

	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	90	90	70	73
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.84	2.90	3.04	2.85
+ Non-interest Income	1.74	1.88	1.61	1.89
- Overhead Expense	3.15	3.34	3.16	3.28
- Provision for Losses	0.19	0.33	0.49	1.10
+ Securities Gains (Losses)	0.02	0.04	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.40	1.28	1.12	-0.39
Net Operating Income	0.94	0.88	0.72	-0.40
Net Income	0.94	0.87	0.72	-0.38
Net Income (Sub S Adjusted)	N/A	0.17	N/A	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.82	4.08	4.32	4.70
Interest Expense	0.59	0.74	0.88	1.07
Net Interest Income (TE)	3.17	3.28	3.37	3.16
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.45	0.74	1.17	2.33
Earnings Coverage of Net Losses (X)	19.61	8.80	3.51	1.67
Ln&Ls Allowance/Total Loans & Leases	1.41	1.61	2.11	2.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.42	1.95	2.74	4.24
30-89 Days Past Due Loans and Leases	0.68	0.87	0.96	1.51
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	17.84	19.34	20.15	30.25
Net ST Noncore Funding Dependence	3.71	3.44	4.17	10.25
Net Loans and Leases/Total Assets	60.15	57.97	57.65	59.71
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.64	9.37	9.26	8.69
Equity Capital/Total Assets	11.58	11.30	10.91	10.01
Equity Capital+Minority Int/Total Assets	11.78	11.59	11.12	10.22
Tier 1 Common Eq Cap / T RWA	11.79	11.43	11.32	8.36
Net Loans&Ls/Equity Capital (X)	5.30	5.20	5.26	6.29
Cash Dividends/Net Income	27.33	25.15	24.90	59.69
Cash Dividends/Net Income (Sub S Adjusted)	N/A	-19.73	N/A	N/A
Retained Earnings/Avg Equity Cap	5.83	5.49	4.71	-7.11
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	2.95	2.47	3.85	3.30
Long-Term Debt/Equity Capital	12.70	13.81	14.07	15.74
Equity Investment in Subs/Equity Cap	104.36	106.52	107.31	108.82
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	166.30	160.13	126.35	99.52

PERCENT OF AVERAGE ASSETS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.41	3.59	3.90	4.07	4.26
Less: Interest Expense	0.53	0.65	0.80	0.96	1.38
Equals: Net Interest Income (TE)	2.84	2.90	3.04	3.04	2.85
Plus: Non-Interest Income	1.74	1.88	1.61	1.89	1.92
Equals: Adj Operating Income (TE)	4.73	4.89	4.66	4.92	4.75
Less: Overhead Expense	3.15	3.34	3.16	3.19	3.28
Less: Provision for Loan and Lease Losses	0.19	0.33	0.49	1.10	1.96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.40	1.28	1.12	0.77	-0.39
Less: Applicable Income Taxes (TE)	0.44	0.42	0.39	0.29	0.03
Less: Minority Interest	0.00	0.01	0.01	0.00	0.00
Equals: Net Operating Income	0.94	0.88	0.72	0.51	-0.40
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.94	0.87	0.72	0.51	-0.38
Memo: Net Income (Last Four Qtrs)	0.94	0.86	0.72	0.52	-0.38
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.56	89.84	90.30	89.93	90.59
Avg Int-Bearing Funds / Avg Assets	68.30	68.66	70.87	72.85	75.28
Int Income (TE) / Avg Earning Assets	3.82	4.08	4.32	4.54	4.70
Int Expense / Avg Earning Assets	0.59	0.74	0.88	1.07	1.52
Net Int Inc (TE) / Avg Earn Assets	3.17	3.28	3.37	3.39	3.16
YIELD OR COST:					
Total Loans and Leases (TE)	4.72	5.06	5.34	5.44	5.29
Interest-Bearing Bank Balances	0.32	0.31	0.34	0.35	0.46
Fed Funds Sold & Reverse Repos	0.39	0.40	0.38	0.45	0.50
Trading Assets	1.19	1.25	1.43	1.37	1.42
Total Earning Assets	3.77	4.03	4.26	4.46	4.64
Investment Securities (TE)	2.39	2.65	2.99	3.49	4.18
U.S. Treasury & Agency Sec (excl MBS)	1.24	1.49	1.74	2.23	2.52
Mortgage-Backed Securities	2.32	2.70	3.16	3.82	4.53
All Other Securities	4.22	4.25	4.73	4.79	5.72
Interest-Bearing Deposits	0.42	0.53	0.67	0.88	1.48
Time Deposits of \$100K or More	0.95	1.12	1.30	1.55	2.36
Time Deposits < \$100K	0.96	1.23	1.47	1.76	2.58
Other Domestic Deposits	0.24	0.28	0.38	0.53	0.75
Foreign Deposits	0.37	0.46	0.50	0.48	0.72
Fed Funds Purchased and Repos	0.72	0.91	0.86	0.82	1.09
Other Borrowed Funds & Trading Liab	1.97	2.36	2.42	2.48	2.45
All Interest-Bearing Funds	0.69	0.85	1.11	1.31	1.82

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	98	97	90	89	82
Avg Assets per Employee (\$000)	7,283	7,080	6,503	6,303	6,201
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.95	2.84	3.12	2.86	2.66
Overhead Exp / NII + Non-Int Income	67.58	69.11	68.44	65.92	73.71
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.15	3.34	3.16	3.19	3.28
Personnel Expense	1.48	1.49	1.51	1.53	1.45
Net Occupancy Expense	0.34	0.34	0.36	0.38	0.38
Other Operating Expenses	1.32	1.50	1.23	1.24	1.40
Overhead Less Non-Interest Income	1.32	1.37	1.49	1.28	1.30
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.86	68.50	67.64	65.03	72.69
Personnel Expense	31.96	31.26	32.51	31.04	31.47
Net Occupancy Expense	7.52	7.36	7.92	7.84	8.42
Other Operating Expenses	26.50	29.46	26.22	25.37	32.61
Total Non-Interest Income	35.13	36.31	33.59	36.35	36.93
Fiduciary Activities Income	2.42	2.18	2.81	3.28	3.21
Serv Charges on Deposit Accts - Domestic	4.76	4.61	5.74	6.22	7.38
Trading Revenue	1.06	1.35	1.58	1.80	1.69
Investment Banking Fees & Commissions	2.55	2.81	2.86	3.07	3.00
Venture Capital Revenue	0.06	0.11	0.12	0.12	-0.06
Net Servicing Fees	1.02	0.63	0.65	0.92	1.75
Net Securitization Income	0.01	0.01	0.01	0.00	0.13
Insurance Activities Revenue	0.96	1.11	1.03	1.00	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	2.03	2.05	0.42	0.49	-0.18
Other Non-Interest Income	11.38	12.07	12.04	12.94	14.89
Overhead Less Non-Interest Income	31.30	31.82	33.69	28.72	34.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.36	27.20	27.79	21.65	23.39
Appl Inc Tax+TE/Pretax NOI+TE	31.95	30.97	32.84	29.75	30.98

PERCENT OF TOTAL ASSETS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	32.68	32.01	32.56	34.18	37.26
Commercial and Industrial Loans	12.57	11.65	11.71	11.77	12.18
Loans to Individuals	5.25	4.94	6.00	5.68	5.34
Loans to Depository Institutions	0.12	0.10	0.14	0.07	0.05
Agricultural Loans	0.14	0.12	0.15	0.17	0.17
Other Loans and Leases	4.31	4.15	3.48	3.40	3.20
Net Loans and Leases	60.15	57.97	57.65	57.51	59.71
Debt Securities Over 1 Year	15.69	15.91	16.67	16.23	15.06
Mutual Funds and Equity Securities	0.13	0.12	0.12	0.18	0.19
Subtotal	76.88	74.97	75.86	75.08	75.78
Interest-Bearing Bank Balances	4.42	4.19	3.96	4.00	4.51
Federal Funds Sold & Reverse Repos	0.85	1.13	1.30	1.27	0.78
Debt Securities 1 Year or Less	2.67	3.05	3.07	3.03	3.02
Trading Assets	0.80	0.98	1.37	1.42	0.95
Total Earning Assets	88.91	87.84	88.19	87.62	87.54
Non-Int Cash and Due From Dep Inst	1.38	1.53	1.52	1.33	1.72
Other Real Estate Owned	0.17	0.22	0.32	0.37	0.32
All Other Assets	9.61	10.46	10.18	10.96	10.69
MEMORANDA:					
Short-Term Investments	9.06	9.34	10.03	10.19	9.62
U.S. Treasury Securities	0.55	0.56	0.66	0.85	0.63
U.S. Agency Securities (excl MBS)	1.36	1.38	1.81	1.99	1.70
Municipal Securities	1.14	1.13	1.39	1.36	1.26
Mortgage-Backed Securities	11.95	11.90	12.85	11.86	11.59
Asset-Backed Securities	0.59	0.65	0.56	0.51	0.62
Other Debt Securities	0.88	1.01	1.09	1.13	0.84
RE Loans Secured by 1-4 Family	15.40	16.04	14.92	14.73	15.14
Revolving	3.24	3.38	3.76	4.05	4.21
Closed-End, Sec by First Liens	11.10	11.60	9.88	9.36	9.38
Closed-End, Sec by Junior Liens	0.51	0.56	0.80	1.02	1.30
Commercial Real Estate Loans	15.04	13.71	15.96	17.76	19.88
Construction and Land Dev	1.69	1.62	2.35	3.38	5.28
Multi family	1.99	1.65	1.61	1.60	1.62
Nonfarm Nonresidential	10.65	10.10	11.22	11.98	12.28
RE Loans Secured by Farmland	0.24	0.22	0.28	0.32	0.34
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	54.52	55.30	55.27	57.39	59.49
RE Loans Secured by 1-4 Family	26.15	27.79	25.96	25.51	25.20
Revolving	5.54	5.91	6.49	6.91	6.85
Closed-End	20.05	21.35	18.76	17.92	17.81
Commercial Real Estate Loans	24.21	23.24	26.20	28.90	30.65
Construction and Land Dev	2.72	2.75	3.92	5.54	8.02
Multi family	3.30	2.89	2.73	2.64	2.58
Nonfarm Nonresidential	17.16	17.10	18.27	19.36	18.99
RE Loans Secured by Farmland	0.41	0.39	0.50	0.55	0.54
Loans to Depository Institutions	0.24	0.20	0.33	0.17	0.10
Commercial and Industrial Loans	20.78	19.65	20.24	19.83	19.90
Loans to Individuals	9.00	8.70	10.25	9.83	9.03
Credit Card Loans	2.51	2.44	3.15	2.54	1.52
Agricultural Loans	0.24	0.23	0.26	0.28	0.27
Loans to Foreign Govts and Inst	0.02	0.00	0.01	0.01	0.01
Other Loans and Leases	8.51	8.88	7.17	6.79	6.22

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 01 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	9.06	9.34	10.03	10.19	9.62
Liquid Assets	24.52	24.99	26.81	25.95	24.18
Investment Securities	19.26	20.19	20.93	20.42	19.11
Net Loans and Leases	60.15	57.97	57.65	57.51	59.71
Net Lns, Ls & Stbby Ltrs of Credit	62.25	60.00	60.14	60.01	62.43
Core Deposits	58.48	55.65	55.91	53.59	50.90
Noncore Funding	23.92	24.84	26.62	29.02	32.76
Time Deposits of \$100K or More	5.44	5.83	6.23	6.69	7.50
Foreign Deposits	1.00	1.00	1.65	1.96	2.14
Fed Funds Purchased and Repos	2.45	2.65	3.73	4.09	4.43
Net Fed Funds Purchased (Sold)	1.55	1.51	2.28	2.58	3.36
Commercial Paper	0.14	0.14	0.11	0.12	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	3.17	2.54	2.68	2.53	3.36
Earning Assets Repr in 1 Year	40.07	39.70	41.58	42.48	42.90
Int-Bearing Liab Repr in 1 Year	11.28	12.42	13.13	14.97	19.48
Long-Term Debt Repr in 1 Year	1.27	1.31	1.62	2.04	1.96
Net Assets Repriceable in 1 Year	25.48	23.76	25.09	23.91	20.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.84	19.34	20.15	25.33	30.25
Net ST Noncore Funding Dependence	3.71	3.44	4.17	6.24	10.25
Short-Term Inv/ST Noncore Funding	91.33	91.22	75.15	65.99	55.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.11	18.45	20.29	15.48	8.18
Net Loans and Leases/Total Deposits	88.65	93.70	87.55	88.15	89.66
Net Loans and Leases/Core Deposits	110.13	125.79	116.55	120.14	140.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.16	1.39	0.94	0.28	0.11
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.71	4.41	3.77	2.05	0.97
Struct Notes Appr(Depr)/T1 Cap	-0.25	-0.02	-0.17	-0.03	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	15.26	10.63	6.59	5.23	5.36
Available-For-Sale Securities	84.74	89.37	93.41	94.77	94.64
U.S. Treasury Securities	3.79	3.82	3.64	4.71	3.48
U.S. Agency Securities (excl MBS)	7.35	7.26	9.19	11.25	10.28
Municipal Securities	6.20	5.98	6.79	6.92	6.77
Mortgage-Backed Securities	65.16	63.14	61.59	57.24	59.41
Asset-Backed Securities	3.33	3.57	3.53	3.48	3.88
Other Debt Securities	4.45	5.16	6.86	6.80	5.17
Mutual Funds and Equity Securities	0.89	0.91	1.07	1.15	1.42
Debt Securities 1 Year or Less	15.52	17.02	16.71	17.10	16.99
Debt Securities 1 To 5 Years	20.54	20.75	24.10	27.34	23.78
Debt Securities Over 5 Years	59.57	57.92	54.74	50.65	52.85
Pledged Securities	41.15	40.49	47.10	50.95	54.10
Structured Notes, Fair Value	0.19	0.12	0.39	0.47	0.31

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.19	0.33	0.49	1.10	1.96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.32	0.55	0.80	1.80	3.07
Provision for Ln&Ls Losses/Net Losses	65.21	76.76	70.36	100.32	139.96
Ln&Ls Allowance/Total Loans & Leases	1.41	1.61	2.11	2.63	2.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.44	3.51	2.24	1.70	1.52
ALLL/Nonaccrual Assets	147.70	122.96	115.70	99.32	92.12
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	115.00	97.97	87.52	78.33	72.80
Gross Ln&Ls Losses/Avg Loans & Leases	0.63	0.94	1.40	2.26	2.47
Recoveries/Avg Loans and Leases	0.18	0.19	0.23	0.20	0.13
Net Losses/Avg Loans and Leases	0.45	0.74	1.17	2.04	2.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.02	0.06	0.02
Recoveries/Prior Year-End Losses	23.10	18.24	12.27	9.74	13.00
Earnings Coverage of Net Losses (X)	19.61	8.80	3.51	2.53	1.67
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.34	0.69	1.20	2.17	2.21
RE Loans Secured By 1-4 Family	0.45	0.81	0.96	1.43	1.41
Revolving	0.57	1.02	1.12	1.31	1.65
Closed-End	0.39	0.76	0.93	1.45	1.42
Commercial Real Estate Loans	0.20	0.50	1.21	2.64	2.81
Construction and Land Dev	0.41	1.28	3.38	6.60	6.64
Multi family	0.10	0.29	0.78	1.20	1.09
Nonfarm Nonresidential	0.19	0.40	0.74	1.38	1.00
RE Loans Secured by Farmland	0.17	0.37	1.03	0.60	0.41
Commercial and Industrial Loans	0.40	0.56	0.87	1.57	2.44
Loans to Depository Institutions	0.00	0.05	-0.02	0.05	0.04
Loans to Individuals	1.25	1.51	1.96	2.88	3.39
Credit Card Loans	2.42	2.70	3.76	5.94	5.75
Agricultural Loans	0.17	0.20	0.35	0.62	0.33
Loans to Foreign Governments & Inst	0.00	0.00	-0.11	-0.13	0.00
Other Loans and Leases	0.17	0.18	0.37	0.72	1.44

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

PAGE 7

PERCENT OF LOANS AND LEASES	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
30-89 Days PD Loans and Leases	0.68	0.87	0.96	1.20	1.51
90+ Days PD Loans and Leases	0.40	0.56	0.73	0.78	0.66
Nonaccrual Loans and Leases	1.09	1.52	2.18	3.12	3.77
90+ Days PD and Nonaccrual Loans and Leases	1.64	2.28	3.00	4.07	4.51
30-89 Days PD Restructured	0.05	0.06	0.08	0.05	0.04
90+ Days PD Restructured	0.03	0.03	0.04	0.02	0.01
Nonaccrual Restructured	0.36	0.47	0.55	0.46	0.31
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.69	0.88	0.96	1.21	1.52
90+ Days Past Due Assets	0.40	0.57	0.73	0.79	0.67
Nonaccrual Assets	1.12	1.56	2.20	3.14	3.80
30+ Days PD & Nonaccrual Assets	2.39	3.25	4.06	5.38	6.16
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.99	1.37	1.76	2.40	2.83
90+ PD & Nonaccrual Assets + OREO	1.16	1.59	2.10	2.79	3.16
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.44	1.80	2.43	2.79	3.04
Allowance for Loan & Lease Losses	176.35	201.23	210.83	201.05	180.34
Equity Cap + ALLL	11.89	15.16	20.69	23.64	27.89
Tier 1 Cap + ALLL	13.56	17.90	24.43	26.90	30.59
Loans & Leases + RE Acquired	2.36	3.02	4.08	4.70	4.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.75	1.01	1.14	1.38	1.74
- 90+ Days Past Due	0.58	0.75	0.91	0.95	0.74
- Nonaccrual	1.69	2.38	3.76	5.21	5.49
Coml & Indl - 30-89 Days PD	0.31	0.43	0.46	0.64	0.89
- 90+ Days Past Due	0.08	0.13	0.16	0.24	0.16
- Nonaccrual	0.69	1.00	1.12	1.91	2.48
Individuals - 30-89 Days PD	1.22	1.31	1.50	1.89	2.20
- 90+ Days Past Due	0.31	0.29	0.54	0.62	0.62
- Nonaccrual	0.23	0.33	0.30	0.45	0.63
Dep Inst Lns - 30-89 Days PD	0.00	0.01	0.02	0.00	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.17
Agricultural - 30-89 Days PD	0.18	0.25	0.18	0.38	0.77
- 90+ Days Past Due	0.01	0.02	0.03	0.04	0.04
- Nonaccrual	0.84	1.27	1.11	2.38	1.61
Foreign Govts- 30-89 Days PD	0.00	0.92	0.00	0.00	7.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.39
- Nonaccrual	0.00	0.17	0.18	0.62	0.00
Other Lns&Ls - 30-89 Days PD	0.21	0.21	0.31	0.50	0.66
- 90+ Days Past Due	0.04	0.03	0.03	0.08	0.07
- Nonaccrual	0.22	0.27	0.43	0.72	1.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.04	1.24	1.36	1.57	1.82
- 90+ Days Past Due	0.85	0.99	1.14	1.08	0.90
- Nonaccrual	1.80	2.21	2.74	3.31	3.32
Revolving - 30-89 Days PD	0.57	0.66	0.80	0.75	0.98
- 90+ Days Past Due	0.13	0.12	0.18	0.18	0.20
- Nonaccrual	1.27	1.23	1.02	1.34	1.19
Closed-End - 30-89 Days PD	1.21	1.43	1.63	1.98	2.20
- 90+ Days Past Due	1.06	1.26	1.51	1.45	1.18
- Nonaccrual	2.02	2.51	3.34	4.13	4.19
- Jr Lien 30-89 Days PD	0.06	0.10	0.14	0.19	0.22
- Jr Lien 90+ Days PD	0.01	0.02	0.03	0.05	0.05
- Jr Lien Nonaccrual	0.14	0.17	0.19	0.29	0.28
Commercial RE - 30-89 Days PD	0.33	0.65	0.79	1.11	1.53
- 90+ Days Past Due	0.21	0.34	0.46	0.57	0.43
- Nonaccrual	1.32	2.42	4.31	6.70	7.32
Const & Dev - 30-89 Days PD	0.44	1.24	1.26	1.70	2.80
- 90+ Days Past Due	0.45	1.06	1.43	1.57	0.81
- Nonaccrual	2.45	5.54	10.39	15.47	16.60
Multifamily - 30-89 Days PD	0.26	0.55	0.57	0.84	1.14
- 90+ Days Past Due	0.11	0.26	0.19	0.41	0.32
- Nonaccrual	0.52	1.29	2.49	3.44	3.87
Nonfarm Nres- 30-89 Days PD	0.34	0.51	0.60	0.82	1.06
- 90+ Days Past Due	0.16	0.23	0.30	0.34	0.22
- Nonaccrual	1.29	2.09	3.28	4.23	4.02
Farm land - 30-89 Days PD	0.29	0.32	0.40	0.44	0.81
- 90+ Days Past Due	0.32	0.58	0.57	0.23	0.12
- Nonaccrual	1.55	3.17	3.91	5.27	3.11
Credit Card - 30-89 Days PD	1.10	1.06	1.10	1.30	1.82
- 90+ Days Past Due	0.54	0.54	0.70	0.97	1.28
- Nonaccrual	0.16	0.29	0.28	0.39	0.50

CAPITAL RATIOS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.64	9.37	9.26	9.03	8.69
Tier 1 RBC Ratio	13.08	12.83	13.12	12.96	11.56
Total Risk-Based Capital Ratio	14.97	14.83	15.47	15.62	14.21
Tangible Tier 1 Leverage Ratio	9.34	9.10	8.95	8.70	8.34
Tangible Common Eq Cap/Tan Assets	8.32	8.03	7.73	7.05	5.83
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	26.35	24.42	26.67	24.59	25.33
Standby Letters of Credit	1.47	1.46	2.11	2.31	2.49
Commercial & Similar Letters of Credit	0.05	0.06	0.08	0.08	0.07
Securities Lent	0.30	0.29	0.63	0.84	0.85
Credit Derivatives (BHC as Guarantor)	0.16	0.18	2.62	2.54	2.55
Credit Derivatives (BHC as Beneficiary)	0.19	0.25	2.86	2.75	2.68
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	40.20	43.22	113.53	106.20	85.56
Interest Rate Contracts	26.76	31.25	86.41	81.21	65.75
Interest Rate Futures & Forward Contr	4.16	6.74	14.01	13.85	9.80
Written Options Contr (Int Rate)	1.59	2.08	4.40	5.08	4.88
Purchased Options Contr (Int Rate)	1.53	1.47	4.16	5.03	4.66
Interest Rate Swaps	17.88	17.60	62.30	51.78	41.23
Foreign Exchange Contracts	9.16	9.02	19.07	17.42	13.12
Futures & Forward Foreign Exch Contr	5.83	5.83	11.43	10.24	8.44
Written Options Contr (Foreign Exch)	0.06	0.11	0.60	0.62	0.55
Purchased Options Contr (Foreign Exch)	0.07	0.11	0.59	0.62	0.53
Foreign Exchange Rate Swaps	0.85	0.92	4.00	2.25	1.44
Equity, Commodity, & Other Deriv Contr	1.58	1.54	3.41	2.78	2.60
Commodity & Other Fut & Forward Contr	0.10	0.09	0.28	0.32	0.24
Written Options Contr (Comm & Other)	0.63	0.64	1.28	1.16	0.94
Purchased Options Contr (Comm & Oth)	0.40	0.40	0.95	0.68	0.67
Commodity & Other Swaps	0.26	0.22	0.49	0.35	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	51.63	49.22	57.10	50.55	50.07

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	88.14	87.64	84.63	87.69	89.28
Foreign Exchange Contracts	7.99	8.15	9.68	8.20	6.97
Equity, Comm, & Other Contracts	2.56	2.78	3.30	2.32	2.05
Futures and Forwards	19.35	24.46	24.98	25.32	19.21
Written Options	7.53	9.31	8.59	7.79	7.85
Exchange-Traded	0.14	0.08	0.31	0.33	0.26
Over-The-Counter	7.07	9.05	7.79	7.09	7.41
Purchased Options	4.52	3.98	4.68	4.47	5.07
Exchange-Traded	0.29	0.15	0.25	0.30	0.30
Over-The-Counter	3.92	3.52	3.96	3.76	4.52
Swaps	59.23	53.79	58.87	55.17	58.12
Held for Trading	47.69	43.59	50.43	51.40	47.50
Interest Rate Contracts	37.39	33.48	39.62	42.14	38.99
Foreign Exchange Contracts	3.70	3.77	4.83	4.24	3.58
Equity, Comm, & Other Contracts	1.19	1.07	1.54	1.09	1.05
Non-Traded	52.31	56.41	49.57	48.60	52.50
Interest Rate Contracts	46.77	50.15	35.66	42.56	47.64
Foreign Exchange Contracts	1.95	1.86	2.02	1.37	1.09
Equity, Comm, & Other Contracts	0.60	0.82	0.71	0.50	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	86.35	84.04	79.53	82.32	83.30
One Year or Less	25.72	29.65	32.71	31.49	29.75
Over 1 Year to 5 Years	31.03	32.79	27.38	29.22	32.85
Over 5 Years	20.77	16.03	12.83	14.32	12.21
Gross Negative Fair Value (Abs Val)	1.33	1.96	2.16	1.87	1.59
Gross Positive Fair Value	1.39	1.93	2.10	1.94	1.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.16	0.30	0.23	0.21
Gross Positive Fair Value (X)	0.12	0.17	0.31	0.23	0.21
Held for Trading (X)	0.10	0.13	0.26	0.19	0.16
Non-Traded (X)	0.02	0.02	0.03	0.03	0.02
Current Credit Exposure (X)	0.04	0.08	0.11	0.10	0.09
Credit Losses on Derivative Contracts	0.00	0.01	0.02	0.03	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.62	0.95	1.31	1.22	1.00

INSURANCE ACTIVITIES	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.08	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	54.12	48.49	47.64	45.80	48.36
Ins Under Assets(L/H)/Tot Ins Und Ast	45.88	51.51	52.36	54.20	51.64
Sep Acct Assets(L/H)/Total Life Ast	2.28	3.94	1.57	1.95	2.42
Ins Activities Revenue/Adj Oper Inc	0.96	1.11	1.03	1.00	1.08
Premium Inc/Ins Activities Revenue	11.57	13.39	11.85	14.18	14.67
Credit Rel Prem Inc/Tot Prem Inc	57.99	53.80	60.16	61.98	63.75
Other Prem Inc/Total Prem Inc	42.01	46.20	39.84	38.02	36.25
Ins Under Net Income/Consol Net Income	0.25	0.29	0.46	0.53	0.34
Ins Net Inc (P/C)/Equity (P/C)	7.65	5.23	7.11	8.71	-4.71
Ins Net Inc (L/H)/Equity (L/H)	5.80	5.92	5.07	5.19	4.19
Insur Ben, Losses, Exp/Insur Premiums	134.22	176.23	377.60	185.18	145.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.00	1.84	2.36	1.34	0.92
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.27	0.29	0.10	0.36	0.31
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.02	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	10.32	10.26	9.14	9.27	9.42
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.44	0.40	1.28	1.39	0.83
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.63	2.25	2.39	3.64	3.35
Cost: Interest-Bearing Deposits	0.37	0.46	0.50	0.48	0.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	1.72	3.40	3.56	194.12	173.52
Commercial and Industrial Loans	9.33	0.50	1.17	1.06	1.51
Foreign Governments and Inst	0.00	0.00	-0.11	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	21.64	15.08	37.19	22.90	-6.04
Total Selected Assets	15.31	18.65	60.44	16.54	4.40
Deposits	3.16	-6.60	-12.83	0.96	-12.79

PROFITABILITY:

	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	8.31	7.91	6.78	4.97	-4.66
Bank Net Inc/Avg Eq Inv in Banks	7.95	7.91	7.54	5.21	-0.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.93	5.13	4.59	4.07	-1.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.89	8.47	6.79	5.34	-7.22
Bank Net Income/Parent Net Income	69.98	72.74	79.98	80.04	85.29
Nonbank Net Income/Parent Net Income	12.21	11.07	6.07	15.07	7.24
Sub BHCs Net Inc/Parent Net Income	96.65	82.20	82.84	83.04	88.86

LEVERAGE:

Total Liabilities/Equity	28.43	30.15	32.75	36.76	37.77
Total Debt/Equity Capital	17.10	18.34	18.40	19.69	19.62
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.42	22.61	24.81	27.38	29.93
Tot Debt+Lns Guaranteed for Affl/Equity	18.41	20.27	20.86	22.56	23.12
Total Debt/Eq Cap - Exc Over Fair Value	17.17	18.44	18.52	19.79	19.95
Long-Term Debt/Equity Capital	12.70	13.81	14.07	16.28	15.74
Short-Term Debt/Equity Capital	2.95	2.47	3.85	2.78	3.30
Current Portion of LT Debt/Equity	0.21	0.50	0.25	0.34	0.14
Exc Cost Over Fair Value/Equity Cap	0.10	0.12	0.18	0.18	0.30
Long-Term Debt/Consolidated LT Debt	25.28	25.51	19.05	17.29	14.79

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	104.36	106.52	107.31	108.44	108.82
Total Investment in Subs/Equity	113.06	114.89	117.67	120.23	121.37
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.49	101.21	99.98	99.62	98.86
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	107.80	108.80	109.41	110.53	110.20

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.79	1.23	1.40	2.98	2.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.19	3.33	2.98	7.87	9.08

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	171.54	152.89	119.92	112.81	84.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	166.30	160.13	126.35	115.83	99.52
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	119.87	116.94	107.81	87.23	71.15
Pretax Oper Inc + Int Exp/Int Expense	1802.47	1388.83	-----	923.24	174.07
Div + Int From Subs/Int Exp + Div	203.06	202.49	161.34	128.64	78.11
Fees+Other Inc From Subs/Sal + Oth Exp	10.57	9.12	13.20	19.52	13.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	52.81	106.19	182.98	63.84	58.66

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	4.03	3.25	3.68	4.51	5.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.02	0.09	0.28	0.12	0.00
Nonaccrual	4.82	7.11	15.04	2.10	0.07
Total	4.86	8.06	15.65	4.02	0.21
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.86	0.95	1.76	1.21	1.17
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.86	0.95	1.92	1.28	1.31
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	5.97	8.00	5.73	7.97	6.27
Combined Thrift Assets	0.00	0.00	0.00	0.30	0.10
Combined Foreign Nonbank Sub Assets	0.49	0.69	0.66	0.77	0.59

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	50.95	64.35	69.45	73.55	106.22
Dividends Paid/Net Income	27.33	25.15	24.90	35.75	59.69
Net Income - Dividends/Avg Equity	5.86	5.50	4.71	3.00	-7.11
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	155.24	161.00	117.14	83.88	59.06
Dividends From Nonbank Subs	48.31	19.39	17.32	12.50	7.65
Dividends From Subsidiary BHCs	27.64	35.97	44.17	32.86	7.04
Dividends From All Subsidiaries	319.17	277.66	229.85	187.24	85.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	57.36	52.35	37.26	27.49	60.02
Interest Income From Bank Subs	0.65	0.67	1.07	2.76	2.70
Mgt & Service Fees From Bank Subs	2.91	1.99	5.53	6.45	17.80
Other Income From Bank Subs	0.00	0.00	0.02	0.36	0.55
Operating Income From Bank Subs	66.93	63.78	50.83	57.67	86.13
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	47.00	46.23	67.04	53.73	66.78
Interest Income From Nonbank Subs	8.36	8.57	15.70	15.94	61.03
Mgt & Serv Fees From Nonbank Subs	2.70	4.75	2.98	5.72	4.56
Other Income From Nonbank Subs	0.14	0.19	0.52	0.09	0.99
Operating Inc From Nonbank Subs	71.30	97.04	107.01	97.57	145.41
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	36.96	49.24	47.86	50.38	42.02
Interest Inc From Subsidiary BHCs	0.22	0.28	1.02	1.39	1.41
Mgt & Serv Fees From Sub BHCs	0.91	0.92	1.15	2.41	2.35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	38.94	51.87	51.44	54.18	45.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	48.95	42.98	37.13	24.89	32.65
Interest Income From Bank Subs	0.74	1.17	2.30	3.50	6.16
Mgt & Serv Fees From Bank Subs	1.47	1.48	5.07	10.18	7.20
Other Income From Bank Subs	0.02	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	58.53	50.87	52.88	46.82	54.97
Dividends From Nonbank Subs	6.38	6.48	6.77	8.28	5.57
Interest Income From Nonbank Subs	1.15	2.49	3.16	4.14	4.19
Mgt & Serv Fees From Nonbank Subs	0.38	0.39	0.31	0.33	0.13
Other Income From Nonbank Subs	0.03	0.07	0.03	0.00	0.00
Operating Inc From Nonbank Subs	11.33	13.08	13.76	16.65	12.90
Dividends From Subsidiary BHCs	9.36	10.75	10.01	8.88	3.66
Interest Inc From Subsidiary BHCs	0.04	0.08	0.26	0.26	0.71
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.32	12.34	12.02	10.64	6.85
Loans and Adv From Subs/ST Debt	99.97	188.63	302.33	718.14	585.90
Loans and Adv From Subs/Total Debt	31.20	28.76	58.39	73.30	130.59

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									90
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.83	0.99	1.18	2.48	3.00	3.23	4.06	4.70	90
+ Non-interest Income	1.73	0.10	0.30	0.87	1.33	2.32	3.44	7.43	90
- Overhead Expense	3.15	1.31	1.74	2.47	2.99	3.53	4.66	8.34	90
- Provision for Losses	0.18	-0.05	-0.02	0.04	0.12	0.26	0.40	1.15	90
+ Securities Gains (Losses)	0.02	-0.02	-0.00	0.00	0.00	0.03	0.09	0.11	90
+ Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.02	90
= Pretax Net Oper Income (TE)	1.39	0.22	0.65	1.07	1.33	1.80	2.26	2.59	90
Net Operating Income	0.93	0.14	0.35	0.69	0.88	1.17	1.57	1.69	90
Net Income	0.93	0.14	0.35	0.69	0.89	1.17	1.57	1.70	90
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.81	1.58	2.51	3.37	3.79	4.35	5.11	6.29	90
Interest Expense	0.59	0.13	0.24	0.31	0.45	0.84	1.19	1.71	90
Net Interest Income (TE)	3.17	1.08	1.50	2.78	3.28	3.62	4.17	5.23	90
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.44	0.01	0.03	0.13	0.31	0.54	1.53	1.95	90
Earnings Coverage of Net Losses (X)	19.61	0.38	1.97	3.58	7.09	17.57	84.60	154.10	90
Ln&Ls Allowance/Total Loans & Leases	1.40	0.31	0.67	0.98	1.43	1.74	2.15	2.69	90
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.41	0.22	0.35	0.74	1.17	1.97	3.08	3.63	90
30-89 Days Past Due Loans and Leases	0.68	0.07	0.18	0.35	0.60	0.91	1.53	1.94	90
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.84	-19.65	-2.24	6.34	15.49	25.19	47.84	58.98	90
Net ST Noncore Funding Dependence	3.71	-64.39	-23.84	-2.66	5.02	11.72	19.88	27.91	90
Net Loans and Leases/Total Assets	60.15	23.30	33.25	47.41	63.79	71.41	75.59	83.29	90
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.63	5.66	7.14	8.26	9.62	10.88	11.88	12.79	77
Equity Capital/Total Assets	11.58	7.33	8.38	9.61	11.25	13.26	14.94	16.97	90
Equity Capital+Minority Int/Total Assets	11.77	7.81	8.59	9.97	11.45	13.33	15.70	17.13	90
Tier 1 Common Eq Cap / T RWA	11.79	7.13	9.08	10.25	11.39	13.34	15.14	17.10	77
Net Loans&Ls/Equity Capital (X)	5.30	2.03	2.96	4.06	5.21	6.25	8.02	8.66	90
Cash Dividends/Net Income	27.33	0.00	0.00	6.10	25.85	45.34	69.47	91.64	88
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	5.83	-0.84	0.84	3.36	5.76	7.99	10.51	11.90	90
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.95	0.00	0.00	0.00	0.00	5.24	12.61	32.94	90
Long-Term Debt/Equity Capital	12.69	0.00	0.00	0.00	8.27	23.55	44.48	66.38	90
Equity Investment in Subs/Equity Cap	104.36	86.80	91.41	98.58	102.22	110.52	120.92	126.63	90
Cash FR Oper+Noncash+Op Exp+Di v	166.29	6.37	39.49	89.91	131.74	230.81	355.01	511.69	90

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.41	1.47	2.04	3.02	3.40	3.85	4.57	5.34	90
Less: Interest Expense	0.52	0.11	0.21	0.28	0.40	0.74	1.09	1.39	90
Equals: Net Interest Income (TE)	2.83	0.99	1.18	2.48	3.00	3.23	4.06	4.70	90
Plus: Non-Interest Income	1.73	0.10	0.30	0.87	1.33	2.32	3.44	7.43	90
Equals: Adj Operating Income (TE)	4.73	2.23	3.06	3.84	4.35	5.29	6.75	11.29	90
Less: Overhead Expense	3.15	1.31	1.74	2.47	2.99	3.53	4.66	8.34	90
Less: Provision for Loan and Lease Losses	0.18	-0.05	-0.02	0.04	0.12	0.26	0.40	1.15	90
Plus: Realized G/L on HTM Sec	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	90
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.03	0.08	0.11	90
Plus: Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.02	90
Equals: Pretax Net Oper Inc (TE)	1.39	0.22	0.65	1.07	1.33	1.80	2.26	2.59	90
Less: Applicable Income Taxes (TE)	0.43	-0.05	0.12	0.29	0.42	0.59	0.72	0.86	90
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.04	90
Equals: Net Operating Income	0.93	0.14	0.35	0.69	0.88	1.17	1.57	1.69	90
Plus: Net Extraordinary Items	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	90
Equals: Net Income	0.93	0.14	0.35	0.69	0.89	1.17	1.57	1.70	90
Memo: Net Income (Last Four Qtrs)	0.93	0.14	0.35	0.69	0.89	1.17	1.57	1.70	90
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.56	77.60	85.76	87.94	90.43	92.72	96.22	97.02	90
Avg Int-Bearing Funds / Avg Assets	68.30	53.83	57.99	61.76	66.47	73.63	82.25	83.94	77
Int Income (TE) / Avg Earning Assets	3.81	1.58	2.51	3.37	3.79	4.35	5.11	6.29	90
Int Expense / Avg Earning Assets	0.59	0.13	0.24	0.31	0.45	0.84	1.19	1.71	90
Net Int Inc (TE) / Avg Earn Assets	3.17	1.08	1.50	2.78	3.28	3.62	4.17	5.23	90
YIELD OR COST:									
Total Loans and Leases (TE)	4.71	2.52	3.52	4.08	4.50	5.36	6.15	7.67	90
Interest-Bearing Bank Balances	0.31	0.05	0.14	0.22	0.26	0.37	0.58	0.82	90
Fed Funds Sold & Reverse Repos	0.39	0.00	0.00	0.05	0.26	0.57	1.21	1.85	66
Trading Assets	1.18	0.00	0.00	0.00	0.33	1.91	4.30	7.83	71
Total Earning Assets	3.76	1.54	2.48	3.29	3.71	4.30	5.09	6.27	90
Investment Securities (TE)	2.39	1.05	1.47	1.99	2.32	2.78	3.33	4.05	89
U.S. Treasury & Agency Sec (excl MBS)	1.24	0.03	0.20	0.72	1.25	1.71	2.22	2.43	84
Mortgage-Backed Securities	2.31	1.26	1.49	1.90	2.21	2.79	3.20	3.91	89
All Other Securities	4.22	0.71	1.32	2.52	3.63	5.44	8.51	12.59	88
Interest-Bearing Deposits	0.41	0.07	0.15	0.22	0.33	0.55	0.80	1.23	90
Time Deposits of \$100K or More	0.95	0.18	0.41	0.65	0.90	1.17	1.66	1.88	89
Time Deposits < \$100K	0.96	0.24	0.41	0.64	0.91	1.18	1.65	1.87	86
Other Domestic Deposits	0.23	0.06	0.08	0.12	0.17	0.30	0.58	0.72	90
Foreign Deposits	0.37	0.01	0.07	0.12	0.22	0.42	0.99	2.20	45
Fed Funds Purchased and Repos	0.71	0.02	0.06	0.10	0.19	0.98	3.18	3.53	82
Other Borrowed Funds & Trading Liab	1.96	0.18	0.59	0.99	1.67	2.76	4.21	5.56	90
All Interest-Bearing Funds	0.68	0.21	0.32	0.43	0.57	0.82	1.29	1.61	77

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	98.13	54.55	69.95	80.37	89.02	112.40	146.77	162.20	90
Avg Assets per Employee (\$000)	7282.80	2662.28	3706.64	4815.55	6256.11	9071.90	13580.7	19540.1	90

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.95	0.00	0.00	0.25	2.38	4.97	9.21	11.62	88
Overhead Exp / NOI + Non-Int Income	67.57	45.00	52.14	59.03	68.10	74.08	82.49	89.15	90

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.15	1.31	1.74	2.47	2.99	3.53	4.66	8.34	90
Personnel Expense	1.48	0.67	0.75	1.11	1.50	1.79	2.31	2.48	90
Net Occupancy Expense	0.33	0.11	0.16	0.22	0.33	0.42	0.51	0.62	90
Other Operating Expenses	1.31	0.40	0.63	0.84	1.03	1.48	2.48	6.01	90
Overhead Less Non-Interest Income	1.32	-0.68	-0.14	0.82	1.36	1.84	2.32	2.50	90

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.85	44.97	51.44	58.27	67.26	73.71	81.89	88.92	90
Personnel Expense	31.96	15.33	18.77	25.37	33.53	38.14	40.58	43.33	90
Net Occupancy Expense	7.51	1.86	2.76	5.87	7.56	9.05	11.39	12.40	90
Other Operating Expenses	26.49	15.19	17.30	20.06	23.07	30.64	44.63	56.06	90
Total Non-Interest Income	35.13	3.41	8.99	22.51	31.54	45.95	75.82	82.11	90
Fiduciary Activities Income	2.42	0.00	0.00	0.00	1.30	3.90	8.57	15.86	90
Serv Charges on Deposit Accts - Domestic	4.76	0.00	0.04	1.55	4.87	7.46	9.08	11.54	90
Trading Revenue	1.06	-2.11	-0.04	0.00	0.36	1.39	4.58	6.44	90
Investment Banking Fees & Commissions	2.54	0.00	0.00	0.49	1.73	3.15	8.75	14.33	90
Venture Capital Revenue	0.05	-0.01	0.00	0.00	0.00	0.00	0.34	0.77	90
Net Servicing Fees	1.01	0.00	0.00	0.03	0.37	2.11	3.50	4.52	90
Net Securitization Income	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.16	90
Insurance Activities Revenue	0.95	0.00	0.00	0.02	0.24	1.21	4.28	9.94	90
Net Gain (Loss) - Sales Loans, OREO, Oth	2.02	-1.11	-0.28	0.13	1.32	3.12	6.73	9.85	90
Other Non-Interest Income	11.37	1.25	2.52	5.48	9.39	14.25	22.87	46.03	90
Overhead Less Non-Interest Income	31.29	-5.06	-3.29	18.69	35.21	44.50	52.38	57.20	90

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.36	-10.87	13.51	23.65	29.51	34.64	37.47	41.45	88
Appl Inc Tax+TE/Pretax NOI+TE	31.95	-7.07	18.28	29.24	33.30	36.78	39.37	44.18	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.68	0.59	5.68	19.41	32.74	46.06	54.11	63.36	90
Commercial and Industrial Loans	12.56	0.01	0.32	5.93	11.43	19.01	24.65	31.59	90
Loans to Individuals	5.24	0.04	0.05	0.51	2.47	8.51	13.67	32.60	90
Loans to Depository Institutions	0.12	0.00	0.00	0.00	0.00	0.04	0.84	1.53	90
Agricultural Loans	0.13	0.00	0.00	0.00	0.03	0.16	0.61	1.06	90
Other Loans and Leases	4.30	0.00	0.14	1.36	3.52	6.64	10.24	13.36	90
Net Loans and Leases	60.15	23.30	33.25	47.41	63.79	71.41	75.59	83.29	90
Debt Securities Over 1 Year	15.68	0.43	3.08	9.40	14.20	18.86	30.68	39.56	90
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.05	0.19	0.36	0.95	90
Subtotal	76.87	41.73	46.18	71.44	81.35	85.56	89.75	91.95	90
Interest-Bearing Bank Balances	4.42	0.25	0.46	1.16	2.73	6.87	12.26	20.66	90
Federal Funds Sold & Reverse Repos	0.85	0.00	0.00	0.00	0.01	0.53	3.96	11.71	90
Debt Securities 1 Year or Less	2.66	0.00	0.06	0.32	1.47	4.80	7.95	10.95	90
Trading Assets	0.79	0.00	0.00	0.00	0.17	0.53	4.11	9.58	90
Total Earning Assets	88.90	72.51	84.83	86.64	88.62	91.53	93.85	95.90	90
Non-Int Cash and Due From Dep Inst	1.37	0.25	0.39	0.90	1.35	1.83	2.21	2.83	90
Other Real Estate Owned	0.17	0.00	0.00	0.02	0.09	0.25	0.50	0.76	90
All Other Assets	9.61	3.10	4.35	6.74	9.78	11.61	13.54	22.05	90
MEMORANDA:									
Short-Term Investments	9.05	0.78	1.15	2.70	6.34	13.15	26.38	39.43	90
U.S. Treasury Securities	0.55	0.00	0.00	0.00	0.04	0.86	2.59	3.62	90
U.S. Agency Securities (excl MBS)	1.36	0.00	0.00	0.00	0.52	2.33	5.34	8.85	90
Municipal Securities	1.13	0.00	0.00	0.03	0.62	2.04	3.51	6.03	90
Mortgage-Backed Securities	11.94	0.17	1.70	5.79	10.98	16.89	23.18	34.13	90
Asset-Backed Securities	0.58	0.00	0.00	0.00	0.00	1.20	2.36	4.73	90
Other Debt Securities	0.87	0.00	0.00	0.00	0.15	1.33	3.77	6.94	90
RE Loans Secured by 1-4 Family	15.40	0.00	1.48	7.07	15.98	20.92	28.09	38.90	90
Revolving	3.23	0.00	0.03	0.74	2.57	5.37	7.87	9.67	90
Closed-End, Sec by First Liens	11.10	0.00	1.37	5.04	10.39	15.34	21.46	37.11	90
Closed-End, Sec by Junior Liens	0.51	0.00	0.00	0.07	0.40	0.85	1.46	2.13	90
Commercial Real Estate Loans	15.04	0.00	0.22	4.21	13.82	23.52	32.86	38.83	90
Construction and Land Dev	1.68	0.00	0.02	0.33	1.27	2.61	4.67	5.44	90
Multi family	1.99	0.00	0.01	0.44	1.02	2.74	6.42	9.61	90
Nonfarm Nonresidential	10.65	0.00	0.05	3.43	9.56	15.76	23.18	25.81	90
RE Loans Secured by Farml and	0.23	0.00	0.00	0.00	0.04	0.27	1.28	1.80	90
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	54.51	1.34	15.03	41.44	54.47	72.26	79.20	96.23	90
RE Loans Secured by 1-4 Family	26.15	0.00	1.54	13.76	25.56	35.09	49.45	65.09	90
Revolving	5.54	0.00	0.19	1.18	4.43	9.21	12.64	15.36	90
Closed-End	20.04	0.00	1.43	9.52	18.25	27.55	45.81	58.13	90
Commercial Real Estate Loans	24.20	0.01	0.67	10.81	22.71	35.55	47.45	57.47	90
Construction and Land Dev	2.71	0.00	0.12	0.71	2.09	3.94	6.92	9.27	90
Multi family	3.29	0.00	0.02	0.87	1.95	4.59	11.18	14.95	90
Nonfarm Nonresidential	17.15	0.00	0.21	7.50	16.74	25.79	33.36	36.66	90
RE Loans Secured by Farml and	0.40	0.00	0.00	0.00	0.07	0.39	2.14	3.71	90
Loans to Depository Institutions	0.24	0.00	0.00	0.00	0.00	0.11	1.83	3.09	90
Commercial and Industrial Loans	20.78	0.02	0.64	10.43	21.18	28.69	39.95	48.07	90
Loans to Individuals	8.99	0.05	0.11	1.41	4.67	13.91	23.94	51.88	90
Credit Card Loans	2.50	0.00	0.00	0.00	0.15	1.50	10.81	38.57	90
Agricultural Loans	0.24	0.00	0.00	0.00	0.06	0.27	1.23	2.13	90
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.31	90
Other Loans and Leases	8.51	0.00	0.20	2.26	5.71	11.39	22.64	41.45	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.05	0.78	1.15	2.70	6.34	13.15	26.38	39.43	90
Liquid Assets	24.52	6.75	11.46	15.00	20.18	31.12	47.25	55.93	90
Investment Securities	19.26	1.82	5.11	12.32	15.64	24.79	40.15	47.40	90
Net Loans and Leases	60.15	23.30	33.25	47.41	63.79	71.41	75.59	83.29	90
Net Lns, Ls & Stdbly Ltrs of Credit	62.25	25.10	35.66	49.21	65.76	72.59	80.82	83.35	90
Core Deposits	58.47	14.19	25.98	43.96	62.08	71.39	76.47	77.75	90
Noncore Funding	23.91	6.22	8.91	12.07	19.80	32.28	50.23	59.96	90
Time Deposits of \$100K or More	5.43	0.00	0.83	1.95	4.94	7.84	12.97	16.40	90
Foreign Deposits	0.99	0.00	0.00	0.00	0.00	1.10	4.99	9.64	90
Fed Funds Purchased and Repos	2.44	0.00	0.00	0.39	1.65	4.01	7.92	9.38	90
Net Fed Funds Purchased (Sold)	1.55	-5.66	-0.67	0.00	0.92	2.46	6.38	8.06	90
Commercial Paper	0.13	0.00	0.00	0.00	0.00	0.00	0.95	2.69	90
Oth Borrowings W/Rem Mat 1 Yr or Less	3.16	0.00	0.00	0.22	1.60	4.58	10.05	13.33	90
Earning Assets Repr in 1 Year	40.06	11.71	15.78	27.23	41.47	49.25	60.68	74.85	90
Int-Bearing Liab Repr in 1 Year	11.27	0.37	2.03	5.60	8.29	13.80	26.98	44.20	90
Long-Term Debt Repr in 1 Year	1.27	0.00	0.00	0.00	0.00	2.10	5.21	10.45	90
Net Assets Repriceable in 1 Year	25.48	-6.62	0.06	11.14	25.63	36.75	44.95	56.79	90
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.84	-19.65	-2.24	6.34	15.49	25.19	47.84	58.98	90
Net ST Noncore Funding Dependence	3.71	-64.39	-23.84	-2.66	5.02	11.72	19.88	27.91	90
Short-Term Inv/ST Noncore Funding	91.33	4.17	9.51	26.59	55.98	124.68	252.06	521.51	90
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.11	-14.02	-7.64	1.45	12.85	28.19	56.06	90.61	90
Net Loans and Leases/Total Deposits	88.64	39.14	50.00	72.33	88.09	99.59	123.26	172.51	89
Net Loans and Leases/Core Deposits	110.12	51.62	60.31	84.08	99.51	119.41	183.25	320.70	89
Held-To-Mat Sec Appr(Depr)/T1 Cap	-1.15	-6.34	-5.36	-1.73	-0.44	0.00	0.32	0.65	53
Avail -For-Sale Sec Appr(Depr)/T1 Cap	-0.70	-4.79	-3.82	-2.24	-0.37	0.50	1.68	2.78	76
Struct Notes Appr(Depr)/T1 Cap	-0.25	-2.77	-0.82	-0.19	-0.02	0.00	0.00	0.01	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	15.25	0.00	0.00	0.00	4.11	34.85	51.25	67.76	89
Available-For-Sale Securities	84.74	24.26	48.50	64.83	94.96	100.00	100.00	100.00	89
U. S. Treasury Securities	3.79	0.00	0.00	0.00	0.32	5.89	18.34	27.84	89
U. S. Agency Securities (excl MBS)	7.34	0.00	0.00	0.12	3.17	13.72	30.69	39.58	89
Municipal Securities	6.19	0.00	0.00	0.34	5.54	12.02	16.88	22.66	89
Mortgage-Backed Securities	65.16	8.41	19.81	45.14	69.80	85.08	95.93	98.75	89
Asset-Backed Securities	3.33	0.00	0.00	0.00	0.29	5.30	13.52	22.58	89
Other Debt Securities	4.44	0.00	0.00	0.01	1.37	8.00	18.76	31.06	89
Mutual Funds and Equity Securities	0.89	0.00	0.00	0.05	0.47	1.42	2.77	6.80	89
Debt Securities 1 Year or Less	15.52	0.15	0.56	2.84	11.17	26.49	41.63	52.02	89
Debt Securities 1 To 5 Years	20.53	0.56	0.90	3.81	14.03	38.08	50.40	63.09	89
Debt Securities Over 5 Years	59.57	10.94	15.42	40.96	61.03	80.05	94.67	97.21	89
Pledged Securities	41.15	0.24	3.59	19.50	40.58	62.02	73.58	75.77	89
Structured Notes, Fair Value	0.18	0.00	0.00	0.00	0.00	0.00	0.97	4.02	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.18	-0.05	-0.02	0.04	0.12	0.26	0.40	1.15	90
Provision for Ln&Ls Losses/Avg Ln&Ls	0.31	-0.10	-0.05	0.07	0.20	0.44	1.01	1.74	90
Provision for Ln&Ls Losses/Net Losses	65.20	-462.30	-46.63	39.78	63.14	94.52	180.90	320.13	90
Ln&Ls Allowance/Total Loans & Leases	1.40	0.31	0.67	0.98	1.43	1.74	2.15	2.69	90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.44	1.12	1.49	2.62	3.69	8.18	26.33	53.01	88
ALLL/Nonaccrual Assets	147.69	45.57	60.16	89.51	129.92	198.97	288.06	311.80	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	115.00	32.48	41.16	63.34	90.94	158.48	249.34	284.26	90
Gross Ln&Ls Losses/Avg Loans & Leases	0.63	0.04	0.07	0.24	0.48	0.77	1.88	2.72	90
Recoveries/Avg Loans and Leases	0.17	0.01	0.02	0.06	0.17	0.26	0.35	0.51	90
Net Losses/Avg Loans and Leases	0.44	0.01	0.03	0.13	0.31	0.54	1.53	1.95	90
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.14	90
Recoveries/Prior Year-End Losses	23.09	5.81	7.98	15.02	21.15	30.76	38.40	45.89	89
Earnings Coverage of Net Losses (X)	19.61	0.38	1.97	3.58	7.09	17.57	84.60	154.10	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.34	-0.02	0.00	0.04	0.20	0.58	0.99	1.72	88
RE Loans Secured By 1-4 Family	0.44	0.00	0.01	0.08	0.26	0.67	1.42	2.48	86
Revolving	0.56	-0.00	0.00	0.08	0.38	1.02	1.72	1.97	85
Closed-End	0.39	-0.00	0.00	0.04	0.22	0.56	1.30	2.52	86
Commercial Real Estate Loans	0.20	-0.16	-0.07	0.00	0.11	0.45	0.65	0.89	87
Construction and Land Dev	0.40	-1.12	-0.66	-0.22	0.00	0.79	2.18	5.13	86
Multi family	0.09	-0.29	-0.07	0.00	0.00	0.15	0.52	0.69	83
Nonfarm Nonresidential	0.18	-0.10	-0.00	0.01	0.13	0.28	0.56	0.84	84
RE Loans Secured by Farmland	0.17	-0.21	-0.08	0.00	0.00	0.14	0.87	2.43	60
Commercial and Industrial Loans	0.39	-0.06	-0.03	0.05	0.25	0.56	0.97	3.33	87
Loans to Depository Institutions	-0.00	-0.84	-0.02	0.00	0.00	0.00	0.00	0.02	43
Loans to Individuals	1.25	0.02	0.14	0.38	1.10	1.84	2.92	3.38	75
Credit Card Loans	2.42	-5.00	0.10	1.61	2.40	3.49	4.29	4.91	59
Agricultural Loans	0.17	-0.62	-0.12	-0.00	0.00	0.10	1.21	1.94	65
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Other Loans and Leases	0.17	-0.15	-0.01	0.00	0.07	0.25	0.64	1.10	86

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.68	0.07	0.18	0.35	0.60	0.91	1.53	1.94	90
90+ Days PD Loans and Leases	0.40	0.00	0.00	0.01	0.16	0.76	1.28	2.39	90
Nonaccrual Loans and Leases	1.08	0.15	0.30	0.58	0.87	1.48	2.49	2.99	90
90+ Days PD and Nonaccrual Loans and Leases	1.63	0.25	0.47	0.83	1.31	2.17	3.83	4.90	90
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.02	0.08	0.17	0.26	90
90+ Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.01	0.16	0.28	90
Nonaccrual Restructured	0.36	0.00	0.06	0.15	0.24	0.55	0.97	1.14	90
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.68	0.07	0.18	0.35	0.61	0.91	1.55	1.94	90
90+ Days Past Due Assets	0.40	0.00	0.00	0.02	0.16	0.80	1.28	2.39	90
Nonaccrual Assets	1.11	0.15	0.31	0.60	0.94	1.53	2.49	3.00	90
30+ Days PD & Nonaccrual Assets	2.38	0.66	0.79	1.35	1.89	3.06	5.61	7.55	90
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.98	0.06	0.25	0.53	0.84	1.32	1.91	2.78	90
90+ PD & Nonaccrual Assets + OREO	1.16	0.08	0.25	0.59	1.03	1.63	2.24	3.00	90
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.44	0.09	0.20	0.61	1.33	2.02	3.04	4.31	90
Allowance for Loan & Lease Losses	176.35	44.34	56.12	99.38	143.36	253.28	356.36	431.37	90
Equity Cap + ALLL	11.88	0.82	2.32	4.85	10.36	17.20	30.45	33.03	90
Tier 1 Cap + ALLL	13.56	1.39	2.43	5.85	11.31	17.83	27.08	36.99	77
Loans & Leases + RE Acquired	2.35	0.30	0.59	1.18	1.96	3.24	4.85	6.49	90

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	0.75	0.06	0.15	0.37	0.55	1.06	1.87	2.10	88
- 90+ Days Past Due	0.58	0.00	0.00	0.00	0.11	0.82	2.27	4.96	88
- Nonaccrual	1.68	0.14	0.30	0.77	1.37	2.53	3.69	4.52	88
Coml & Indl - 30-89 Days PD	0.31	0.00	0.01	0.10	0.21	0.49	0.88	1.10	87
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.02	0.12	0.30	0.41	87
- Nonaccrual	0.69	0.00	0.10	0.26	0.56	0.86	1.77	2.94	87
Individuals - 30-89 Days PD	1.21	0.00	0.02	0.50	1.01	1.80	2.61	3.08	90
- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.16	0.53	1.05	2.21	90
- Nonaccrual	0.23	0.00	0.00	0.01	0.17	0.38	0.67	1.23	90
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Agri cul tural - 30-89 Days PD	0.18	0.00	0.00	0.00	0.01	0.27	0.86	1.26	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.11	65
- Nonaccrual	0.84	0.00	0.00	0.00	0.12	0.72	3.70	10.09	65
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	19
Other Lns&Ls - 30-89 Days PD	0.20	0.00	0.00	0.00	0.13	0.31	0.70	1.08	86
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.37	86
- Nonaccrual	0.21	0.00	0.00	0.00	0.07	0.31	0.99	1.45	86
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.04	0.05	0.21	0.45	0.91	1.53	2.45	2.71	86
- 90+ Days Past Due	0.85	0.00	0.00	0.00	0.12	1.24	3.76	6.65	86
- Nonaccrual	1.80	0.13	0.28	0.73	1.38	2.75	4.37	4.90	86
Revol vi ng - 30-89 Days PD	0.56	0.00	0.00	0.25	0.50	0.84	1.33	1.99	85
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.16	0.57	1.13	85
- Nonaccrual	1.27	0.00	0.01	0.35	0.96	1.89	3.77	4.67	85
Closed-End - 30-89 Days PD	1.20	0.05	0.20	0.43	1.07	1.76	2.80	3.50	86
- 90+ Days Past Due	1.05	0.00	0.00	0.00	0.11	1.86	5.19	7.65	86
- Nonaccrual	2.02	0.09	0.27	0.89	1.59	2.87	4.93	5.82	86
- Jr Li en 30-89 Days PD	0.06	0.00	0.00	0.00	0.05	0.09	0.16	0.22	86
- Jr Li en 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	86
- Jr Li en Nonaccrual	0.13	0.00	0.00	0.00	0.07	0.21	0.54	0.71	86
Commercial RE - 30-89 Days PD	0.33	0.00	0.00	0.12	0.33	0.56	0.70	1.05	87
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.02	0.24	1.03	1.78	87
- Nonaccrual	1.32	0.00	0.18	0.52	1.17	1.66	3.26	5.03	87
Const & Dev - 30-89 Days PD	0.43	0.00	0.00	0.00	0.25	0.70	1.64	2.35	86
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.00	0.38	2.30	4.48	86
- Nonaccrual	2.45	0.00	0.00	0.62	1.98	3.54	8.24	11.68	86
Mul ti fami ly - 30-89 Days PD	0.25	0.00	0.00	0.00	0.15	0.47	0.92	1.49	83
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.12	0.56	1.11	83
- Nonaccrual	0.51	0.00	0.00	0.00	0.25	0.73	2.07	2.67	83
Nonfarm Nres- 30-89 Days PD	0.33	0.00	0.00	0.13	0.31	0.52	0.74	1.11	84
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.02	0.18	0.75	1.30	84
- Nonaccrual	1.28	0.00	0.18	0.51	0.98	1.70	3.05	4.15	84
Farm land - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.52	1.11	2.15	60
- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.00	0.05	2.20	3.99	60
- Nonaccrual	1.54	0.00	0.00	0.00	0.88	2.41	6.04	9.37	60
Credi t Card - 30-89 Days PD	1.09	0.00	0.09	0.69	1.09	1.41	2.45	3.46	59
- 90+ Days Past Due	0.54	0.00	0.00	0.00	0.53	1.04	1.55	1.69	59
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.29	0.83	1.15	59

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.63	5.66	7.14	8.26	9.62	10.88	11.88	12.79	77
Tier 1 RBC Ratio	13.08	9.49	10.48	11.58	12.42	14.30	16.79	19.35	77
Total Risk-Based Capital Ratio	14.97	11.41	12.37	13.14	14.59	16.20	18.11	20.52	77
Tangible Tier 1 Leverage Ratio	9.33	5.10	6.81	7.99	9.40	10.52	11.80	12.41	77
Tangible Common Eq Cap/Tan Assets	8.32	4.47	5.61	7.12	8.27	9.36	10.66	12.39	77
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	26.35	3.30	7.34	14.26	24.67	33.18	47.63	108.70	90
Standby Letters of Credit	1.46	0.00	0.00	0.22	0.84	2.37	4.41	7.84	90
Commercial & Similar Letters of Credit	0.05	0.00	0.00	0.00	0.02	0.08	0.21	0.35	90
Securities Lent	0.30	0.00	0.00	0.00	0.00	0.00	1.44	6.27	90
Credit Derivatives (BHC as Guarantor)	0.16	0.00	0.00	0.00	0.00	0.04	0.89	2.06	90
Credit Derivatives (BHC as Beneficiary)	0.19	0.00	0.00	0.00	0.00	0.11	0.87	3.28	90
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	40.19	0.10	0.66	4.74	16.11	43.97	117.22	392.85	90
Interest Rate Contracts	26.75	0.07	0.22	3.78	14.56	30.97	71.47	247.82	90
Interest Rate Futures & Forward Contr	4.15	0.00	0.00	0.00	0.25	1.74	19.45	71.42	90
Written Options Contr (Int Rate)	1.59	0.00	0.00	0.03	0.42	1.45	6.19	20.44	90
Purchased Options Contr (Int Rate)	1.53	0.00	0.00	0.00	0.19	1.34	6.19	17.51	90
Interest Rate Swaps	17.87	0.00	0.00	2.54	13.05	22.10	48.93	152.81	90
Foreign Exchange Contracts	9.16	0.00	0.00	0.00	0.21	4.43	14.91	245.78	90
Futures & Forward Foreign Exch Contr	5.83	0.00	0.00	0.00	0.20	3.18	11.30	140.85	90
Written Options Contr (Foreign Exch)	0.06	0.00	0.00	0.00	0.00	0.00	0.37	1.17	90
Purchased Options Contr (Foreign Exch)	0.06	0.00	0.00	0.00	0.00	0.00	0.37	1.17	90
Foreign Exchange Rate Swaps	0.85	0.00	0.00	0.00	0.00	0.12	4.75	18.63	90
Equity, Commodity, & Other Deriv Contr	1.58	0.00	0.00	0.00	0.00	0.83	9.24	19.52	90
Commodity & Other Fut & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.08	2.46	90
Written Options Contr (Comm & Other)	0.63	0.00	0.00	0.00	0.00	0.08	3.17	11.01	90
Purchased Options Contr (Comm & Oth)	0.39	0.00	0.00	0.00	0.00	0.08	2.02	5.95	90
Commodity & Other Swaps	0.26	0.00	0.00	0.00	0.00	0.07	1.61	3.58	90
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	51.63	5.07	12.90	25.13	40.65	65.35	124.55	172.14	90

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.13	10.58	56.63	80.62	92.87	99.84	100.00	100.00	89
Foreign Exchange Contracts	7.99	0.00	0.00	0.00	1.79	10.98	30.91	70.66	89
Equity, Comm, & Other Contracts	2.56	0.00	0.00	0.00	0.00	2.75	15.23	20.25	89
Futures and Forwards	19.35	0.00	0.00	4.05	11.99	30.21	65.56	85.88	89
Written Options	7.53	0.00	0.00	1.52	5.35	10.44	21.32	35.83	89
Exchange-Traded	0.13	0.00	0.00	0.00	0.00	0.00	0.95	2.43	89
Over-The-Counter	7.06	0.00	0.00	1.52	4.85	9.99	21.32	35.83	89
Purchased Options	4.52	0.00	0.00	0.00	3.13	8.98	13.96	18.66	89
Exchange-Traded	0.28	0.00	0.00	0.00	0.00	0.00	1.58	4.33	89
Over-The-Counter	3.91	0.00	0.00	0.00	2.15	7.47	13.34	16.52	89
Swaps	59.23	0.00	0.62	39.08	72.01	84.47	93.24	98.91	89
Held for Trading	47.68	0.00	0.00	0.00	63.47	91.44	98.97	99.82	89
Interest Rate Contracts	37.38	0.00	0.00	0.00	41.84	77.08	88.01	95.47	89
Foreign Exchange Contracts	3.70	0.00	0.00	0.00	0.27	4.38	19.15	31.83	89
Equity, Comm, & Other Contracts	1.18	0.00	0.00	0.00	0.00	0.10	5.05	18.84	89
Non-Traded	52.31	0.07	0.96	8.01	33.72	100.00	100.00	100.00	89
Interest Rate Contracts	46.77	0.00	0.53	6.00	26.03	88.79	100.00	100.00	89
Foreign Exchange Contracts	1.94	0.00	0.00	0.00	0.00	0.74	12.46	21.48	89
Equity, Comm, & Other Contracts	0.60	0.00	0.00	0.00	0.00	0.06	2.90	10.53	89
Deriv Contr (Excl Fut & FX LE 14 Days)	86.35	29.07	53.81	78.48	91.24	97.06	99.99	100.00	77
One Year or Less	25.72	0.79	3.38	9.97	18.89	35.69	66.12	83.41	77
Over 1 Year to 5 Years	31.03	0.00	0.00	11.64	32.66	47.87	63.59	67.42	77
Over 5 Years	20.77	0.00	0.01	6.82	17.81	32.19	51.24	60.77	77
Gross Negative Fair Value (Abs Val)	1.33	0.04	0.19	0.75	1.26	1.75	2.94	3.29	89
Gross Positive Fair Value	1.38	0.32	0.43	0.82	1.27	1.79	2.45	2.99	89
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.11	0.00	0.00	0.00	0.02	0.06	0.36	1.37	77
Gross Positive Fair Value (X)	0.12	0.00	0.00	0.00	0.02	0.06	0.38	1.40	77
Held for Trading (X)	0.10	0.00	0.00	0.00	0.01	0.03	0.35	1.32	77
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.07	77
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.02	0.05	0.14	0.32	77
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.02	0.04	77
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	77
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.62	0.00	0.00	0.08	0.27	0.67	1.55	5.16	77

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.08	0.00	0.00	0.00	0.00	0.01	0.22	2.26	90
Ins Under Assets(P/C)/Tot Ins Und Ast	54.12	0.00	0.00	0.00	53.85	100.00	100.00	100.00	34
Ins Under Assets(L/H)/Tot Ins Und Ast	45.87	0.00	0.00	0.00	45.68	97.42	100.00	100.00	34
Sep Acct Assets(L/H)/Total Life Ast	2.28	0.00	0.00	0.00	0.00	0.00	17.43	25.18	23
Ins Activities Revenue/Adj Oper Inc	0.95	0.00	0.00	0.02	0.24	1.21	4.28	9.94	90
Premium Inc/Ins Activities Revenue	11.57	0.00	0.00	0.00	0.00	7.17	75.53	95.73	77
Credit Rel Prem Inc/Tot Prem Inc	57.99	0.00	0.00	3.12	87.02	100.00	100.00	100.00	27
Other Prem Inc/Total Prem Inc	42.00	0.00	0.00	0.00	3.12	94.83	100.00	100.00	27
Ins Under Net Income/Consol Net Income	0.24	-0.00	0.00	0.00	0.00	0.04	0.83	3.86	90
Ins Net Inc (P/C)/Equity (P/C)	7.64	-7.64	-1.71	-0.31	5.47	13.15	21.14	21.80	25
Ins Net Inc (L/H)/Equity (L/H)	5.80	-271.77	-10.22	0.00	2.87	10.63	18.55	29.62	23
Insur Ben, Losses, Exp/Insur Premiums	134.22	-2.80	36.70	56.88	76.12	163.60	326.20	437.57	27
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.00	0.00	0.00	0.00	0.00	3.25	8.87	11.62	25
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.27	0.00	0.00	0.00	0.00	0.05	0.58	3.99	23
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.08	90
CSV Life Insurance/Tier 1 Cap + ALLL	10.31	0.00	0.00	2.30	9.34	17.98	24.12	25.75	76
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.44	0.00	0.00	0.00	0.00	0.05	0.48	13.77	90
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.62	0.00	0.00	0.00	0.14	3.21	5.60	7.24	69
Cost: Interest-Bearing Deposits	0.37	0.01	0.07	0.12	0.22	0.42	0.99	2.20	45
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	1.71	0.09	0.09	0.20	0.34	1.17	3.78	5.49	6
Commercial and Industrial Loans	9.33	0.00	0.00	0.07	0.22	1.06	13.92	44.85	16
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
GROWTH RATES:									
Net Loans and Leases	21.64	-44.53	-19.27	-7.69	11.36	39.81	95.74	125.10	67
Total Selected Assets	15.30	-62.57	-38.60	-12.06	1.63	33.92	82.28	153.28	73
Deposits	3.15	-99.40	-60.86	-10.91	2.87	16.35	40.43	83.78	43

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.31	1.57	3.91	5.75	8.09	10.62	12.81	14.74	90
Bank Net Inc/Avg Eq Inv in Banks	7.95	-4.59	1.18	5.04	8.06	10.23	14.51	16.40	75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.92	-15.44	-6.92	1.44	5.03	10.79	18.41	29.95	80
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.89	-0.38	0.00	5.90	9.33	12.69	14.58	16.47	30
Bank Net Income/Parent Net Income	69.97	0.00	0.00	8.66	99.47	106.07	115.68	121.38	86
Nonbank Net Income/Parent Net Income	12.20	0.00	0.00	0.05	2.32	9.83	69.49	87.72	74
Sub BHCs Net Inc/Parent Net Income	96.65	5.54	18.27	44.69	99.62	104.93	152.76	341.03	25
LEVERAGE:									
Total Liabilities/Equity	28.42	0.23	0.63	7.82	17.02	36.64	69.16	224.22	90
Total Debt/Equity Capital	17.10	0.00	0.00	0.00	9.24	26.64	53.10	122.34	90
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.41	0.00	0.00	5.72	13.99	29.50	53.10	123.59	90
Tot Debt+Lns Guaranteed for Affl/Equity	18.41	0.00	0.00	0.00	9.60	29.33	56.63	136.73	90
Total Debt/Eq Cap - Exc Over Fair Value	17.16	0.00	0.00	0.00	9.48	26.65	53.10	122.59	90
Long-Term Debt/Equity Capital	12.69	0.00	0.00	0.00	8.27	23.55	44.48	66.38	90
Short-Term Debt/Equity Capital	2.95	0.00	0.00	0.00	0.00	5.24	12.61	32.94	90
Current Portion of LT Debt/Equity	0.20	0.00	0.00	0.00	0.00	0.00	1.37	3.44	90
Exc Cost Over Fair Value/Equity Cap	0.09	0.00	0.00	0.00	0.00	0.00	0.54	1.50	90
Long-Term Debt/Consolidated LT Debt	25.28	0.00	0.00	0.00	21.56	49.91	75.38	83.89	90
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	104.36	86.80	91.41	98.58	102.22	110.52	120.92	126.63	90
Total Investment in Subs/Equity	113.05	90.18	97.08	101.61	108.51	119.05	136.33	199.96	90
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.49	85.03	89.20	94.44	98.76	105.06	114.93	119.92	77
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	107.79	89.37	94.07	97.97	103.00	115.23	134.80	156.65	77
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.79	-1.90	-0.86	-0.23	0.25	1.43	3.82	6.80	88
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.18	0.02	0.12	0.43	1.16	3.83	6.37	7.67	55
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	171.53	39.23	54.39	93.46	131.14	240.08	348.18	552.54	90
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	166.29	6.37	39.49	89.91	131.74	230.81	355.01	511.69	90
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	119.87	-80.27	46.85	91.28	112.68	143.56	234.22	298.46	90
Pretax Oper Inc + Int Exp/Int Expense	1802.47	-159.08	-7.48	138.26	655.97	1488.95	6482.82	17310.6	63
Div + Int From Subs/Int Exp + Div	203.06	4.12	29.75	88.21	143.28	298.28	501.85	916.02	84
Fees+Other Inc From Subs/Sal + 0th Exp	10.56	-0.53	0.00	0.00	0.00	13.40	55.93	84.42	90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	52.81	0.18	1.21	5.37	16.55	36.47	96.24	638.41	53
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.02	-8.43	-5.34	0.00	3.41	8.42	12.51	17.02	90
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.30	23
Nonaccrual	4.82	0.00	0.00	0.00	0.00	1.18	17.85	60.22	23
Total	4.86	0.00	0.00	0.00	0.00	1.38	17.85	60.22	23
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	90
To Nonbank Subsidiaries	0.85	0.00	0.00	0.00	0.00	0.00	3.06	20.66	90
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Total	0.85	0.00	0.00	0.00	0.00	0.00	3.06	20.66	90
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	5.97	0.00	0.00	0.00	0.33	3.31	38.03	57.33	90
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Combined Foreign Nonbank Sub Assets	0.49	0.00	0.00	0.00	0.00	0.02	1.64	11.23	90

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	50.95	0.00	0.00	12.80	41.39	92.53	111.87	156.04	75
Dividends Paid/Net Income	27.33	0.00	0.00	6.10	25.85	45.34	69.47	91.64	88
Net Income - Dividends/Avg Equity	5.85	-0.84	0.84	3.36	5.76	7.99	10.70	11.90	90
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	155.23	0.00	0.00	0.00	103.01	285.65	422.15	838.17	74
Dividends From Nonbank Subs	48.30	0.00	0.00	0.00	0.47	12.84	77.40	953.63	74
Dividends From Subsidiary BHCs	27.63	0.00	0.00	0.00	0.00	0.00	182.94	407.92	74
Dividends From All Subsidiaries	319.16	1.69	30.35	101.48	185.26	407.79	1015.21	1187.42	74
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	57.36	0.00	0.00	27.06	63.06	87.88	111.13	134.37	68
Interest Income From Bank Subs	0.65	0.00	0.00	0.00	0.11	0.40	3.06	7.59	68
Mgt & Service Fees From Bank Subs	2.91	0.00	0.00	0.00	0.00	0.41	19.23	39.22	68
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Income From Bank Subs	66.92	0.04	2.46	39.56	63.40	95.03	127.56	145.30	68
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	46.99	0.00	0.00	0.00	33.35	95.52	125.20	226.55	63
Interest Income From Nonbank Subs	8.35	0.00	0.00	0.00	0.29	15.27	31.58	67.50	63
Mgt & Serv Fees From Nonbank Subs	2.69	0.00	0.00	0.00	0.00	1.17	13.37	38.25	63
Other Income From Nonbank Subs	0.13	-9.60	0.00	0.00	0.00	0.00	0.00	6.18	63
Operating Inc From Nonbank Subs	71.30	0.00	0.00	13.37	45.18	100.00	221.97	411.91	63
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	36.95	0.00	0.00	0.00	30.70	74.95	87.84	96.44	25
Interest Inc From Subsidiary BHCs	0.21	0.00	0.00	0.00	0.00	0.27	1.02	1.38	25
Mgt & Serv Fees From Sub BHCs	0.91	0.00	0.00	0.00	0.00	0.00	2.72	13.35	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	38.94	0.00	0.00	1.94	31.72	75.98	93.26	98.82	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	48.95	0.00	0.00	0.00	67.82	97.47	99.71	99.97	89
Interest Income From Bank Subs	0.73	0.00	0.00	0.00	0.11	0.71	3.07	10.05	89
Mgt & Serv Fees From Bank Subs	1.46	0.00	0.00	0.00	0.00	0.03	9.16	17.99	89
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	89
Operating Income From Bank Subs	58.52	0.00	0.00	4.43	91.19	98.71	99.95	100.00	89
Dividends From Nonbank Subs	6.38	0.00	0.00	0.00	0.14	4.89	35.60	80.56	89
Interest Income From Nonbank Subs	1.15	0.00	0.00	0.00	0.00	0.85	5.33	16.36	89
Mgt & Serv Fees From Nonbank Subs	0.38	0.00	0.00	0.00	0.00	0.01	2.23	6.68	89
Other Income From Nonbank Subs	0.03	-0.40	0.00	0.00	0.00	0.00	0.00	1.03	89
Operating Inc From Nonbank Subs	11.33	0.00	0.00	0.00	0.92	12.65	64.29	87.83	89
Dividends From Subsidiary BHCs	9.36	0.00	0.00	0.00	0.00	0.00	75.10	97.89	89
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.04	1.14	89
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	89
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Operating Income From Sub BHCs	10.32	0.00	0.00	0.00	0.00	0.11	80.90	98.36	89
Loans and Adv From Subs/ST Debt	99.97	0.00	0.00	0.74	25.08	86.75	456.26	750.27	33
Loans and Adv From Subs/Total Debt	31.20	0.00	0.00	0.59	14.79	40.60	121.07	243.69	62

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1562859	151,167,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	153,387,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1562176	541,329,000	AMERICAN INTERNATIONAL GROUP,	NEW YORK, NY	
3446412	11,647,170	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	14,129,645	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	24,226,920	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,793,722	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,045,442	BANCORSOUTH, INC.	TUPELO, MS	
1025608	83,527,474	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,104,995,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	14,127,598	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	374,310,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	15,046,649	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	19,056,120	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	183,009,992	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	71,965,476	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	111,073,727	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,021,529	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	297,282,098	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,989,286	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1026632	143,642,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	47,138,960	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,880,382,000	CITIGROUP INC.	NEW YORK, NY	
1027518	29,717,951	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	65,356,580	COMERICA INCORPORATED	DALLAS, TX	
1049341	23,081,892	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	24,388,272	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	67,027,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	79,339,664	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	46,279,856	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	24,730,609	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	17,640,984	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	13,563,405	F. N. B. CORPORATION	HERMITAGE, PA	
1070345	130,442,754	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,656,925	FIRST BANCORP	SAN JUAN, PR	
1075612	21,199,091	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	23,791,187	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,271,487	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	37,643,867	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	13,384,848	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1070804	23,912,451	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,908,633	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1631915	523,973,465	GENERAL ELECTRIC CAPITAL CORPO	NORWALK, CT	
1086533	19,025,806	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,340,044	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	290,013,881	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	38,607,354	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	59,476,344	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	13,365,550	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	23,473,221	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,079,477	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
2477754	15,605,073	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
3843075	31,676,590	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,415,689,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	92,991,716	KEYCORP	CLEVELAND, OH	
1037003	85,162,391	M&T BANK CORPORATION	BUFFALO, NY	
2132932	46,688,287	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	102,947,333	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
3650152	33,200,224	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	320,596,232	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	35,749,000	POPULAR, INC.	SAN JUAN, PR	
1839319	14,085,746	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	18,651,693	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	21,924,495	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	122,257,732	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	117,661,732	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	77,144,021	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	243,028,090	STATE STREET CORPORATION	BOSTON, MA	
3152245	10,327,642	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	175,380,779	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,473,488	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	26,417,306	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,201,604	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,402,494	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	234,621,843	TD BANK US HOLDING COMPANY	CHERRY HILL, NJ	
2706735	11,714,698	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,381,407	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	11,790,383	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	364,021,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	16,911,852	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,641,151	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	105,900,020	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	122,342,355	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	36,039,452	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	16,156,541	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,404,373	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	20,856,659	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,527,015,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	18,097,783	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	56,031,127	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 90 bank holding companies.