	11.35	12.95	10.76	12.70
Short-Term Debt/Equity Capital	1.15	1.72	1.23	2.43	2.95
Current Portion of LT Debt/Equity	0.34	0.34	0.26	0.33	0.21
Exc Cost Over Fair Value/Equity Cap	0.16	0.12	0.16	0.13	0.10
Long-Term Debt/Consolidated LT Debt	25.49	22.86	24.05	23.14	25.26

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	101.91	102.50	102.41	102.66	104.36
Total Investment in Subs/Equity	110.95	108.81	108.88	109.31	113.06
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	99.18	100.49
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	105.37	107.81

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.27	0.44	0.40	0.40	0.79
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.57	1.79	1.65	2.30	2.19

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	142.17	146.19	147.01	145.21	173.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	163.59	150.85	143.71	149.64	169.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	119.61	96.79	107.20	129.25	119.87
Pretax Oper Inc + Int Exp/Int Expense	1669.12	1543.70	1797.65	1632.11	1806.84
Div + Int From Subs/Int Exp + Div	160.46	158.11	161.35	159.36	199.32
Fees+Other Inc From Subs/Sal + Oth Exp	16.69	14.07	14.52	14.59	11.67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	26.48	39.22	56.52	43.35	52.81

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	5.15	4.25	4.88	4.22	4.03
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.03	0.02	0.02	0.08	0.02
Nonaccrual	14.16	7.82	7.58	8.31	4.82
Total	14.32	8.39	7.64	8.83	4.86

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.10	0.33	0.25	0.46	0.86
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.10	0.36	0.29	0.56	0.86

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	5.88	3.60	4.39	3.86	5.82
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.11	0.25	0.33	0.20	0.49

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 09/30/2016	09/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	74.10	97.82	83.05	69.31	50.95
Dividends Paid/Net Income	28.49	29.66	28.06	27.42	27.33
Net Income - Dividends/Avg Equity	5.40	5.42	5.29	5.69	5.85
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	122.25	119.51	114.67	117.63	143.01
Dividends From Nonbank Subs	6.69	3.88	7.85	16.50	49.06
Dividends From Subsidiary BHCs	11.94	14.32	13.24	19.97	27.64
Dividends From All Subsidiaries	181.04	172.98	167.07	198.41	307.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	47.81	46.87	45.41	46.43	55.82
Interest Income From Bank Subs	0.54	0.77	0.61	0.82	0.66
Mgt & Service Fees From Bank Subs	2.70	3.10	2.94	3.75	2.96
Other Income From Bank Subs	0.01	0.02	0.02	0.01	0.00
Operating Income From Bank Subs	59.38	57.17	53.20	55.85	65.38
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.67	38.29	67.65	46.97	47.06
Interest Income From Nonbank Subs	10.82	5.59	5.61	4.33	8.36
Mgt & Serv Fees From Nonbank Subs	2.17	2.61	1.86	2.10	2.70
Other Income From Nonbank Subs	0.68	0.75	0.49	0.43	0.14
Operating Inc From Nonbank Subs	112.26	80.72	116.19	67.86	71.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	38.80	52.44	65.66	48.92	37.61
Interest Inc From Subsidiary BHCs	0.19	1.24	0.20	0.96	0.22
Mgt & Serv Fees From Sub BHCs	0.56	0.53	0.62	0.93	0.91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	40.95	107.54	109.82	66.14	39.60
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.74	53.16	52.69	53.75	47.64
Interest Income From Bank Subs	0.91	1.45	0.84	0.78	0.74
Mgt & Serv Fees From Bank Subs	2.53	3.26	3.21	2.64	1.47
Other Income From Bank Subs	0.20	0.09	0.09	0.06	0.05
Operating Income From Bank Subs	62.20	64.42	63.11	64.63	58.38
Dividends From Nonbank Subs	3.76	3.10	5.22	3.54	6.52
Interest Income From Nonbank Subs	3.92	2.48	2.20	0.91	1.15
Mgt & Serv Fees From Nonbank Subs	0.04	0.18	0.16	0.29	0.38
Other Income From Nonbank Subs	0.23	0.13	0.12	0.13	0.03
Operating Inc From Nonbank Subs	13.81	9.35	11.67	8.96	11.47
Dividends From Subsidiary BHCs	6.39	7.23	7.18	8.65	10.03
Interest Inc From Subsidiary BHCs	0.07	0.01	0.01	0.02	0.04
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.60	7.97	7.90	9.52	10.99
Loans and Adv From Subs/ST Debt	113.33	95.12	118.43	100.26	101.37
Loans and Adv From Subs/Total Debt	32.99	34.79	30.54	26.79	31.33

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									100
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.80	0.66	1.19	2.38	2.89	3.26	3.97	4.65	100
+ Non-interest Income	1.40	0.25	0.35	0.84	1.34	1.99	2.74	3.34	100
- Overhead Expense	2.71	1.53	1.80	2.27	2.65	3.09	3.95	4.19	100
- Provision for Losses	0.17	-0.06	0.00	0.06	0.15	0.26	0.42	0.67	100
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.03	0.05	0.08	100
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.04	100
= Pretax Net Oper Income (TE)	1.37	0.34	0.73	1.07	1.39	1.72	1.93	2.10	100
Net Operating Income	0.90	0.34	0.45	0.71	0.90	1.10	1.29	1.57	100
Net Income	0.90	0.34	0.45	0.70	0.88	1.10	1.29	1.57	100
Net Income (Sub S Adjusted)	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.56	1.58	2.39	3.16	3.57	3.95	4.88	5.73	100
Interest Expense	0.49	0.14	0.16	0.28	0.41	0.66	0.97	1.32	100
Net Interest Income (TE)	3.06	0.83	1.31	2.66	3.10	3.58	4.23	5.43	100
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.27	-0.01	0.00	0.06	0.20	0.36	0.65	1.61	100
Earnings Coverage of Net Losses (X)	15.68	-146.24	1.76	5.67	8.90	20.70	49.11	197.83	100
Ln&Ls Allowance/Total Loans & Leases	1.05	0.30	0.49	0.74	1.03	1.25	1.61	2.39	100
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.91	0.15	0.21	0.59	0.79	1.21	1.69	2.56	100
30-89 Days Past Due Loans and Leases	0.48	0.01	0.11	0.24	0.39	0.65	1.08	2.09	100
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.34	-6.54	-0.64	8.67	14.73	28.23	46.33	60.08	100
Net ST Noncore Funding Dependence	5.14	-65.32	-11.70	-0.28	5.63	13.11	22.24	25.57	100
Net Loans and Leases/Total Assets	61.72	12.83	27.67	51.78	66.54	72.35	78.01	81.11	100
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.39	6.35	7.24	8.31	9.16	10.22	12.47	13.04	100
Equity Capital/Total Assets	11.48	7.76	8.44	9.89	11.48	13.25	14.42	14.93	100
Equity Capital+Minority Int/Total Assets	11.55	7.76	8.58	9.94	11.58	13.25	14.65	15.84	100
Tier 1 Common Eq Cap / T RWA	11.96	8.72	9.37	10.09	11.36	13.63	16.92	17.64	99
Net Loans&Ls/Equity Capital (X)	5.34	1.51	2.50	4.23	5.20	6.51	7.73	8.30	100
Cash Dividends/Net Income	28.48	0.00	0.00	13.03	31.40	41.51	58.89	68.58	98
Cash Dividends/Net Income (Sub S Adjusted)	14.63	14.63	14.63	14.63	14.63	14.63	14.63	14.63	1
Retained Earnings/Avg Equity Cap	5.42	1.48	2.18	3.87	5.34	7.10	8.99	10.56	100
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.15	0.00	0.00	0.00	0.00	1.15	6.90	14.61	100
Long-Term Debt/Equity Capital	12.40	0.00	0.00	0.00	8.09	19.32	55.94	62.56	100
Equity Investment in Subs/Equity Cap	101.91	69.78	90.34	97.23	102.49	106.94	111.68	117.07	100
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	163.58	1.26	52.49	89.17	136.73	225.68	353.31	544.72	100

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.26	1.32	2.29	2.83	3.31	3.65	4.56	4.91	100
Less: Interest Expense	0.45	0.13	0.15	0.25	0.36	0.61	0.90	1.26	100
Equals: Net Interest Income (TE)	2.80	0.66	1.19	2.38	2.89	3.26	3.97	4.65	100
Plus: Non-Interest Income	1.40	0.25	0.35	0.84	1.34	1.99	2.74	3.34	100
Equals: Adj Operating Income (TE)	4.26	2.33	3.11	3.64	4.20	4.70	5.36	7.37	100
Less: Overhead Expense	2.71	1.53	1.80	2.27	2.65	3.09	3.95	4.19	100
Less: Provision for Loan and Lease Losses	0.17	-0.06	0.00	0.06	0.15	0.26	0.42	0.67	100
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.03	0.05	0.08	100
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.04	100
Equals: Pretax Net Oper Inc (TE)	1.37	0.34	0.73	1.07	1.39	1.72	1.93	2.10	100
Less: Applicable Income Taxes (TE)	0.47	0.03	0.20	0.34	0.47	0.61	0.71	0.86	100
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.02	100
Equals: Net Operating Income	0.90	0.34	0.45	0.71	0.90	1.10	1.29	1.57	100
Plus: Net Extraordinary Items	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Equals: Net Income	0.90	0.34	0.45	0.70	0.88	1.10	1.29	1.57	100
Memo: Net Income (Last Four Qtrs)	0.91	0.36	0.49	0.70	0.91	1.10	1.29	1.62	94
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.59	85.73	87.29	89.51	91.52	93.84	95.60	96.82	100
Avg Int-Bearing Funds / Avg Assets	65.90	49.11	54.39	59.45	64.77	72.15	81.54	84.27	100
Int Income (TE) / Avg Earning Assets	3.56	1.58	2.39	3.16	3.57	3.95	4.88	5.73	100
Int Expense / Avg Earning Assets	0.49	0.14	0.16	0.28	0.41	0.66	0.97	1.32	100
Net Int Inc (TE) / Avg Earn Assets	3.06	0.83	1.31	2.66	3.10	3.58	4.23	5.43	100
YIELD OR COST:									
Total Loans and Leases (TE)	4.31	2.57	3.36	3.75	4.18	4.65	5.59	7.46	100
Interest-Bearing Bank Balances	0.49	0.18	0.25	0.36	0.49	0.56	0.78	1.08	100
Fed Funds Sold & Reverse Repos	0.71	0.00	0.00	0.17	0.62	1.10	1.78	2.70	66
Trading Assets	1.17	0.00	0.00	0.00	0.99	2.02	3.76	5.48	71
Total Earning Assets	3.50	1.58	2.39	3.05	3.47	3.87	4.81	5.58	100
Investment Securities (TE)	2.42	1.30	1.59	2.02	2.36	2.68	3.39	4.25	98
U.S. Treasury & Agency Sec (excl MBS)	1.52	0.34	0.66	0.92	1.37	1.94	2.75	3.20	91
Mortgage-Backed Securities	2.15	1.30	1.56	1.85	2.14	2.37	2.86	3.25	98
All Other Securities	4.00	1.32	1.77	2.56	3.50	4.61	7.94	10.58	97
Interest-Bearing Deposits	0.37	0.04	0.11	0.18	0.33	0.55	0.78	1.07	99
Time Deposits of \$100K or More	0.83	0.19	0.41	0.55	0.80	1.03	1.43	1.64	97
Time Deposits < \$100K	0.78	0.14	0.29	0.48	0.78	0.99	1.28	1.69	96
Other Domestic Deposits	0.26	0.04	0.06	0.13	0.20	0.35	0.60	0.80	99
Foreign Deposits	0.34	-0.01	0.02	0.13	0.24	0.46	0.75	1.00	35
Fed Funds Purchased and Repos	0.64	0.03	0.09	0.21	0.41	0.94	1.62	3.04	92
Other Borrowed Funds & Trading Liab	1.57	0.39	0.52	1.04	1.42	1.98	3.16	3.89	100
All Interest-Bearing Funds	0.68	0.22	0.29	0.41	0.56	0.94	1.39	1.82	100

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	83.24	41.84	50.16	65.55	77.92	98.17	131.23	205.24	100
Avg Assets per Employee (\$000)	8463.69	3491.73	4612.01	5577.09	6974.06	10445.2	15296.5	23985.7	100

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.91	0.00	0.00	0.56	2.53	5.03	8.13	10.25	100
Overhead Exp / NOI + Non-Int Income	64.53	42.20	51.55	57.53	64.93	70.97	76.30	84.09	100

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.71	1.53	1.80	2.27	2.65	3.09	3.95	4.19	100
Personnel Expense	1.41	0.72	0.87	1.06	1.38	1.71	2.14	2.33	100
Net Occupancy Expense	0.29	0.11	0.14	0.23	0.28	0.37	0.43	0.50	100
Other Operating Expenses	0.97	0.44	0.62	0.74	0.87	1.12	1.66	2.20	100
Overhead Less Non-Interest Income	1.29	-0.12	0.33	0.95	1.34	1.63	1.93	2.18	100

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	63.62	41.77	51.20	55.91	64.33	69.69	75.44	82.91	100
Personnel Expense	33.66	17.53	22.63	27.62	33.84	39.23	44.10	46.08	100
Net Occupancy Expense	6.96	2.02	3.58	5.45	7.08	8.39	10.62	11.97	100
Other Operating Expenses	22.39	13.59	15.46	17.92	21.33	25.65	31.61	43.64	100
Total Non-Interest Income	32.74	7.72	10.06	19.57	30.49	43.85	65.64	76.71	100
Fiduciary Activities Income	2.13	0.00	0.00	0.00	1.46	3.92	7.76	9.81	100
Serv Charges on Deposit Accts - Domestic	4.33	0.00	0.06	1.37	3.95	6.65	8.23	9.75	100
Trading Revenue	1.15	-0.69	0.00	0.00	0.14	1.40	6.00	7.84	100
Investment Banking Fees & Commissions	3.65	0.00	0.00	0.50	1.69	3.34	13.49	34.35	100
Venture Capital Revenue	0.00	-0.04	0.00	0.00	0.00	0.00	0.03	0.31	100
Net Servicing Fees	0.27	-1.75	-0.67	0.00	0.06	0.53	1.75	2.50	100
Net Securitization Income	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.68	100
Insurance Activities Revenue	0.55	0.00	0.00	0.00	0.12	0.60	2.55	6.53	100
Net Gain (Loss) - Sales Loans, OREO, Oth	2.19	-0.35	-0.00	0.24	1.23	3.25	6.66	11.58	100
Other Non-Interest Income	10.92	2.69	3.88	5.88	8.87	14.80	22.81	30.86	100
Overhead Less Non-Interest Income	30.92	-2.66	9.91	22.76	33.17	39.72	46.40	50.24	100

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.30	11.50	19.57	26.33	29.94	33.19	36.66	38.00	98
Appl Inc Tax+TE/Pretax NOI+TE	34.09	17.18	25.70	31.52	34.93	37.48	39.85	41.96	98

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	34.15	0.23	3.62	19.91	35.25	48.37	59.67	65.18	100
Commercial and Industrial Loans	12.70	0.19	1.34	6.12	11.09	19.45	25.50	28.64	100
Loans to Individuals	4.27	0.01	0.08	0.36	1.99	7.60	12.15	21.56	100
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.02	0.60	0.90	100
Agricultural Loans	0.15	0.00	0.00	0.00	0.03	0.22	0.73	1.53	100
Other Loans and Leases	5.20	0.11	0.26	2.31	5.04	7.29	10.40	14.63	100
Net Loans and Leases	61.72	12.83	27.67	51.78	66.54	72.35	78.01	81.11	100
Debt Securities Over 1 Year	14.35	0.02	2.04	8.28	14.25	19.21	26.71	33.65	100
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.02	0.14	0.27	0.48	100
Subtotal	78.03	15.36	43.78	75.59	83.08	86.65	89.34	91.45	100
Interest-Bearing Bank Balances	3.94	0.31	0.41	1.03	2.89	5.63	11.46	14.94	100
Federal Funds Sold & Reverse Repos	1.86	0.00	0.00	0.00	0.00	0.95	12.98	33.63	100
Debt Securities 1 Year or Less	1.94	0.00	0.02	0.27	1.19	3.59	5.34	8.58	100
Trading Assets	1.54	0.00	0.00	0.00	0.24	1.24	11.02	14.85	100
Total Earning Assets	89.96	80.61	85.37	88.12	90.09	92.32	94.44	95.27	100
Non-Int Cash and Due From Dep Inst	1.11	0.25	0.41	0.74	1.15	1.44	1.67	1.79	100
Other Real Estate Owned	0.07	0.00	0.00	0.02	0.05	0.10	0.20	0.29	100
All Other Assets	8.85	3.61	4.30	6.44	8.61	10.86	13.26	17.75	100
MEMORANDA:									
Short-Term Investments	9.40	1.07	1.31	2.46	5.75	13.11	31.84	45.50	100
U.S. Treasury Securities	0.96	0.00	0.00	0.00	0.15	1.68	4.12	6.38	100
U.S. Agency Securities (excl MBS)	0.73	0.00	0.00	0.00	0.24	1.26	3.01	6.35	100
Municipal Securities	1.45	0.00	0.00	0.00	0.95	2.49	5.85	7.14	100
Mortgage-Backed Securities	10.63	0.00	1.93	5.12	10.41	15.34	18.82	25.18	100
Asset-Backed Securities	0.35	0.00	0.00	0.00	0.00	0.54	1.80	4.26	100
Other Debt Securities	0.38	0.00	0.00	0.00	0.07	0.57	1.83	3.26	100
RE Loans Secured by 1-4 Family	13.56	0.01	1.59	6.49	12.64	19.50	26.28	37.53	100
Revolving	2.58	0.00	0.00	0.55	2.23	4.07	6.29	7.75	100
Closed-End, Sec by First Liens	10.27	0.01	1.00	4.54	8.99	14.78	21.43	35.22	100
Closed-End, Sec by Junior Liens	0.36	0.00	0.00	0.08	0.28	0.56	0.99	1.38	100
Commercial Real Estate Loans	18.15	0.00	0.22	7.74	16.90	30.15	35.75	40.74	100
Construction and Land Dev	2.70	0.00	0.00	0.68	2.39	4.19	6.18	8.09	100
Multi family	2.51	0.00	0.00	0.65	1.84	3.51	6.79	11.93	100
Nonfarm Nonresidential	11.96	0.00	0.19	4.96	10.70	19.78	24.82	27.52	100
RE Loans Secured by Farml and	0.26	0.00	0.00	0.00	0.04	0.35	1.36	2.15	100
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	53.44	0.30	17.39	38.91	51.20	70.29	80.23	89.51	100
RE Loans Secured by 1-4 Family	22.20	0.08	2.18	11.74	22.00	29.99	39.66	53.37	100
Revolving	4.15	0.00	0.04	1.10	3.60	6.20	9.64	11.19	100
Closed-End	17.73	0.08	1.96	8.22	16.63	24.93	35.98	52.07	100
Commercial Real Estate Loans	27.71	0.02	1.73	13.35	28.74	42.08	51.19	55.43	100
Construction and Land Dev	4.22	0.00	0.00	1.50	3.40	6.20	10.32	11.35	100
Multi family	3.83	0.00	0.02	1.25	2.73	5.13	10.00	16.44	100
Nonfarm Nonresidential	18.24	0.00	0.64	8.41	16.73	28.60	32.89	37.79	100
RE Loans Secured by Farml and	0.42	0.00	0.00	0.00	0.06	0.50	2.43	4.12	100
Loans to Depository Institutions	0.22	0.00	0.00	0.00	0.00	0.05	1.43	4.91	100
Commercial and Industrial Loans	21.18	0.51	3.26	13.30	19.22	30.05	39.19	43.01	100
Loans to Individuals	7.59	0.02	0.14	0.97	3.63	13.31	22.20	43.80	100
Credit Card Loans	1.13	0.00	0.00	0.00	0.14	0.87	5.74	21.97	100
Agricultural Loans	0.25	0.00	0.00	0.00	0.05	0.36	1.13	2.24	100
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.19	100
Other Loans and Leases	10.70	0.13	0.44	3.33	8.48	14.99	29.85	42.88	100

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.40	1.07	1.31	2.46	5.75	13.11	31.84	45.50	100
Liquid Assets	24.55	7.79	9.78	15.14	19.82	30.66	52.20	66.15	100
Investment Securities	17.08	0.11	3.81	10.74	16.53	21.68	34.25	38.13	100
Net Loans and Leases	61.72	12.83	27.67	51.78	66.54	72.35	78.01	81.11	100
Net Lns, Ls & Stdbly Ltrs of Credit	63.04	15.34	30.75	54.24	68.25	73.18	78.53	81.11	100
Core Deposits	58.71	6.30	26.83	47.01	64.60	71.18	75.45	80.49	100
Noncore Funding	24.30	6.23	9.74	13.72	20.17	33.05	50.03	53.53	100
Time Deposits of \$100K or More	5.43	0.02	0.55	1.94	4.92	7.48	13.21	16.49	100
Foreign Deposits	0.59	0.00	0.00	0.00	0.00	0.20	4.87	7.62	100
Fed Funds Purchased and Repos	2.57	0.00	0.00	0.26	1.48	3.51	9.26	16.95	100
Net Fed Funds Purchased (Sold)	0.83	-7.16	-1.84	0.00	0.43	1.87	3.49	5.47	100
Commercial Paper	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.55	100
Oth Borrowings W/Rem Mat 1 Yr or Less	3.12	0.00	0.00	0.75	2.94	5.39	7.78	12.78	100
Earning Assets Repr in 1 Year	42.22	18.24	23.13	33.25	41.31	48.46	63.33	69.70	100
Int-Bearing Liab Repr in 1 Year	8.57	0.42	2.20	4.66	6.82	10.64	20.35	28.41	100
Long-Term Debt Repr in 1 Year	1.70	0.00	0.00	0.00	0.24	3.42	7.24	9.27	100
Net Assets Repriceable in 1 Year	30.33	-0.44	8.30	16.72	31.15	41.19	51.21	60.95	100
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.34	-6.54	-0.64	8.67	14.73	28.23	46.33	60.08	100
Net ST Noncore Funding Dependence	5.14	-65.32	-11.70	-0.28	5.63	13.11	22.24	25.57	100
Short-Term Inv/ST Noncore Funding	75.08	6.28	8.65	20.24	59.98	97.66	230.35	272.89	100
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.63	-16.05	-10.41	1.76	13.14	29.80	63.94	96.66	100
Net Loans and Leases/Total Deposits	88.96	44.92	62.06	79.05	90.16	98.48	120.70	138.14	99
Net Loans and Leases/Core Deposits	108.19	59.89	69.22	87.84	101.37	117.91	171.12	218.99	99
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.31	-0.22	0.00	0.04	0.81	2.26	4.31	6.13	81
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.99	0.01	0.12	0.71	1.58	2.89	4.91	7.48	98
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.19	-0.15	-0.01	0.00	0.00	0.00	0.00	14
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	18.04	0.00	0.00	0.21	13.57	35.22	51.14	59.52	98
Available-For-Sale Securities	81.95	36.02	47.76	63.14	86.18	99.69	100.00	100.00	98
U. S. Treasury Securities	6.64	0.00	0.00	0.00	2.06	14.14	22.33	32.32	98
U. S. Agency Securities (excl MBS)	4.66	0.00	0.00	0.00	1.45	8.74	15.94	28.13	98
Municipal Securities	8.46	0.00	0.00	0.19	4.89	15.53	24.84	45.41	98
Mortgage-Backed Securities	65.02	16.16	31.71	45.69	68.22	81.52	93.32	97.81	98
Asset-Backed Securities	2.20	0.00	0.00	0.00	0.00	3.80	9.35	17.26	98
Other Debt Securities	2.96	0.00	0.00	0.01	0.57	4.75	13.06	16.53	98
Mutual Funds and Equity Securities	0.79	0.00	0.00	0.01	0.23	0.85	3.14	8.86	98
Debt Securities 1 Year or Less	12.11	0.20	1.08	2.70	8.48	20.31	29.52	41.95	98
Debt Securities 1 To 5 Years	19.80	0.00	0.93	5.08	16.37	28.55	54.62	65.86	98
Debt Securities Over 5 Years	62.37	11.79	21.43	37.12	68.75	80.93	91.95	95.52	98
Pledged Securities	35.93	0.47	4.29	13.10	34.70	54.75	72.08	75.43	98
Structured Notes, Fair Value	0.06	0.00	0.00	0.00	0.00	0.00	0.23	1.70	98

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.06	0.00	0.06	0.15	0.26	0.42	0.67	100
Provision for Ln&Ls Losses/Avg Lns&Ls	0.32	-0.08	0.00	0.09	0.25	0.43	0.77	1.93	100
Provision for Ln&Ls Losses/Net Losses	126.13	-291.43	10.64	85.65	117.96	152.94	277.02	333.39	100
Ln&Ls Allowance/Total Loans & Leases	1.05	0.30	0.49	0.74	1.03	1.25	1.61	2.39	100
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.15	1.30	1.45	2.98	4.54	9.25	17.16	30.68	93
ALLL/Nonaccrual Assets	165.38	46.25	57.17	88.87	144.35	206.81	357.27	494.42	98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	126.12	36.17	45.81	73.29	105.94	173.93	278.19	355.89	99
Gross Ln&Ls Losses/Avg Loans & Leases	0.37	0.02	0.05	0.12	0.30	0.49	0.96	1.92	100
Recoveries/Avg Loans and Leases	0.10	0.00	0.02	0.04	0.08	0.15	0.26	0.37	100
Net Losses/Avg Loans and Leases	0.27	-0.01	0.00	0.06	0.20	0.36	0.65	1.61	100
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.05	100
Recoveries/Prior Year-End Losses	30.04	6.70	11.49	17.27	28.68	37.91	53.78	75.94	93
Earnings Coverage of Net Losses (X)	15.68	-146.24	1.76	5.67	8.90	20.70	49.11	197.83	100
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.09	-0.02	-0.00	0.02	0.05	0.14	0.27	99
RE Loans Secured By 1-4 Family	0.06	-0.06	-0.02	0.00	0.03	0.11	0.22	0.38	98
Revolving	0.12	-0.20	-0.05	0.00	0.06	0.22	0.41	0.60	92
Closed-End	0.04	-0.05	-0.03	-0.00	0.02	0.09	0.18	0.29	98
Commercial Real Estate Loans	-0.00	-0.15	-0.08	-0.02	0.00	0.01	0.07	0.12	98
Construction and Land Dev	-0.04	-0.51	-0.20	-0.08	-0.01	0.00	0.05	0.16	92
Multi family	-0.00	-0.18	-0.07	-0.00	0.00	0.00	0.03	0.18	92
Nonfarm Nonresidential	0.00	-0.10	-0.08	-0.01	0.00	0.02	0.11	0.13	96
RE Loans Secured by Farmland	-0.02	-0.56	-0.19	-0.01	0.00	0.00	0.04	0.10	75
Commercial and Industrial Loans	0.40	-0.05	-0.00	0.09	0.28	0.59	1.16	1.66	97
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Loans to Individuals	1.17	0.01	0.06	0.36	0.95	1.66	3.04	4.17	84
Credit Card Loans	2.69	0.01	0.78	2.03	2.86	3.34	4.18	4.63	63
Agricultural Loans	0.07	-0.12	-0.04	0.00	0.00	0.11	0.35	1.07	69
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other Loans and Leases	0.14	-0.02	-0.00	0.00	0.05	0.19	0.51	0.78	97

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.48	0.01	0.11	0.24	0.39	0.65	1.08	2.09	100
90+ Days PD Loans and Leases	0.22	0.00	0.00	0.02	0.06	0.38	0.93	1.55	100
Nonaccrual Loans and Leases	0.78	0.04	0.15	0.42	0.65	1.10	1.53	2.47	100
90+ Days PD and Nonaccrual Loans and Leases	1.08	0.20	0.33	0.56	0.94	1.48	2.03	3.39	100
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.09	0.13	100
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.13	100
Nonaccrual Restructured	0.22	0.00	0.00	0.06	0.17	0.31	0.54	0.90	100
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.49	0.03	0.11	0.24	0.39	0.65	1.08	2.09	100
90+ Days Past Due Assets	0.22	0.00	0.00	0.02	0.06	0.38	0.93	1.55	100
Nonaccrual Assets	0.79	0.04	0.19	0.44	0.65	1.12	1.53	2.47	100
30+ Days PD & Nonaccrual Assets	1.62	0.33	0.58	0.88	1.37	2.19	3.55	5.50	100
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.64	0.04	0.14	0.36	0.57	0.91	1.30	1.55	100
90+ PD & Nonaccrual Assets + OREO	0.72	0.06	0.16	0.47	0.68	1.03	1.35	1.64	100
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.88	0.06	0.16	0.57	0.86	1.24	1.60	1.81	100
Allowance for Loan & Lease Losses	143.15	40.06	50.75	88.95	136.73	183.43	255.79	328.41	100
Equity Cap + ALLL	7.33	0.59	1.79	4.52	7.31	9.86	13.32	17.18	100
Tier 1 Cap + ALLL	9.28	0.89	2.44	5.70	8.87	13.11	16.92	23.74	100
Loans & Leases + RE Acquired	1.43	0.20	0.48	0.92	1.32	1.94	2.47	4.14	100

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 1
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.46	0.00	0.05	0.19	0.34	0.61	1.16	2.06	99
- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.04	0.41	1.56	2.73	99
- Nonaccrual	0.80	0.00	0.05	0.33	0.63	1.12	2.06	3.21	99
Coml & Indl - 30-89 Days PD	0.29	0.00	0.02	0.09	0.20	0.36	0.78	1.17	97
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.06	0.19	0.32	97
- Nonaccrual	1.22	0.00	0.06	0.36	0.94	1.67	2.93	4.01	97
Individuals - 30-89 Days PD	0.94	0.00	0.02	0.38	0.73	1.32	2.34	2.94	99
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.09	0.40	0.70	1.16	99
- Nonaccrual	0.34	0.00	0.00	0.02	0.15	0.47	1.23	4.09	99
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Agricultural - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.33	1.13	1.67	69
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.13	69
- Nonaccrual	0.87	0.00	0.00	0.00	0.08	1.21	3.84	8.58	69
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.16	14
Other Lns&Ls - 30-89 Days PD	0.16	0.00	0.00	0.00	0.05	0.25	0.64	1.02	97
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.11	97
- Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.23	0.61	0.86	97
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.72	0.00	0.08	0.22	0.57	1.01	1.85	2.47	98
- 90+ Days Past Due	0.67	0.00	0.00	0.00	0.07	0.72	3.57	4.95	98
- Nonaccrual	1.13	0.00	0.09	0.32	0.92	1.62	2.70	3.85	98
Revolvi ng - 30-89 Days PD	0.50	0.00	0.00	0.23	0.44	0.76	1.31	1.53	92
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.32	0.67	92
- Nonaccrual	1.32	0.00	0.04	0.33	0.70	1.59	4.27	5.68	92
Closed-End - 30-89 Days PD	0.80	0.00	0.08	0.23	0.60	1.08	2.11	2.70	98
- 90+ Days Past Due	0.77	0.00	0.00	0.00	0.08	0.89	3.98	5.33	98
- Nonaccrual	1.14	0.00	0.08	0.25	0.96	1.63	2.59	4.35	98
- Jr Lien 30-89 Days PD	0.03	0.00	0.00	0.00	0.02	0.06	0.10	0.13	98
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	98
- Jr Lien Nonaccrual	0.09	0.00	0.00	0.00	0.04	0.15	0.31	0.51	98
Commercial RE - 30-89 Days PD	0.18	0.00	0.00	0.03	0.12	0.36	0.52	0.77	98
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.17	0.37	98
- Nonaccrual	0.43	0.00	0.00	0.15	0.35	0.58	0.84	1.64	98
Const & Dev - 30-89 Days PD	0.25	0.00	0.00	0.00	0.11	0.42	0.91	1.62	92
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.08	0.22	0.56	92
- Nonaccrual	0.38	0.00	0.00	0.05	0.20	0.57	1.16	2.38	92
Mul ti fami ly - 30-89 Days PD	0.11	0.00	0.00	0.00	0.01	0.14	0.65	0.91	92
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.49	92
- Nonaccrual	0.14	0.00	0.00	0.00	0.07	0.19	0.52	0.92	92
Nonfarm Nres- 30-89 Days PD	0.18	0.00	0.00	0.02	0.10	0.28	0.53	0.97	96
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.33	96
- Nonaccrual	0.45	0.00	0.00	0.22	0.39	0.65	0.98	1.87	96
Farmland - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.25	0.83	1.65	75
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.11	0.94	75
- Nonaccrual	1.02	0.00	0.00	0.00	0.25	1.62	4.59	7.12	75
Credi t Card - 30-89 Days PD	1.26	0.03	0.50	0.83	1.22	1.47	2.09	3.09	63
- 90+ Days Past Due	0.70	0.00	0.00	0.18	0.76	1.12	1.54	1.69	63
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.07	0.66	1.12	63

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.39	6.35	7.24	8.31	9.16	10.22	12.47	13.04	100
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.03	3.89	9.04	14.70	20.88	32.39	44.39	64.14	100
Standby Letters of Credit	1.07	0.00	0.02	0.29	0.65	1.47	3.11	4.31	100
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.04	0.10	0.19	100
Securities Lent	0.60	0.00	0.00	0.00	0.00	0.00	3.28	22.84	100
Credit Derivatives (BHC as Guarantor)	0.28	0.00	0.00	0.00	0.00	0.19	1.13	9.01	100
Credit Derivatives (BHC as Beneficiary)	0.63	0.00	0.00	0.00	0.00	0.22	1.13	24.92	100
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	72.61	0.57	1.19	5.55	17.88	57.23	334.05	1542.25	100
Interest Rate Contracts	48.74	0.23	1.17	5.02	15.91	39.71	145.88	1190.10	100
Interest Rate Futures & Forward Contr	14.68	0.00	0.00	0.00	0.85	8.78	91.20	235.61	100
Written Options Contr (Int Rate)	3.19	0.00	0.00	0.13	0.95	2.68	9.66	50.72	100
Purchased Options Contr (Int Rate)	2.13	0.00	0.00	0.00	0.12	1.88	7.58	61.09	100
Interest Rate Swaps	26.24	0.00	0.27	3.21	10.71	23.63	50.45	788.65	100
Foreign Exchange Contracts	9.47	0.00	0.00	0.00	0.13	2.58	10.79	291.83	100
Futures & Forward Foreign Exch Contr	5.20	0.00	0.00	0.00	0.12	2.16	5.79	140.32	100
Written Options Contr (Foreign Exch)	0.07	0.00	0.00	0.00	0.00	0.00	0.34	2.65	100
Purchased Options Contr (Foreign Exch)	0.07	0.00	0.00	0.00	0.00	0.00	0.31	2.57	100
Foreign Exchange Rate Swaps	1.52	0.00	0.00	0.00	0.00	0.00	1.97	88.67	100
Equity, Commodity, & Other Deriv Contr	3.58	0.00	0.00	0.00	0.00	1.00	12.12	67.91	100
Commodity & Other Fut & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.00	0.62	8.48	100
Written Options Contr (Comm & Other)	1.11	0.00	0.00	0.00	0.00	0.14	4.95	23.59	100
Purchased Options Contr (Comm & Oth)	0.95	0.00	0.00	0.00	0.00	0.14	3.68	21.34	100
Commodity & Other Swaps	0.23	0.00	0.00	0.00	0.00	0.18	1.09	3.90	100
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	47.78	7.65	13.72	25.51	35.70	64.27	108.25	150.06	100

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.30	16.74	68.16	88.35	96.94	100.00	100.00	100.00	100
Foreign Exchange Contracts	3.94	0.00	0.00	0.00	0.86	5.69	18.39	49.30	100
Equity, Comm, & Other Contracts	1.81	0.00	0.00	0.00	0.00	3.33	8.80	23.72	100
Futures and Forwards	19.39	0.00	0.00	3.72	14.76	30.93	60.31	78.22	100
Written Options	8.61	0.00	0.00	2.10	5.54	13.70	29.08	39.62	100
Exchange-Traded	0.18	0.00	0.00	0.00	0.00	0.00	0.93	5.75	100
Over-The-Counter	7.63	0.00	0.00	1.48	5.08	11.95	27.35	39.62	100
Purchased Options	3.82	0.00	0.00	0.00	2.20	5.82	13.76	21.09	100
Exchange-Traded	0.34	0.00	0.00	0.00	0.00	0.00	2.16	5.87	100
Over-The-Counter	2.79	0.00	0.00	0.00	1.28	4.98	10.25	17.21	100
Swaps	60.93	0.24	5.03	34.41	67.21	88.35	96.38	100.00	100
Held for Trading	42.63	0.00	0.00	0.00	51.03	87.51	96.70	99.26	100
Interest Rate Contracts	33.93	0.00	0.00	0.00	34.41	73.46	87.13	89.40	100
Foreign Exchange Contracts	2.12	0.00	0.00	0.00	0.00	2.67	10.84	21.25	100
Equity, Comm, & Other Contracts	0.82	0.00	0.00	0.00	0.00	0.31	4.04	10.81	100
Non-Traded	57.36	0.54	2.03	11.69	44.17	100.00	100.00	100.00	100
Interest Rate Contracts	53.66	0.09	0.62	10.82	41.94	99.51	100.00	100.00	100
Foreign Exchange Contracts	0.69	0.00	0.00	0.00	0.00	0.60	5.57	6.98	100
Equity, Comm, & Other Contracts	0.26	0.00	0.00	0.00	0.00	0.02	1.86	4.49	100
Deriv Contr (Excl Fut & FX LE 14 Days)	90.99	48.71	60.38	80.93	95.13	100.00	105.97	142.27	100
One Year or Less	30.25	0.00	1.60	8.66	21.78	42.02	78.79	91.10	100
Over 1 Year to 5 Years	31.88	0.00	0.21	13.88	33.02	45.00	57.16	84.68	100
Over 5 Years	27.38	0.00	0.00	9.64	23.22	42.67	75.49	90.55	100
Gross Negative Fair Value (Abs Val)	1.53	0.14	0.28	0.73	1.43	2.13	3.22	5.63	100
Gross Positive Fair Value	1.38	0.04	0.17	0.62	1.38	2.08	2.66	2.85	100
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.10	0.00	0.00	0.01	0.03	0.06	0.32	2.95	99
Gross Positive Fair Value (X)	0.10	0.00	0.00	0.00	0.03	0.08	0.34	2.99	99
Held for Trading (X)	0.08	0.00	0.00	0.00	0.01	0.05	0.27	2.92	99
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.09	99
Current Credit Exposure (X)	0.06	0.00	0.00	0.00	0.02	0.07	0.28	0.57	99
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	99
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	99
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.85	0.00	0.00	0.02	0.30	0.85	4.22	9.77	99

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.51	100
Ins Under Assets(P/C)/Tot Ins Und Ast	51.15	0.00	0.00	0.00	43.11	100.00	100.00	100.00	31
Ins Under Assets(L/H)/Tot Ins Und Ast	48.84	0.00	0.00	0.00	48.70	100.00	100.00	100.00	31
Sep Acct Assets(L/H)/Total Life Ast	2.03	0.00	0.00	0.00	0.00	0.00	0.00	38.69	21
Ins Activities Revenue/Adj Oper Inc	0.55	0.00	0.00	0.00	0.12	0.60	2.55	6.53	100
Premium Inc/Ins Activities Revenue	5.29	0.00	0.00	0.00	0.00	1.17	34.95	61.04	79
Credit Rel Prem Inc/Tot Prem Inc	57.61	0.00	0.00	0.00	96.42	100.00	100.00	100.00	25
Other Prem Inc/Total Prem Inc	42.38	-100.00	0.00	0.00	0.00	98.15	100.00	100.00	25
Ins Under Net Income/Consol Net Income	0.15	-0.00	0.00	0.00	0.00	0.00	0.49	4.04	100
Ins Net Inc (P/C)/Equity (P/C)	4.42	-17.95	-11.27	0.40	2.82	4.90	21.99	23.81	21
Ins Net Inc (L/H)/Equity (L/H)	3.17	-136.08	-15.57	0.68	3.02	13.35	40.48	53.32	19
Insur Ben, Losses, Exp/Insur Premiums	187.01	-67.09	32.35	46.05	77.62	251.16	474.62	986.22	25
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.42	0.00	0.00	0.00	0.00	0.00	1.66	5.36	21
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.92	0.00	0.00	0.00	0.00	0.00	0.00	36.57	21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	100
CSV Life Insurance/Tier 1 Cap + ALLL	9.44	0.00	0.00	1.48	9.79	16.24	23.34	25.77	100
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	1.36	0.00	0.00	0.00	0.00	0.09	13.59	22.05	100
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.24	0.00	0.00	0.00	0.00	1.99	5.34	8.98	77
Cost: Interest-Bearing Deposits	0.34	-0.01	0.02	0.13	0.24	0.46	0.75	1.00	35
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	79.89	0.08	0.08	0.08	0.09	59.94	167.68	203.59	3
Commercial and Industrial Loans	1.02	0.00	0.04	0.12	0.32	1.21	2.74	7.89	24
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
GROWTH RATES:									
Net Loans and Leases	2.18	-82.61	-48.28	-18.19	-2.37	8.65	43.49	239.24	66
Total Selected Assets	11.51	-82.30	-40.75	-16.92	1.34	16.87	72.17	263.76	69
Deposits	-16.05	-100.00	-100.00	-27.92	-7.18	7.82	25.02	43.42	38

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.96	2.29	4.39	6.19	7.82	9.39	12.06	13.26	100
Bank Net Inc/Avg Eq Inv in Banks	9.23	2.51	4.77	6.77	8.38	11.10	16.22	21.87	86
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.04	-9.62	-1.69	0.00	4.58	9.68	19.48	28.01	88
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.66	-4.76	-2.42	2.43	7.61	9.40	12.43	14.66	27
Bank Net Income/Parent Net Income	77.59	0.00	0.00	58.66	100.21	106.38	111.43	115.52	98
Nonbank Net Income/Parent Net Income	9.69	0.00	0.00	0.04	1.71	6.91	64.28	97.30	82
Sub BHCs Net Inc/Parent Net Income	76.70	1.05	4.26	19.46	94.68	102.01	109.66	122.23	22
LEVERAGE:									
Total Liabilities/Equity	21.55	0.10	1.02	6.41	14.07	26.60	81.61	109.49	100
Total Debt/Equity Capital	13.94	0.00	0.00	0.00	8.19	20.56	58.91	94.28	100
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.43	0.00	0.00	4.36	12.22	22.35	59.56	94.28	100
Tot Debt+Lns Guaranteed for Affl/Equity	14.29	0.00	0.00	0.00	8.19	20.56	59.54	106.99	100
Total Debt/Eq Cap - Exc Over Fair Value	14.05	0.00	0.00	0.00	8.83	20.56	60.96	94.28	100
Long-Term Debt/Equity Capital	12.40	0.00	0.00	0.00	8.09	19.32	55.94	62.56	100
Short-Term Debt/Equity Capital	1.15	0.00	0.00	0.00	0.00	1.15	6.90	14.61	100
Current Portion of LT Debt/Equity	0.34	0.00	0.00	0.00	0.00	0.00	2.42	5.12	100
Exc Cost Over Fair Value/Equity Cap	0.15	0.00	0.00	0.00	0.00	0.00	0.75	3.36	100
Long-Term Debt/Consolidated LT Debt	25.49	0.00	0.00	0.00	19.21	47.20	77.61	84.89	100
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	101.91	69.78	90.34	97.23	102.49	106.94	111.68	117.07	100
Total Investment in Subs/Equity	110.95	93.15	96.72	99.95	106.47	111.83	152.01	207.33	100
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.26	-6.20	-1.32	-0.25	0.42	0.98	1.87	2.24	98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.56	0.04	0.18	0.61	1.34	1.87	3.54	5.62	61
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	142.16	29.25	46.37	83.78	116.82	193.14	296.08	380.02	100
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	163.58	1.26	52.49	89.17	136.73	225.68	353.31	544.72	100
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	119.61	-48.70	31.05	77.34	102.41	154.81	245.21	415.86	100
Pretax Oper Inc + Int Exp/Int Expense	1669.11	-214.84	-17.96	155.67	677.36	1564.06	6935.60	13459.0	74
Div + Int From Subs/Int Exp + Div	160.46	3.40	24.55	81.95	113.99	242.56	330.39	524.47	96
Fees+Other Inc From Subs/Sal + 0th Exp	16.68	0.00	0.00	0.00	0.00	37.71	74.05	87.15	100
Net Inc/Curr Port of LT Debt+Pfd Div(X)	26.48	0.23	0.69	2.71	14.10	28.19	47.20	134.89	57
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	5.14	-8.04	-3.87	0.00	3.77	10.08	17.45	21.08	100
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.05	0.68	19
Nonaccrual	14.15	0.00	0.00	0.00	0.00	1.64	41.19	100.00	19
Total	14.32	0.00	0.00	0.00	0.00	2.95	41.19	100.00	19
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	100
To Nonbank Subsidiaries	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.23	100
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Total	0.10	0.00	0.00	0.00	0.00	0.00	0.00	4.23	100
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.87	0.00	0.00	0.00	0.24	2.70	27.28	63.40	100
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Combined Foreign Nonbank Sub Assets	0.10	0.00	0.00	0.00	0.00	0.02	0.46	2.62	100

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.09	0.00	4.43	31.98	67.44	101.28	151.47	232.94	84
Dividends Paid/Net Income	28.48	0.00	0.00	13.03	31.40	41.51	58.89	68.58	98
Net Income - Dividends/Avg Equity	5.39	1.48	2.18	3.80	5.34	7.10	8.99	10.56	100
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	122.25	0.00	0.00	1.29	111.70	202.38	307.41	419.21	86
Dividends From Nonbank Subs	6.68	0.00	0.00	0.00	0.08	5.95	30.49	76.34	86
Dividends From Subsidiary BHCs	11.94	0.00	0.00	0.00	0.00	0.00	96.13	216.06	86
Dividends From All Subsidiaries	181.04	0.00	5.49	97.96	142.38	260.44	401.56	596.40	86
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	47.81	0.00	0.00	16.25	46.81	77.42	108.14	131.79	84
Interest Income From Bank Subs	0.54	0.00	0.00	0.00	0.04	1.07	2.57	4.26	84
Mgt & Service Fees From Bank Subs	2.70	0.00	0.00	0.00	0.00	0.91	18.09	31.86	84
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.73	84
Operating Income From Bank Subs	59.38	0.00	0.67	24.11	51.26	80.93	126.05	180.61	84
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.66	0.00	0.00	0.00	12.02	100.00	235.49	362.39	69
Interest Income From Nonbank Subs	10.81	0.00	0.00	0.00	0.54	6.92	33.33	187.36	69
Mgt & Serv Fees From Nonbank Subs	2.17	0.00	0.00	0.00	0.00	0.00	11.23	42.71	69
Other Income From Nonbank Subs	0.67	-0.12	0.00	0.00	0.00	0.00	0.60	17.54	69
Operating Inc From Nonbank Subs	112.25	0.00	0.00	3.61	72.03	147.07	345.38	829.54	69
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	38.80	0.00	0.00	0.00	25.38	72.08	98.15	112.84	22
Interest Inc From Subsidiary BHCs	0.18	0.00	0.00	0.00	0.00	0.00	1.10	1.77	22
Mgt & Serv Fees From Sub BHCs	0.55	0.00	0.00	0.00	0.00	0.00	0.00	10.56	22
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Operating Income From Sub BHCs	40.94	0.00	0.00	0.92	37.12	72.67	100.10	113.08	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.73	0.00	0.00	0.00	73.85	98.20	99.95	100.00	99
Interest Income From Bank Subs	0.91	0.00	0.00	0.00	0.05	0.94	5.24	10.08	99
Mgt & Serv Fees From Bank Subs	2.53	0.00	0.00	0.00	0.00	0.10	16.01	34.46	99
Other Income From Bank Subs	0.19	0.00	0.00	0.00	0.00	0.00	0.15	6.51	99
Operating Income From Bank Subs	62.20	0.00	0.00	13.78	90.93	99.45	99.98	100.00	99
Dividends From Nonbank Subs	3.76	0.00	0.00	0.00	0.04	3.76	17.61	46.75	99
Interest Income From Nonbank Subs	3.92	0.00	0.00	0.00	0.00	0.79	24.34	69.73	99
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.17	1.48	99
Other Income From Nonbank Subs	0.22	-0.01	0.00	0.00	0.00	0.00	0.04	9.93	99
Operating Inc From Nonbank Subs	13.81	0.00	0.00	0.05	0.60	19.92	71.16	87.78	99
Dividends From Subsidiary BHCs	6.38	0.00	0.00	0.00	0.00	0.00	74.57	88.33	99
Interest Inc From Subsidiary BHCs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.68	99
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	99
Operating Income From Sub BHCs	7.60	0.00	0.00	0.00	0.00	0.00	77.14	88.33	99
Loans and Adv From Subs/ST Debt	113.33	0.00	0.00	0.53	40.49	186.24	426.48	660.74	27
Loans and Adv From Subs/Total Debt	32.99	0.00	0.00	0.00	10.31	43.74	131.03	258.21	73

BHCPR Reporters for Quarter Ending 09/30/2016
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
1562859	157,397,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,874,658	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	17,061,107	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	29,152,764	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	14,813,942	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
3153130	11,216,404	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1097614	14,610,174	BANCORPSOUTH, INC.	TUPELO, MS	
1073757	2,198,884,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	16,063,775	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	374,114,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
1097089	18,451,783	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
4028712	27,265,014	BANKUNITED, INC.	MIAMI LAKES, FL	
5006575	221,861,000	BARCLAYS US LLC	NEW YORK, NY	New Y-9C/BHCPR reporter
1074156	222,622,299	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	89,356,838	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	129,609,619	BMO FINANCIAL CORP.	WILMINGTON, DE	
1575569	146,764,817	BNP PARIBAS USA, INC.	NEW YORK, NY	New Y-9C/BHCPR reporter
1883693	32,904,792	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,480,163	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	345,187,277	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	14,098,789	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,402,517	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1201934	17,383,637	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	Moved from Peer 2
1036967	65,965,190	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,818,117,000	CITIGROUP INC.	NEW YORK, NY	
1132449	147,442,174	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	74,396,636	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,751,420	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1574834	222,972,521	CREDIT SUISSE HOLDINGS (USA),	NEW YORK, NY	New Y-9C/BHCPR reporter
1102367	29,639,276	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
2816906	203,360,000	DB USA CORPORATION	NEW YORK, NY	New Y-9C/BHCPR reporter
3846375	90,540,758	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	49,199,420	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	33,269,938	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	28,703,045	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	21,583,914	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	143,278,886	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,075,253	FIRST BANCORP	SAN JUAN, PR	
1075612	32,971,910	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	28,450,442	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1208184	11,578,197	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	18,695,571	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
1060627	16,668,143	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
3852022	14,272,486	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	18,663,287	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	880,006,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,531,180	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	
1086533	23,114,262	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	12,423,276	HILLTOP HOLDINGS, INC	DALLAS, TX	
2961879	13,510,629	HOPE BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 2; Name change from BBCN BANCORP, INC.
3232316	304,439,042	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	

BHCPR Reporters for Quarter Ending 09/30/2016
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2016 and Other Notes
1068191	100,765,412	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	20,788,566	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,937,413	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	22,548,347	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	34,609,507	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,521,029,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	136,228,389	KEYCORP	CLEVELAND, OH	
1037003	126,841,028	M&T BANK CORPORATION	BUFFALO, NY	
1090987	19,341,882	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	12,939,709	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
5034792	46,763,000	MIZUHO AMERICAS LLC	NEW YORK, NY	New Y-9C/BHCPR reporter
1378434	151,117,204	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	
2132932	49,462,620	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	120,084,996	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	14,711,298	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	21,315,309	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	40,663,387	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPOR, CT	
2925657	10,978,390	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	Moved from Peer 2
1069778	369,441,905	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	39,054,000	POPULAR, INC.	SAN JUAN, PR	
1839319	19,105,560	PRI VATEBANCORP, INC.	CHICAGO, IL	
1109599	21,405,613	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3226762	142,592,651	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	125,307,103	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	139,230,888	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	256,145,013	STATE STREET CORPORATION	BOSTON, MA	
3083291	13,622,965	STERLING BANCORP	MONTEBELLO, NY	
1131787	205,247,179	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	43,287,937	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	87,158,600	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	29,727,096	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	21,098,356	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	338,720,304	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	22,216,404	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	12,906,015	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	13,161,538	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	454,134,000	U.S. BANCORP	MINNEAPOLIS, MN	
4846998	162,914,363	UBS AMERICAS HOLDING LLC	NEW YORK, NY	New Y-9C/BHCPR reporter
1049828	19,726,146	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	24,744,301	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	14,344,696	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	10,299,725	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	Moved from Peer 2
1048773	22,368,453	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,888,063	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	25,643,811	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,942,124,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	17,042,602	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	25,323,786	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	61,038,860	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 100 bank holding companies.