

	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	90	90	70	70
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	2.88	2.84	2.90	3.04
+ Non-interest Income	1.51	1.74	1.88	1.61
- Overhead Expense	2.93	3.15	3.34	3.16
- Provision for Losses	0.14	0.19	0.33	0.49
+ Securities Gains (Losses)	0.02	0.02	0.04	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.42	1.40	1.28	1.12
Net Operating Income	0.96	0.94	0.88	0.72
Net Income	0.96	0.94	0.87	0.72
Net Income (Sub S Adjusted)	N/A	N/A	0.17	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.71	3.82	4.08	4.32
Interest Expense	0.49	0.60	0.74	0.88
Net Interest Income (TE)	3.18	3.17	3.28	3.37
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.44	0.74	1.17
Earnings Coverage of Net Losses (X)	32.62	19.55	8.80	3.51
Ln&Ls Allowance/Total Loans & Leases	1.23	1.40	1.61	2.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.09	1.40	1.94	2.74
30-89 Days Past Due Loans and Leases	0.60	0.68	0.87	0.96
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	17.28	17.98	19.34	20.15
Net ST Noncore Funding Dependence	4.06	3.61	3.44	4.17
Net Loans and Leases/Total Assets	61.49	60.31	57.97	57.65
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.82	9.63	9.38	9.27
Equity Capital/Total Assets	11.73	11.59	11.30	10.91
Equity Capital+Minority Int/Total Assets	11.90	11.78	11.59	11.12
Tier 1 Common Eq Cap / T RWA	11.97	11.79	11.43	11.32
Net Loans&Ls/Equity Capital (X)	5.27	5.30	5.20	5.26
Cash Dividends/Net Income	28.01	27.33	25.15	24.90
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	-19.73	N/A
Retained Earnings/Avg Equity Cap	5.64	5.83	5.49	4.71
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	2.46	2.95	2.47	3.85
Long-Term Debt/Equity Capital	10.72	12.70	13.81	14.07
Equity Investment in Subs/Equity Cap	102.70	104.36	106.52	107.31
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	149.65	169.33	160.13	126.35

PERCENT OF AVERAGE ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.35	3.41	3.59	3.90	4.07
Less: Interest Expense	0.44	0.53	0.65	0.80	0.96
Equals: Net Interest Income (TE)	2.88	2.84	2.90	3.04	3.04
Plus: Non-Interest Income	1.51	1.74	1.88	1.61	1.89
Equals: Adj Operating Income (TE)	4.51	4.73	4.89	4.66	4.92
Less: Overhead Expense	2.93	3.15	3.34	3.16	3.19
Less: Provision for Loan and Lease Losses	0.14	0.19	0.33	0.49	1.10
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	0.04	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.42	1.40	1.28	1.12	0.77
Less: Applicable Income Taxes (TE)	0.47	0.44	0.42	0.39	0.29
Less: Minority Interest	0.00	0.00	0.01	0.01	0.00
Equals: Net Operating Income	0.96	0.94	0.88	0.72	0.51
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.96	0.94	0.87	0.72	0.51
Memo: Net Income (Last Four Qtrs)	0.96	0.94	0.86	0.72	0.52
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.14	90.56	89.86	90.31	89.93
Avg Int-Bearing Funds / Avg Assets	67.00	68.40	68.67	70.87	72.85
Int Income (TE) / Avg Earning Assets	3.71	3.82	4.08	4.32	4.54
Int Expense / Avg Earning Assets	0.49	0.60	0.74	0.88	1.07
Net Int Inc (TE) / Avg Earn Assets	3.18	3.17	3.28	3.37	3.39
YIELD OR COST:					
Total Loans and Leases (TE)	4.50	4.72	5.06	5.34	5.44
Interest-Bearing Bank Balances	0.28	0.32	0.31	0.34	0.35
Fed Funds Sold & Reverse Repos	0.43	0.39	0.40	0.38	0.45
Trading Assets	1.04	1.19	1.25	1.43	1.37
Total Earning Assets	3.65	3.77	4.03	4.26	4.46
Investment Securities (TE)	2.41	2.39	2.65	2.99	3.49
U.S. Treasury & Agency Sec (excl MBS)	1.29	1.23	1.49	1.74	2.23
Mortgage-Backed Securities	2.33	2.32	2.70	3.16	3.82
All Other Securities	4.09	4.15	4.25	4.73	4.79
Interest-Bearing Deposits	0.35	0.42	0.53	0.67	0.88
Time Deposits of \$100K or More	0.82	0.95	1.12	1.30	1.55
Time Deposits < \$100K	0.82	0.96	1.23	1.47	1.76
Other Domestic Deposits	0.21	0.24	0.28	0.38	0.53
Foreign Deposits	0.28	0.37	0.46	0.50	0.48
Fed Funds Purchased and Repos	0.57	0.72	0.91	0.86	0.82
Other Borrowed Funds & Trading Liab	1.64	1.97	2.36	2.42	2.48
All Interest-Bearing Funds	0.59	0.69	0.85	1.11	1.31

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	99	98	97	90	89
Avg Assets per Employee (\$000)	7,662	7,293	7,079	6,503	6,303
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.11	2.95	2.84	3.12	2.86
Overhead Exp / NII + Non-Int Income	66.40	67.51	69.11	68.44	65.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.93	3.15	3.34	3.16	3.19
Personnel Expense	1.43	1.48	1.49	1.51	1.53
Net Occupancy Expense	0.33	0.34	0.34	0.36	0.38
Other Operating Expenses	1.16	1.32	1.50	1.23	1.24
Overhead Less Non-Interest Income	1.35	1.32	1.37	1.49	1.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.62	66.79	68.50	67.64	65.03
Personnel Expense	32.37	31.92	31.26	32.51	31.04
Net Occupancy Expense	7.58	7.52	7.36	7.92	7.84
Other Operating Expenses	24.97	26.48	29.46	26.22	25.37
Total Non-Interest Income	32.70	35.17	36.31	33.59	36.35
Fiduciary Activities Income	2.67	2.42	2.18	2.81	3.28
Serv Charges on Deposit Accts - Domestic	4.81	4.76	4.61	5.74	6.22
Trading Revenue	1.19	1.07	1.43	1.58	1.80
Investment Banking Fees & Commissions	2.67	2.55	2.81	2.86	3.07
Venture Capital Revenue	0.08	0.06	0.11	0.12	0.12
Net Servicing Fees	0.56	1.02	0.60	0.65	0.92
Net Securitization Income	0.02	0.01	0.01	0.01	0.00
Insurance Activities Revenue	0.79	0.96	1.11	1.03	1.00
Net Gain (Loss) - Sales Loans, OREO, Oth	1.44	2.03	1.94	0.42	0.49
Other Non-Interest Income	10.41	11.40	12.15	12.04	12.94
Overhead Less Non-Interest Income	32.49	31.20	31.82	33.69	28.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.16	28.72	27.20	27.79	21.65
Appl Inc Tax+TE/Pretax NOI+TE	33.04	32.22	30.97	32.84	29.75

PERCENT OF TOTAL ASSETS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	33.06	32.61	32.01	32.57	34.18
Commercial and Industrial Loans	13.62	12.49	11.64	11.71	11.77
Loans to Individuals	5.05	5.25	4.94	6.00	5.68
Loans to Depository Institutions	0.11	0.12	0.10	0.14	0.07
Agricultural Loans	0.13	0.14	0.12	0.15	0.17
Other Loans and Leases	4.85	4.53	4.16	3.49	3.40
Net Loans and Leases	61.49	60.31	57.97	57.65	57.51
Debt Securities Over 1 Year	15.72	15.65	15.91	16.68	16.23
Mutual Funds and Equity Securities	0.10	0.13	0.12	0.12	0.18
Subtotal	78.79	77.00	74.97	75.87	75.08
Interest-Bearing Bank Balances	4.63	4.42	4.19	3.96	4.00
Federal Funds Sold & Reverse Repos	0.68	0.85	1.13	1.30	1.27
Debt Securities 1 Year or Less	2.08	2.67	3.05	3.07	3.03
Trading Assets	0.77	0.80	0.98	1.37	1.42
Total Earning Assets	89.59	88.94	87.84	88.20	87.62
Non-Int Cash and Due From Dep Inst	1.24	1.38	1.53	1.52	1.33
Other Real Estate Owned	0.14	0.17	0.22	0.32	0.37
All Other Assets	9.09	9.58	10.45	10.17	10.96
MEMORANDA:					
Short-Term Investments	8.39	8.97	9.34	10.03	10.19
U.S. Treasury Securities	1.06	0.54	0.56	0.66	0.85
U.S. Agency Securities (excl MBS)	1.19	1.36	1.39	1.81	1.99
Municipal Securities	1.31	1.14	1.13	1.39	1.36
Mortgage-Backed Securities	11.49	11.94	11.90	12.85	11.86
Asset-Backed Securities	0.43	0.59	0.65	0.56	0.51
Other Debt Securities	0.53	0.86	1.01	1.09	1.13
RE Loans Secured by 1-4 Family	15.21	15.39	16.04	14.92	14.73
Revolving	3.14	3.24	3.38	3.77	4.05
Closed-End, Sec by First Liens	11.10	11.09	11.60	9.88	9.36
Closed-End, Sec by Junior Liens	0.47	0.51	0.57	0.80	1.02
Commercial Real Estate Loans	15.88	15.02	13.72	15.96	17.76
Construction and Land Dev	2.01	1.69	1.62	2.35	3.38
Multi family	2.13	1.99	1.65	1.61	1.60
Nonfarm Nonresidential	10.77	10.63	10.10	11.22	11.98
RE Loans Secured by Farmland	0.22	0.24	0.22	0.28	0.32
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	52.96	54.24	55.30	55.27	57.39
RE Loans Secured by 1-4 Family	25.22	26.11	27.79	25.96	25.51
Revolving	5.22	5.53	5.91	6.49	6.91
Closed-End	19.49	20.02	21.35	18.76	17.92
Commercial Real Estate Loans	24.50	24.12	23.25	26.20	28.90
Construction and Land Dev	3.20	2.71	2.76	3.92	5.54
Multi family	3.27	3.29	2.89	2.73	2.64
Nonfarm Nonresidential	16.66	17.07	17.10	18.27	19.36
RE Loans Secured by Farmland	0.37	0.41	0.39	0.50	0.55
Loans to Depository Institutions	0.22	0.24	0.20	0.33	0.17
Commercial and Industrial Loans	22.46	20.62	19.63	20.24	19.83
Loans to Individuals	8.43	9.00	8.69	10.25	9.83
Credit Card Loans	1.78	2.51	2.44	3.15	2.54
Agricultural Loans	0.23	0.24	0.23	0.26	0.28
Loans to Foreign Govts and Inst	0.01	0.02	0.00	0.01	0.01
Other Loans and Leases	9.24	9.06	8.90	7.17	6.79

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	8.39	8.97	9.34	10.03	10.19
Liquid Assets	24.24	24.41	24.99	26.81	25.95
Investment Securities	18.50	19.23	20.19	20.93	20.42
Net Loans and Leases	61.49	60.31	57.97	57.65	57.51
Net Lns, Ls & Stby Ltrs of Credit	63.49	62.47	60.13	60.15	60.01
Core Deposits	59.99	58.41	55.65	55.92	53.59
Noncore Funding	22.93	23.92	24.84	26.62	29.02
Time Deposits of \$100K or More	5.84	5.43	5.83	6.23	6.69
Foreign Deposits	0.84	1.00	1.00	1.65	1.96
Fed Funds Purchased and Repos	2.40	2.56	2.65	3.73	4.09
Net Fed Funds Purchased (Sold)	1.51	1.55	1.51	2.28	2.58
Commercial Paper	0.08	0.14	0.14	0.11	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	3.23	3.17	2.54	2.68	2.53
Earning Assets Repr in 1 Year	39.53	39.85	39.71	41.58	42.48
Int-Bearing Liab Repr in 1 Year	10.44	11.10	12.42	13.13	14.97
Long-Term Debt Repr in 1 Year	1.23	1.26	1.31	1.62	2.04
Net Assets Repriceable in 1 Year	26.63	25.23	23.76	25.09	23.91
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.28	17.98	19.34	20.15	25.33
Net ST Noncore Funding Dependence	4.06	3.61	3.44	4.17	6.24
Short-Term Inv/ST Noncore Funding	83.04	91.41	91.22	75.15	65.99
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.97	18.18	18.45	20.29	15.48
Net Loans and Leases/Total Deposits	87.66	88.93	93.70	87.55	88.15
Net Loans and Leases/Core Deposits	107.22	111.54	125.79	116.55	120.14
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.78	-1.16	1.39	0.94	0.28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.35	-0.77	4.41	3.77	2.05
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.25	-0.02	-0.17	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	16.97	15.26	10.63	6.59	5.23
Available-For-Sale Securities	83.03	84.74	89.37	93.41	94.77
U.S. Treasury Securities	6.74	3.80	3.82	3.64	4.71
U.S. Agency Securities (excl MBS)	6.60	7.35	7.26	9.19	11.25
Municipal Securities	6.65	6.20	5.98	6.79	6.92
Mortgage-Backed Securities	65.73	65.16	63.14	61.59	57.24
Asset-Backed Securities	2.31	3.33	3.57	3.53	3.48
Other Debt Securities	2.85	4.45	5.16	6.86	6.80
Mutual Funds and Equity Securities	0.81	0.89	0.91	1.07	1.15
Debt Securities 1 Year or Less	12.76	15.54	17.02	16.71	17.10
Debt Securities 1 To 5 Years	20.30	20.47	20.75	24.10	27.34
Debt Securities Over 5 Years	62.23	59.63	57.92	54.74	50.65
Pledged Securities	39.58	41.15	40.49	47.10	50.95
Structured Notes, Fair Value	0.15	0.19	0.12	0.39	0.47

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.14	0.19	0.33	0.49	1.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.32	0.55	0.80	1.80
Provision for Ln&Ls Losses/Net Losses	105.26	64.28	76.76	70.36	100.32
Ln&Ls Allowance/Total Loans & Leases	1.23	1.40	1.61	2.11	2.63
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.63	7.42	3.51	2.24	1.70
ALLL/Nonaccrual Assets	165.46	147.72	123.13	115.87	99.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	130.37	114.92	98.08	87.66	78.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.63	0.94	1.40	2.26
Recoveries/Avg Loans and Leases	0.15	0.18	0.19	0.23	0.20
Net Losses/Avg Loans and Leases	0.30	0.44	0.74	1.17	2.04
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.01	0.02	0.06
Recoveries/Prior Year-End Losses	33.56	23.10	18.24	12.27	9.74
Earnings Coverage of Net Losses (X)	32.62	19.55	8.80	3.51	2.53
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.17	0.34	0.69	1.20	2.17
RE Loans Secured By 1-4 Family	0.22	0.45	0.81	0.96	1.43
Revolvi ng	0.30	0.57	1.02	1.12	1.31
Closed-End	0.18	0.39	0.76	0.93	1.45
Commercial Real Estate Loans	0.07	0.20	0.50	1.21	2.64
Construction and Land Dev	0.06	0.41	1.28	3.38	6.60
Multi family	0.02	0.10	0.29	0.78	1.20
Nonfarm Nonresidential	0.09	0.19	0.40	0.74	1.38
RE Loans Secured by Farmland	0.04	0.17	0.37	1.03	0.60
Commercial and Industrial Loans	0.17	0.40	0.56	0.87	1.57
Loans to Depository Institutions	0.00	0.00	0.05	-0.02	0.05
Loans to Individuals	1.34	1.25	1.52	1.96	2.88
Credit Card Loans	2.46	2.42	2.70	3.76	5.94
Agricultural Loans	0.02	0.17	0.20	0.35	0.62
Loans to Foreign Governments & Inst	0.00	0.00	0.00	-0.11	-0.13
Other Loans and Leases	0.15	0.17	0.18	0.37	0.72

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 01

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## PERCENT OF LOANS AND LEASES

12/31/2014

12/31/2013

12/31/2012

12/31/2011

12/31/2010

30-89 Days PD Loans and Leases	0.60	0.68	0.87	0.96	1.20
90+ Days PD Loans and Leases	0.29	0.40	0.56	0.73	0.78
Nonaccrual Loans and Leases	0.84	1.08	1.52	2.17	3.12
90+ Days PD and Nonaccrual Loans and Leases	1.22	1.63	2.28	3.00	4.07
30-89 Days PD Restructured	0.04	0.05	0.06	0.08	0.05
90+ Days PD Restructured	0.02	0.03	0.03	0.04	0.02
Nonaccrual Restructured	0.27	0.36	0.47	0.55	0.46

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.61	0.69	0.88	0.96	1.21
90+ Days Past Due Assets	0.29	0.40	0.57	0.73	0.79
Nonaccrual Assets	0.85	1.10	1.56	2.20	3.14
30+ Days PD & Nonaccrual Assets	1.92	2.37	3.24	4.06	5.38

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.72	0.98	1.36	1.76	2.40
90+ PD & Nonaccrual Assets + OREO	0.86	1.16	1.59	2.09	2.79

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

Total Assets	1.11	1.44	1.79	2.43	2.79
Allowance for Loan & Lease Losses	153.47	177.18	200.83	210.57	201.05
Equity Cap + ALLL	8.87	11.88	15.11	20.66	23.64
Tier 1 Cap + ALLL	10.37	14.23	17.86	24.40	26.90
Loans & Leases + RE Acquired	1.81	2.34	3.02	4.08	4.70

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.60	0.75	1.01	1.14	1.38
- 90+ Days Past Due	0.46	0.58	0.75	0.91	0.95
- Nonaccrual	1.25	1.69	2.38	3.75	5.21
Coml & Indl - 30-89 Days PD	0.26	0.32	0.43	0.46	0.64
- 90+ Days Past Due	0.04	0.08	0.13	0.16	0.24
- Nonaccrual	0.59	0.70	1.00	1.12	1.91
Individuals - 30-89 Days PD	1.08	1.22	1.31	1.50	1.89
- 90+ Days Past Due	0.22	0.31	0.29	0.54	0.62
- Nonaccrual	0.37	0.23	0.33	0.30	0.45
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.01	0.02	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	0.10	0.18	0.25	0.18	0.38
- 90+ Days Past Due	0.01	0.01	0.02	0.03	0.04
- Nonaccrual	0.94	0.84	1.27	1.11	2.38
Foreign Govts- 30-89 Days PD	0.00	0.00	0.87	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.00	0.16	0.18	0.62
Other Lns&Ls - 30-89 Days PD	0.20	0.21	0.21	0.31	0.50
- 90+ Days Past Due	0.02	0.04	0.03	0.03	0.08
- Nonaccrual	0.20	0.21	0.27	0.43	0.72
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.88	1.04	1.23	1.36	1.57
- 90+ Days Past Due	0.71	0.85	0.99	1.13	1.08
- Nonaccrual	1.57	1.80	2.20	2.73	3.31
Revolving - 30-89 Days PD	0.63	0.57	0.66	0.80	0.75
- 90+ Days Past Due	0.12	0.13	0.12	0.18	0.18
- Nonaccrual	1.21	1.27	1.23	1.02	1.34
Closed-End - 30-89 Days PD	1.00	1.21	1.43	1.63	1.98
- 90+ Days Past Due	0.88	1.06	1.26	1.51	1.45
- Nonaccrual	1.69	2.02	2.49	3.32	4.13
- Jr Lien 30-89 Days PD	0.05	0.06	0.10	0.14	0.19
- Jr Lien 90+ Days PD	0.01	0.01	0.02	0.03	0.05
- Jr Lien Nonaccrual	0.13	0.14	0.17	0.19	0.29
Commercial RE - 30-89 Days PD	0.23	0.33	0.65	0.79	1.11
- 90+ Days Past Due	0.11	0.21	0.34	0.46	0.57
- Nonaccrual	0.83	1.32	2.42	4.31	6.70
Const & Dev - 30-89 Days PD	0.28	0.45	1.25	1.26	1.70
- 90+ Days Past Due	0.20	0.45	1.06	1.43	1.57
- Nonaccrual	1.32	2.45	5.54	10.39	15.47
Multi family - 30-89 Days PD	0.15	0.26	0.55	0.57	0.84
- 90+ Days Past Due	0.06	0.11	0.26	0.19	0.41
- Nonaccrual	0.31	0.52	1.29	2.49	3.44
Nonfarm Nres- 30-89 Days PD	0.21	0.34	0.51	0.60	0.82
- 90+ Days Past Due	0.10	0.16	0.23	0.30	0.34
- Nonaccrual	0.91	1.29	2.09	3.28	4.23
Farmland - 30-89 Days PD	0.11	0.29	0.32	0.40	0.44
- 90+ Days Past Due	0.20	0.32	0.58	0.57	0.23
- Nonaccrual	0.74	1.55	3.17	3.91	5.27
Credit Card - 30-89 Days PD	1.09	1.10	1.06	1.10	1.30
- 90+ Days Past Due	0.59	0.54	0.54	0.70	0.97
- Nonaccrual	0.12	0.16	0.29	0.28	0.39



CAPITAL RATIOS	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.82	9.63	9.38	9.27	9.03
Tier 1 RBC Ratio	13.14	13.08	12.84	13.12	12.96
Total Risk-Based Capital Ratio	14.75	14.96	14.83	15.48	15.62
Tangible Tier 1 Leverage Ratio	9.79	9.33	9.11	8.95	8.70
Tangible Common Eq Cap/Tan Assets	8.83	8.32	8.03	7.73	7.05
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.37	26.28	24.28	26.67	24.59
Standby Letters of Credit	1.56	1.52	1.46	2.11	2.31
Commercial & Similar Letters of Credit	0.05	0.05	0.06	0.08	0.08
Securities Lent	0.36	0.30	0.29	0.63	0.84
Credit Derivatives (BHC as Guarantor)	0.62	0.16	0.18	2.62	2.54
Credit Derivatives (BHC as Beneficiary)	0.64	0.19	0.25	2.86	2.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	57.62	40.09	43.22	113.53	106.20
Interest Rate Contracts	40.11	26.65	31.25	86.42	81.21
Interest Rate Futures & Forward Contr	4.46	4.16	6.74	14.01	13.85
Written Options Contr (Int Rate)	1.75	1.57	2.08	4.40	5.08
Purchased Options Contr (Int Rate)	1.68	1.51	1.47	4.16	5.03
Interest Rate Swaps	33.04	17.82	17.60	62.30	51.78
Foreign Exchange Contracts	13.87	9.17	9.02	19.07	17.42
Futures & Forward Foreign Exch Contr	7.93	5.18	4.86	11.43	10.24
Written Options Contr (Foreign Exch)	0.38	0.06	0.11	0.60	0.62
Purchased Options Contr (Foreign Exch)	0.38	0.07	0.11	0.59	0.62
Foreign Exchange Rate Swaps	1.52	0.85	0.92	4.00	2.25
Equity, Commodity, & Other Deriv Contr	1.63	1.58	1.55	3.41	2.78
Commodity & Other Fut & Forward Contr	0.14	0.10	0.09	0.28	0.32
Written Options Contr (Comm & Other)	0.60	0.63	0.64	1.28	1.16
Purchased Options Contr (Comm & Oth)	0.49	0.40	0.40	0.95	0.68
Commodity & Other Swaps	0.35	0.26	0.22	0.50	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	50.36	51.55	48.98	57.10	50.55

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	90.00	88.14	87.63	84.63	87.69
Foreign Exchange Contracts	7.00	7.99	8.15	9.68	8.20
Equity, Comm, & Other Contracts	1.99	2.56	2.78	3.30	2.32
Futures and Forwards	16.33	19.32	24.41	24.98	25.32
Written Options	8.05	7.52	9.30	8.59	7.79
Exchange-Traded	0.11	0.14	0.08	0.31	0.33
Over-The-Counter	7.71	7.06	9.04	7.79	7.09
Purchased Options	4.56	4.51	3.97	4.68	4.47
Exchange-Traded	0.18	0.29	0.15	0.25	0.30
Over-The-Counter	4.01	3.91	3.51	3.96	3.76
Swaps	65.90	59.28	53.86	58.87	55.17
Held for Trading	45.82	47.69	43.59	50.43	51.40
Interest Rate Contracts	36.77	37.38	33.48	39.62	42.14
Foreign Exchange Contracts	3.71	3.70	3.77	4.83	4.24
Equity, Comm, & Other Contracts	0.82	1.19	1.08	1.54	1.09
Non-Traded	54.18	52.31	56.41	49.57	48.60
Interest Rate Contracts	48.88	46.78	50.15	35.66	42.56
Foreign Exchange Contracts	1.56	1.94	1.86	2.02	1.37
Equity, Comm, & Other Contracts	0.50	0.60	0.82	0.71	0.50
Deriv Contr (Excl Fut & FX LE 14 Days)	86.88	86.36	84.05	79.53	82.32
One Year or Less	23.63	25.74	29.67	32.71	31.49
Over 1 Year to 5 Years	34.17	31.03	32.79	27.38	29.22
Over 5 Years	22.75	20.76	16.03	12.83	14.32
Gross Negative Fair Value (Abs Val)	1.45	1.33	1.96	2.16	1.87
Gross Positive Fair Value	1.53	1.39	1.93	2.10	1.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.11	0.12	0.16	0.30	0.23
Gross Positive Fair Value (X)	0.12	0.13	0.17	0.31	0.23
Held for Trading (X)	0.09	0.10	0.13	0.26	0.19
Non-Traded (X)	0.02	0.02	0.02	0.03	0.03
Current Credit Exposure (X)	0.06	0.05	0.08	0.11	0.10
Credit Losses on Derivative Contracts	0.00	0.00	0.01	0.02	0.03
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	0.75	0.64	0.95	1.31	1.22

INSURANCE ACTIVITIES	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	55.18	54.12	48.49	47.64	45.80
Ins Under Assets(L/H)/Tot Ins Und Ast	44.82	45.88	51.51	52.36	54.20
Sep Acct Assets(L/H)/Total Life Ast	1.23	2.28	3.94	1.57	1.95
Ins Activities Revenue/Adj Oper Inc	0.79	0.96	1.11	1.03	1.00
Premium Inc/Ins Activities Revenue	8.34	11.57	13.39	11.85	14.18
Credit Rel Prem Inc/Tot Prem Inc	65.25	57.99	53.80	60.16	61.98
Other Prem Inc/Total Prem Inc	34.75	42.01	46.20	39.84	38.02
Ins Under Net Income/Consol Net Income	0.17	0.25	0.29	0.46	0.53
Ins Net Inc (P/C)/Equity (P/C)	6.39	7.65	5.23	7.11	8.71
Ins Net Inc (L/H)/Equity (L/H)	7.96	5.80	5.92	5.07	5.19
Insur Ben, Losses, Exp/Insur Premiums	229.08	134.22	176.23	377.60	185.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.00	2.00	1.84	2.36	1.34
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.03	0.27	0.29	0.10	0.36
Net Assets Ins Under Subs/Cons Assets	0.01	0.00	0.01	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.85	10.25	10.25	9.14	9.27
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.54	0.42	0.40	1.28	1.39
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.18	1.63	2.25	2.39	3.64
Cost: Interest-Bearing Deposits	0.28	0.37	0.46	0.50	0.48
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.27	1.72	3.40	3.56	194.12
Commercial and Industrial Loans	0.23	9.34	0.50	1.17	1.06
Foreign Governments and Inst	0.00	0.00	0.00	-0.11	-0.13
GROWTH RATES:					
Net Loans and Leases	36.01	19.89	15.08	37.19	22.90
Total Selected Assets	86.15	14.84	18.65	60.44	16.54
Deposits	-5.47	3.16	-6.60	-12.83	0.96

## PROFITABILITY:

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.14	8.28	7.91	6.78	4.97
Bank Net Inc/Avg Eq Inv in Banks	8.36	7.90	7.91	7.54	5.21
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.85	6.01	5.13	4.59	4.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.09	8.78	8.47	6.79	5.34
Bank Net Income/Parent Net Income	73.45	69.98	72.74	79.98	80.04
Nonbank Net Income/Parent Net Income	7.64	12.21	11.07	6.07	15.07
Sub BHCs Net Inc/Parent Net Income	82.74	96.65	82.20	82.84	83.04

## LEVERAGE:

Total Liabilities/Equity	21.87	28.43	30.15	32.75	36.76
Total Debt/Equity Capital	14.13	17.10	18.34	18.40	19.69
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.08	20.42	22.61	24.81	27.38
Tot Debt+Lns Guaranteed for Affl/Equity	14.74	18.41	20.21	20.86	22.56
Total Debt/Eq Cap - Exc Over Fair Value	14.27	17.17	18.44	18.52	19.79
Long-Term Debt/Equity Capital	10.72	12.70	13.81	14.07	16.28
Short-Term Debt/Equity Capital	2.46	2.95	2.47	3.85	2.78
Current Portion of LT Debt/Equity	0.33	0.21	0.50	0.25	0.34
Exc Cost Over Fair Value/Equity Cap	0.13	0.10	0.12	0.18	0.18
Long-Term Debt/Consolidated LT Debt	22.94	25.26	25.51	19.05	17.29

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.70	104.36	106.52	107.31	108.44
Total Investment in Subs/Equity	109.35	113.06	114.89	117.67	120.23
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.98	100.49	101.21	99.98	99.62
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	105.18	107.80	108.80	109.41	110.53

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.42	0.79	1.23	1.40	2.98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.33	2.19	3.33	2.98	7.87

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	142.72	173.51	152.89	119.92	112.81
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	149.65	169.33	160.13	126.35	115.83
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	129.25	119.87	116.94	107.81	87.23
Pretax Oper Inc + Int Exp/Int Expense	1632.11	1806.84	1388.83	-----	923.24
Div + Int From Subs/Int Exp + Div	157.90	206.18	202.49	161.34	128.64
Fees+Other Inc From Subs/Sal + Oth Exp	13.49	10.57	9.12	13.20	19.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	43.35	52.81	106.19	182.98	63.84

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	4.22	4.03	3.25	3.68	4.51
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.08	0.02	0.09	0.28	0.12
Nonaccrual	8.31	4.82	7.11	15.04	2.10
Total	8.83	4.86	8.06	15.65	4.02

## GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.46	0.86	0.89	1.76	1.21
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.56	0.86	0.89	1.92	1.28

## AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	3.86	5.82	8.00	5.73	7.97
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.30
Combined Foreign Nonbank Sub Assets	0.20	0.49	0.69	0.66	0.77

## PAYOUT RATIOS - PARENT

	12/31/2014	12/31/2013	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	70.26	50.95	64.35	69.45	73.55
Dividends Paid/Net Income	28.01	27.33	25.15	24.90	35.75
Net Income - Dividends/Avg Equity	5.58	5.86	5.50	4.71	3.00

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	117.17	154.49	161.00	117.14	83.88
Dividends From Nonbank Subs	16.50	49.06	19.39	17.32	12.50
Dividends From Subsidiary BHCs	19.97	27.64	35.97	44.17	32.86
Dividends From All Subsidiaries	197.94	319.17	277.66	229.85	187.24

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	46.65	57.12	52.35	37.26	27.49
Interest Income From Bank Subs	0.82	0.65	0.67	1.07	2.76
Mgt & Service Fees From Bank Subs	3.75	2.91	1.99	5.53	6.45
Other Income From Bank Subs	0.00	0.00	0.00	0.02	0.36
Operating Income From Bank Subs	55.12	66.68	63.78	50.83	57.67

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	51.22	47.00	46.23	67.04	53.73
Interest Income From Nonbank Subs	4.98	8.36	8.57	15.70	15.94
Mgt & Serv Fees From Nonbank Subs	2.03	2.70	4.75	2.98	5.72
Other Income From Nonbank Subs	0.41	0.14	0.19	0.52	0.09
Operating Inc From Nonbank Subs	73.56	71.30	97.04	107.01	97.57

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	49.12	37.62	49.24	47.86	50.38
Interest Inc From Subsidiary BHCs	0.96	0.22	0.28	1.02	1.39
Mgt & Serv Fees From Sub BHCs	0.93	0.91	0.92	1.15	2.41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	66.34	39.60	51.87	51.44	54.18

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	54.30	48.80	42.98	37.13	24.89
Interest Income From Bank Subs	0.78	0.74	1.17	2.30	3.50
Mgt & Serv Fees From Bank Subs	2.64	1.47	1.48	5.07	10.18
Other Income From Bank Subs	0.02	0.02	0.00	0.00	0.01
Operating Income From Bank Subs	64.63	58.38	50.87	52.88	46.82

Dividends From Nonbank Subs	3.54	6.52	6.48	6.77	8.28
Interest Income From Nonbank Subs	0.91	1.15	2.49	3.16	4.14
Mgt & Serv Fees From Nonbank Subs	0.29	0.38	0.39	0.31	0.33
Other Income From Nonbank Subs	0.13	0.03	0.07	0.03	0.00
Operating Inc From Nonbank Subs	8.96	11.47	13.08	13.76	16.65

Dividends From Subsidiary BHCs	8.65	10.03	10.75	10.01	8.88
Interest Inc From Subsidiary BHCs	0.02	0.04	0.08	0.26	0.26
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	9.52	10.99	12.34	12.02	10.64

Loans and Adv From Subs/ST Debt	100.14	101.37	188.63	302.33	718.14
Loans and Adv From Subs/Total Debt	26.81	31.33	28.76	58.39	73.30

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									90
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.87	0.89	1.17	2.50	2.89	3.28	4.14	5.13	90
+ Non-interest Income	1.50	0.14	0.30	0.76	1.30	2.07	3.20	3.94	90
- Overhead Expense	2.93	1.44	1.72	2.34	2.89	3.33	4.16	4.79	90
- Provision for Losses	0.14	-0.05	-0.03	0.02	0.10	0.19	0.35	0.94	90
+ Securities Gains (Losses)	0.01	-0.01	-0.00	0.00	0.00	0.02	0.06	0.08	90
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	90
= Pretax Net Oper Income (TE)	1.41	0.44	0.81	1.06	1.37	1.74	2.19	2.43	90
Net Operating Income	0.96	0.31	0.43	0.72	0.91	1.15	1.50	2.12	90
Net Income	0.96	0.30	0.43	0.74	0.91	1.15	1.49	2.12	90
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.71	1.29	2.63	3.18	3.63	4.11	5.06	6.23	90
Interest Expense	0.49	0.12	0.19	0.27	0.37	0.65	1.02	1.59	90
Net Interest Income (TE)	3.18	0.99	1.53	2.74	3.20	3.64	4.41	5.88	90
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.29	-0.00	0.01	0.05	0.18	0.36	1.10	1.60	90
Earnings Coverage of Net Losses (X)	32.62	-18.41	1.98	4.89	10.39	27.61	122.38	368.53	90
Ln&Ls Allowance/Total Loans & Leases	1.22	0.27	0.62	0.88	1.19	1.47	2.09	2.61	90
Nonaccr Ln&Ls+RE Acq/Lns&Ls+RE Acq	1.09	0.26	0.30	0.59	0.91	1.42	2.28	3.13	90
30-89 Days Past Due Loans and Leases	0.60	0.09	0.13	0.29	0.47	0.76	1.59	2.20	90
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	17.27	-8.49	-0.87	5.71	14.80	23.55	40.71	50.45	90
Net ST Noncore Funding Dependence	4.06	-73.40	-13.70	-3.40	5.42	13.01	20.56	25.91	90
Net Loans and Leases/Total Assets	61.48	29.27	34.09	48.98	64.51	72.18	77.39	83.16	90
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.81	6.39	7.48	8.43	9.69	10.92	12.33	13.17	81
Equity Capital/Total Assets	11.72	7.95	8.93	9.98	11.55	13.11	14.75	17.16	90
Equity Capital+Minority Int/Total Assets	11.89	8.22	9.03	10.07	11.55	13.36	15.02	18.86	90
Tier 1 Common Eq Cap / T RWA	11.96	8.73	9.35	9.95	11.42	12.95	15.57	21.32	68
Net Loans&Ls/Equity Capital (X)	5.27	1.96	2.82	4.20	5.33	6.46	7.50	7.87	90
Cash Dividends/Net Income	28.00	0.00	0.00	16.46	29.43	43.01	63.27	78.39	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	5.64	0.76	1.40	3.73	5.56	7.54	9.78	11.32	90
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	2.45	0.00	0.00	0.00	0.00	4.66	9.05	26.21	90
Long-Term Debt/Equity Capital	10.71	0.00	0.00	0.00	5.44	16.24	41.42	64.69	90
Equity Investment in Subs/Equity Cap	102.69	86.52	90.76	97.93	101.37	107.21	115.65	123.35	90
Cash FR Oper+Noncash+Op Exp+Di v	149.64	58.44	70.87	100.82	134.96	198.93	256.35	318.19	90

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.35	1.18	2.13	2.95	3.27	3.68	4.69	5.43	90
Less: Interest Expense	0.43	0.11	0.17	0.25	0.33	0.59	0.91	1.23	90
Equals: Net Interest Income (TE)	2.87	0.89	1.17	2.50	2.89	3.28	4.14	5.13	90
Plus: Non-Interest Income	1.50	0.14	0.30	0.76	1.30	2.07	3.20	3.94	90
Equals: Adj Operating Income (TE)	4.51	2.44	3.30	3.87	4.38	4.87	5.65	9.61	90
Less: Overhead Expense	2.93	1.44	1.72	2.34	2.89	3.33	4.16	4.79	90
Less: Provision for Loan and Lease Losses	0.14	-0.05	-0.03	0.02	0.10	0.19	0.35	0.94	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	0.01	-0.01	-0.00	0.00	0.00	0.02	0.05	0.08	90
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	90
Equals: Pretax Net Oper Inc (TE)	1.41	0.44	0.81	1.06	1.37	1.74	2.19	2.43	90
Less: Applicable Income Taxes (TE)	0.47	0.05	0.21	0.35	0.45	0.59	0.72	0.82	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	0.96	0.31	0.43	0.72	0.91	1.15	1.50	2.12	90
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Equals: Net Income	0.96	0.30	0.43	0.74	0.91	1.15	1.49	2.12	90
Memo: Net Income (Last Four Qtrs)	0.96	0.30	0.43	0.74	0.91	1.15	1.49	2.12	90
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.14	85.58	86.84	88.78	91.29	93.27	96.28	96.92	90
Avg Int-Bearing Funds / Avg Assets	66.99	50.21	54.56	60.93	65.58	73.92	81.01	82.28	81
Int Income (TE) / Avg Earning Assets	3.71	1.29	2.63	3.18	3.63	4.11	5.06	6.23	90
Int Expense / Avg Earning Assets	0.49	0.12	0.19	0.27	0.37	0.65	1.02	1.59	90
Net Int Inc (TE) / Avg Earn Assets	3.18	0.99	1.53	2.74	3.20	3.64	4.41	5.88	90
YIELD OR COST:									
Total Loans and Leases (TE)	4.50	2.37	3.39	3.85	4.33	5.08	6.22	7.09	90
Interest-Bearing Bank Balances	0.28	0.03	0.15	0.22	0.26	0.33	0.42	0.56	90
Fed Funds Sold & Reverse Repos	0.43	-0.02	0.00	0.06	0.30	0.57	1.34	1.95	61
Trading Assets	1.04	0.00	0.00	0.00	0.67	1.92	2.99	5.94	68
Total Earning Assets	3.64	1.24	2.48	3.13	3.57	4.05	5.03	6.17	90
Investment Securities (TE)	2.41	1.02	1.62	2.03	2.40	2.67	3.30	3.59	89
U.S. Treasury & Agency Sec (excl MBS)	1.29	0.00	0.24	0.63	1.27	1.86	2.28	2.67	84
Mortgage-Backed Securities	2.32	1.33	1.72	1.94	2.31	2.70	3.06	3.34	88
All Other Securities	4.09	1.10	1.58	2.56	3.64	5.04	7.84	14.36	86
Interest-Bearing Deposits	0.35	0.08	0.13	0.18	0.27	0.49	0.77	0.98	90
Time Deposits of \$100K or More	0.82	0.17	0.30	0.49	0.77	1.06	1.48	1.73	89
Time Deposits < \$100K	0.81	0.20	0.34	0.54	0.78	1.06	1.42	1.63	87
Other Domestic Deposits	0.21	0.05	0.06	0.12	0.15	0.27	0.49	0.67	90
Foreign Deposits	0.27	0.00	0.06	0.10	0.19	0.33	0.72	1.07	43
Fed Funds Purchased and Repos	0.56	0.00	0.02	0.08	0.15	0.39	2.98	3.43	83
Other Borrowed Funds & Trading Liab	1.64	0.16	0.53	0.90	1.30	2.13	3.53	4.62	90
All Interest-Bearing Funds	0.58	0.19	0.27	0.38	0.50	0.71	1.12	1.42	81

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	99.22	60.36	66.55	80.60	91.17	116.05	153.71	171.76	90
Avg Assets per Employee (\$000)	7662.17	3122.96	3805.79	5296.77	6638.36	9391.80	14061.4	20665.8	90

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.10	0.00	0.00	0.43	2.68	5.35	8.57	11.43	88
Overhead Exp / NOI + Non-Int Income	66.39	45.85	51.45	58.33	67.25	73.39	80.08	87.19	90

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.93	1.44	1.72	2.34	2.89	3.33	4.16	4.79	90
Personnel Expense	1.42	0.69	0.81	1.13	1.40	1.70	2.10	2.38	90
Net Occupancy Expense	0.32	0.12	0.15	0.23	0.32	0.40	0.47	0.57	90
Other Operating Expenses	1.15	0.44	0.62	0.77	0.98	1.41	2.11	3.53	90
Overhead Less Non-Interest Income	1.34	-0.91	-0.15	0.87	1.45	1.84	2.22	2.62	90

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.61	45.84	49.48	57.72	66.55	73.17	79.83	86.21	90
Personnel Expense	32.37	13.08	21.44	27.33	33.04	37.99	42.18	43.42	90
Net Occupancy Expense	7.58	1.84	3.19	5.81	7.84	9.30	10.80	12.15	90
Other Operating Expenses	24.97	15.63	17.27	19.47	22.62	27.70	38.93	50.22	90
Total Non-Interest Income	32.69	4.93	7.88	20.06	29.35	41.59	70.73	82.25	90
Fiduciary Activities Income	2.66	0.00	0.00	0.00	1.68	4.18	9.02	16.96	90
Serv Charges on Deposit Accts - Domestic	4.80	0.00	0.27	1.60	5.29	7.22	8.98	11.56	90
Trading Revenue	1.18	-0.00	0.00	0.00	0.49	1.24	5.29	9.12	90
Investment Banking Fees & Commissions	2.67	0.00	0.00	0.29	1.72	3.29	8.92	13.85	90
Venture Capital Revenue	0.07	-0.01	0.00	0.00	0.00	0.00	0.40	1.35	90
Net Servicing Fees	0.56	0.00	0.00	0.02	0.17	0.83	2.30	3.43	90
Net Securitization Income	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.47	90
Insurance Activities Revenue	0.79	0.00	0.00	0.02	0.16	1.08	3.26	6.40	90
Net Gain (Loss) - Sales Loans, OREO, Oth	1.43	-0.77	-0.09	0.10	0.88	2.29	4.66	5.89	90
Other Non-Interest Income	10.41	0.93	2.19	5.63	8.56	13.68	20.80	33.82	90
Overhead Less Non-Interest Income	32.49	-8.29	-1.90	20.88	35.18	43.72	53.53	57.99	90

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.16	13.44	20.30	24.25	29.45	34.69	37.41	38.62	88
Appl Inc Tax+TE/Pretax NOI+TE	33.04	18.32	25.06	29.13	33.87	36.20	38.99	41.66	88



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.05	1.13	6.99	19.54	32.86	45.57	56.69	63.14	90
Commercial and Industrial Loans	13.62	0.18	0.85	6.89	12.22	20.46	24.94	30.02	90
Loans to Individuals	5.04	0.02	0.05	0.45	2.21	8.20	13.51	29.34	90
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.04	0.61	1.53	90
Agricultural Loans	0.13	0.00	0.00	0.00	0.02	0.19	0.70	0.90	90
Other Loans and Leases	4.84	0.00	0.14	1.70	3.99	7.28	10.48	14.29	90
Net Loans and Leases	61.48	29.27	34.09	48.98	64.51	72.18	77.39	83.16	90
Debt Securities Over 1 Year	15.71	0.18	3.24	9.49	14.32	20.29	32.59	39.30	90
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.04	0.15	0.28	0.71	90
Subtotal	78.78	38.91	47.44	75.79	82.29	86.42	88.78	91.15	90
Interest-Bearing Bank Balances	4.63	0.28	0.38	1.41	3.30	6.82	12.80	18.44	90
Federal Funds Sold & Reverse Repos	0.68	0.00	0.00	0.00	0.00	0.49	3.66	10.89	90
Debt Securities 1 Year or Less	2.07	0.00	0.04	0.25	1.50	3.31	5.29	9.41	90
Trading Assets	0.77	0.00	0.00	0.00	0.19	0.62	3.18	8.70	90
Total Earning Assets	89.59	79.06	85.33	87.49	89.36	91.81	93.84	95.83	90
Non-Int Cash and Due From Dep Inst	1.24	0.23	0.35	0.86	1.21	1.59	1.92	2.31	90
Other Real Estate Owned	0.13	0.00	0.00	0.02	0.07	0.22	0.39	0.66	90
All Other Assets	9.08	3.19	4.36	6.52	9.20	10.99	12.90	17.99	90
MEMORANDA:									
Short-Term Investments	8.39	0.90	1.89	2.73	5.94	10.72	20.50	39.22	90
U.S. Treasury Securities	1.06	0.00	0.00	0.00	0.13	1.65	4.14	7.38	90
U.S. Agency Securities (excl MBS)	1.19	0.00	0.00	0.00	0.50	1.97	4.55	6.63	90
Municipal Securities	1.30	0.00	0.00	0.02	0.87	2.18	3.68	7.74	90
Mortgage-Backed Securities	11.48	0.17	1.65	5.25	11.06	16.14	22.47	27.71	90
Asset-Backed Securities	0.42	0.00	0.00	0.00	0.00	0.63	2.08	4.03	90
Other Debt Securities	0.53	0.00	0.00	0.00	0.13	0.72	2.13	4.31	90
RE Loans Secured by 1-4 Family	15.20	0.47	2.21	7.26	14.63	21.09	28.21	38.37	90
Revolving	3.14	0.00	0.07	0.75	2.74	5.00	7.09	9.04	90
Closed-End, Sec by First Liens	11.09	0.41	1.66	4.85	10.16	15.22	22.40	35.59	90
Closed-End, Sec by Junior Liens	0.46	0.00	0.00	0.09	0.37	0.73	1.20	1.56	90
Commercial Real Estate Loans	15.87	0.02	0.44	7.07	14.64	24.99	33.48	39.57	90
Construction and Land Dev	2.01	0.00	0.04	0.40	1.74	2.90	4.83	6.73	90
Multi family	2.12	0.00	0.03	0.55	1.36	2.97	6.63	9.28	90
Nonfarm Nonresidential	10.77	0.00	0.18	4.46	9.82	16.22	24.42	26.43	90
RE Loans Secured by Farml and	0.21	0.00	0.00	0.00	0.04	0.20	1.39	1.65	90
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	52.95	5.12	15.44	39.14	51.13	70.30	78.80	95.65	90
RE Loans Secured by 1-4 Family	25.22	0.56	3.56	15.37	24.92	33.06	43.02	61.48	90
Revolving	5.21	0.00	0.16	1.21	4.68	8.63	12.21	14.05	90
Closed-End	19.49	0.56	3.25	10.23	17.89	26.03	39.94	58.01	90
Commercial Real Estate Loans	24.49	0.10	1.21	12.19	22.71	35.83	48.14	53.58	90
Construction and Land Dev	3.19	0.00	0.11	1.01	2.77	4.40	7.80	9.84	90
Multi family	3.26	0.00	0.05	0.99	2.23	4.62	9.78	13.41	90
Nonfarm Nonresidential	16.65	0.00	0.50	8.36	15.56	25.04	33.08	35.65	90
RE Loans Secured by Farml and	0.36	0.00	0.00	0.00	0.06	0.30	2.05	3.20	90
Loans to Depository Institutions	0.21	0.00	0.00	0.00	0.00	0.07	1.30	2.99	90
Commercial and Industrial Loans	22.46	0.31	2.97	14.44	21.85	31.09	42.03	48.91	90
Loans to Individuals	8.43	0.03	0.11	1.06	4.03	13.81	23.78	47.70	90
Credit Card Loans	1.78	0.00	0.00	0.00	0.15	1.27	6.82	29.88	90
Agricultural Loans	0.23	0.00	0.00	0.00	0.04	0.32	1.20	1.88	90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.13	90
Other Loans and Leases	9.23	0.00	0.22	2.59	7.13	12.83	22.28	39.03	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.39	0.90	1.89	2.73	5.94	10.72	20.50	39.22	90
Liquid Assets	24.23	7.13	10.21	15.56	21.09	30.15	47.16	57.74	90
Investment Securities	18.50	0.24	4.81	11.68	16.13	25.49	39.65	41.61	90
Net Loans and Leases	61.48	29.27	34.09	48.98	64.51	72.18	77.39	83.16	90
Net Lns, Ls & Stdbly Ltrs of Credit	63.48	31.38	37.75	51.45	66.49	73.80	79.99	83.36	90
Core Deposits	59.98	18.50	28.11	49.30	64.41	70.90	75.92	80.63	90
Noncore Funding	22.92	5.92	7.99	13.59	19.35	31.16	46.34	54.86	90
Time Deposits of \$100K or More	5.83	0.19	0.90	2.16	4.79	8.43	14.20	18.13	90
Foreign Deposits	0.83	0.00	0.00	0.00	0.00	0.60	5.24	10.30	90
Fed Funds Purchased and Repos	2.40	0.00	0.00	0.46	1.52	3.86	7.58	9.74	90
Net Fed Funds Purchased (Sold)	1.50	-3.02	-0.24	0.03	0.82	2.83	5.16	7.06	90
Commercial Paper	0.08	0.00	0.00	0.00	0.00	0.00	0.38	1.54	90
Oth Borrowings W/Rem Mat 1 Yr or Less	3.22	0.00	0.00	0.57	2.37	4.99	8.75	13.32	90
Earning Assets Repr in 1 Year	39.53	13.98	17.55	28.56	40.61	49.48	60.23	72.01	90
Int-Bearing Liab Repr in 1 Year	10.44	1.07	2.02	4.89	7.88	13.18	24.84	41.03	90
Long-Term Debt Repr in 1 Year	1.22	0.00	0.00	0.00	0.04	2.11	5.27	9.62	90
Net Assets Repriceable in 1 Year	26.63	-8.12	0.34	11.38	27.70	38.48	48.73	58.24	90
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.27	-8.49	-0.87	5.71	14.80	23.55	40.71	50.45	90
Net ST Noncore Funding Dependence	4.06	-73.40	-13.70	-3.40	5.42	13.01	20.56	25.91	90
Short-Term Inv/ST Noncore Funding	83.04	7.38	9.75	23.52	54.15	125.82	223.96	327.89	90
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.96	-16.30	-8.79	0.34	13.02	28.19	58.70	87.82	90
Net Loans and Leases/Total Deposits	87.65	42.13	53.77	74.22	88.76	97.63	122.37	128.49	90
Net Loans and Leases/Core Deposits	107.22	52.33	62.29	82.91	101.18	117.67	173.66	236.84	90
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.78	-0.73	-0.21	0.00	0.40	1.10	3.23	3.64	61
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.34	-0.85	-0.63	0.09	0.84	2.36	4.94	6.40	81
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.47	-0.07	-0.00	-0.00	0.00	0.04	0.05	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	16.97	0.00	0.00	0.00	12.53	34.03	49.28	62.50	89
Available-For-Sale Securities	83.02	33.55	49.27	64.99	86.44	99.98	100.00	100.00	89
U. S. Treasury Securities	6.74	0.00	0.00	0.00	1.11	10.87	32.86	36.06	89
U. S. Agency Securities (excl MBS)	6.60	0.00	0.00	0.07	3.04	13.57	21.27	34.75	89
Municipal Securities	6.64	0.00	0.00	0.35	4.84	12.90	19.10	25.45	89
Mortgage-Backed Securities	65.72	13.55	21.07	45.93	70.10	85.57	94.72	99.54	89
Asset-Backed Securities	2.31	0.00	0.00	0.00	0.01	4.15	11.39	14.66	89
Other Debt Securities	2.85	0.00	0.00	0.00	0.71	5.03	11.21	19.61	89
Mutual Funds and Equity Securities	0.81	0.00	0.00	0.04	0.39	0.94	2.55	8.75	89
Debt Securities 1 Year or Less	12.75	0.24	0.58	2.95	8.46	21.18	34.56	50.39	89
Debt Securities 1 To 5 Years	20.30	0.41	1.61	5.05	14.36	31.00	55.52	63.22	89
Debt Securities Over 5 Years	62.23	8.23	19.21	39.16	66.58	81.11	94.06	97.58	89
Pledged Securities	39.57	0.55	4.20	18.82	39.57	60.17	73.07	82.81	89
Structured Notes, Fair Value	0.15	0.00	0.00	0.00	0.00	0.00	1.20	1.97	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.05	-0.03	0.02	0.10	0.19	0.35	0.94	90
Provision for Ln&Ls Losses/Avg Ln&Ls	0.23	-0.11	-0.05	0.05	0.16	0.31	0.57	1.28	90
Provision for Ln&Ls Losses/Net Losses	105.25	-243.96	-44.85	41.61	86.59	127.43	336.50	696.95	90
Ln&Ls Allowance/Total Loans & Leases	1.22	0.27	0.62	0.88	1.19	1.47	2.09	2.61	90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.63	1.27	1.59	3.29	5.61	12.96	44.05	78.61	86
ALLL/Nonaccrual Assets	165.46	45.46	77.20	105.52	143.31	217.44	289.36	379.39	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	130.36	28.37	49.75	78.60	111.99	171.20	253.94	314.16	90
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.03	0.08	0.15	0.29	0.56	1.23	2.01	90
Recoveries/Avg Loans and Leases	0.14	0.00	0.02	0.06	0.14	0.21	0.31	0.39	90
Net Losses/Avg Loans and Leases	0.29	-0.00	0.01	0.05	0.18	0.36	1.10	1.60	90
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.13	90
Recoveries/Prior Year-End Losses	33.56	7.94	13.74	18.34	28.29	45.37	75.96	94.13	89
Earnings Coverage of Net Losses (X)	32.62	-18.41	1.98	4.89	10.39	27.61	122.38	368.53	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.16	-0.04	-0.00	0.00	0.10	0.22	0.52	0.99	89
RE Loans Secured By 1-4 Family	0.21	-0.03	-0.00	0.02	0.13	0.30	0.75	1.12	87
Revolving	0.30	-0.01	0.00	0.01	0.21	0.53	0.83	1.23	86
Closed-End	0.18	-0.04	-0.00	0.01	0.09	0.24	0.57	1.08	87
Commercial Real Estate Loans	0.06	-0.16	-0.08	-0.00	0.02	0.14	0.29	0.43	88
Construction and Land Dev	0.05	-0.88	-0.43	-0.21	0.00	0.23	0.73	0.92	86
Multi family	0.02	-0.44	-0.09	-0.01	0.00	0.03	0.22	0.46	85
Nonfarm Nonresidential	0.08	-0.07	-0.02	0.00	0.04	0.13	0.31	0.52	86
RE Loans Secured by Farmland	0.04	-0.45	-0.22	-0.00	0.00	0.01	0.42	0.72	66
Commercial and Industrial Loans	0.17	-0.13	-0.01	0.02	0.11	0.27	0.44	0.91	89
Loans to Depository Institutions	-0.00	-0.17	-0.00	0.00	0.00	0.00	0.00	0.03	45
Loans to Individuals	1.34	0.10	0.17	0.51	1.11	1.93	2.99	4.03	73
Credit Card Loans	2.46	0.00	0.63	1.61	2.41	3.42	4.43	5.28	60
Agricultural Loans	0.01	-0.37	-0.23	0.00	0.00	0.06	0.24	0.46	64
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Other Loans and Leases	0.14	-0.07	-0.02	0.00	0.05	0.19	0.69	1.18	86

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.60	0.09	0.13	0.29	0.47	0.76	1.59	2.20	90
90+ Days PD Loans and Leases	0.28	0.00	0.00	0.01	0.12	0.44	1.05	1.75	90
Nonaccrual Loans and Leases	0.83	0.20	0.26	0.41	0.72	1.14	1.48	2.83	90
90+ Days PD and Nonaccrual Loans and Leases	1.21	0.27	0.36	0.64	0.98	1.51	2.65	3.89	90
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.23	90
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.29	90
Nonaccrual Restructured	0.26	0.01	0.04	0.08	0.20	0.41	0.66	0.77	90
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.60	0.09	0.13	0.29	0.47	0.76	1.67	2.20	90
90+ Days Past Due Assets	0.29	0.00	0.00	0.01	0.12	0.44	1.05	1.75	90
Nonaccrual Assets	0.85	0.20	0.27	0.49	0.72	1.14	1.52	2.83	90
30+ Days PD & Nonaccrual Assets	1.91	0.55	0.76	1.06	1.56	2.34	4.29	6.55	90
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.71	0.09	0.22	0.39	0.65	0.90	1.33	2.17	90
90+ PD & Nonaccrual Assets + OREO	0.85	0.09	0.26	0.43	0.82	1.13	1.49	2.35	90
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.10	0.09	0.22	0.52	0.99	1.67	2.24	2.74	90
Allowance for Loan & Lease Losses	153.47	34.16	49.17	77.37	134.46	216.23	290.08	386.73	90
Equity Cap + ALLL	8.87	0.89	1.91	3.94	7.85	12.43	19.06	21.62	90
Tier 1 Cap + ALLL	10.37	1.17	2.27	4.70	9.63	14.46	19.77	22.93	81
Loans & Leases + RE Acquired	1.80	0.32	0.37	0.90	1.53	2.50	3.73	4.95	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	0.60	0.06	0.15	0.26	0.46	0.81	1.67	2.05	89
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.09	0.56	2.22	3.62	89
- Nonaccrual	1.25	0.09	0.19	0.66	1.00	1.65	3.19	3.68	89
Coml & Indl - 30-89 Days PD	0.25	0.00	0.01	0.07	0.18	0.30	0.72	1.24	89
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.16	0.26	89
- Nonaccrual	0.59	0.00	0.06	0.19	0.36	0.81	1.28	3.33	89
Individuals - 30-89 Days PD	1.07	0.00	0.03	0.53	0.95	1.45	2.41	2.74	89
- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.09	0.41	0.85	0.99	89
- Nonaccrual	0.37	0.00	0.00	0.05	0.17	0.49	1.26	3.59	89
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45
Agri cul tural - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.14	0.50	0.73	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.13	64
- Nonaccrual	0.94	0.00	0.00	0.00	0.07	0.89	3.59	12.87	64
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	16
Other Lns&Ls - 30-89 Days PD	0.19	0.00	0.00	0.00	0.07	0.28	0.56	1.88	86
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.21	86
- Nonaccrual	0.19	0.00	0.00	0.00	0.06	0.35	0.68	1.78	86
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.88	0.10	0.20	0.37	0.65	1.19	2.02	2.62	87
- 90+ Days Past Due	0.71	0.00	0.00	0.00	0.13	0.87	3.67	5.86	87
- Nonaccrual	1.56	0.12	0.22	0.59	1.23	2.21	3.79	4.80	87
Revol vi ng - 30-89 Days PD	0.62	0.00	0.13	0.31	0.52	0.84	1.36	1.85	86
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.20	0.55	0.93	86
- Nonaccrual	1.21	0.00	0.00	0.33	0.95	1.74	3.52	4.76	86
Closed-End - 30-89 Days PD	0.99	0.09	0.17	0.35	0.70	1.50	2.69	2.91	87
- 90+ Days Past Due	0.88	0.00	0.00	0.00	0.13	1.18	4.13	6.84	87
- Nonaccrual	1.69	0.08	0.21	0.70	1.39	2.42	4.25	5.48	87
- Jr Li en 30-89 Days PD	0.05	0.00	0.00	0.00	0.04	0.09	0.14	0.17	87
- Jr Li en 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	87
- Jr Li en Nonaccrual	0.13	0.00	0.00	0.01	0.07	0.20	0.51	0.79	87
Commercial RE - 30-89 Days PD	0.22	0.00	0.00	0.11	0.18	0.35	0.53	0.74	88
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.01	0.13	0.51	1.09	88
- Nonaccrual	0.83	0.00	0.07	0.38	0.66	1.18	1.78	2.33	88
Const & Dev - 30-89 Days PD	0.28	0.00	0.00	0.00	0.17	0.53	0.89	1.33	86
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.23	0.93	2.12	86
- Nonaccrual	1.32	0.00	0.00	0.24	0.86	1.92	4.19	9.40	86
Mul ti fami ly - 30-89 Days PD	0.14	0.00	0.00	0.00	0.04	0.20	0.76	0.93	85
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.04	0.23	1.00	85
- Nonaccrual	0.30	0.00	0.00	0.00	0.17	0.48	1.12	1.76	85
Nonfarm Nres- 30-89 Days PD	0.21	0.00	0.00	0.06	0.20	0.34	0.53	0.70	86
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.01	0.14	0.36	0.97	86
- Nonaccrual	0.91	0.00	0.03	0.42	0.76	1.18	2.15	2.82	86
Farmland - 30-89 Days PD	0.11	0.00	0.00	0.00	0.01	0.18	0.47	0.67	66
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.03	1.18	3.11	66
- Nonaccrual	0.74	0.00	0.00	0.00	0.23	1.35	3.08	5.04	66
Credi t Card - 30-89 Days PD	1.08	0.00	0.00	0.72	1.06	1.36	2.07	3.74	60
- 90+ Days Past Due	0.58	0.00	0.00	0.01	0.68	1.06	1.33	1.49	60
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.12	0.97	1.18	60

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.81	6.39	7.48	8.43	9.69	10.92	12.33	13.17	81
Tier 1 RBC Ratio	13.13	9.79	10.49	11.23	12.55	14.44	18.19	21.35	68
Total Risk-Based Capital Ratio	14.75	11.80	12.25	12.92	14.55	15.84	19.46	22.46	68
Tangible Tier 1 Leverage Ratio	9.79	7.04	7.35	8.57	9.46	10.75	12.56	13.10	68
Tangible Common Eq Cap/Tan Assets	8.82	6.25	6.75	7.59	8.48	9.62	12.20	13.06	68
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.37	4.87	9.28	14.70	23.91	33.80	41.53	82.59	90
Standby Letters of Credit	1.56	0.00	0.00	0.25	0.90	2.24	4.12	8.23	90
Commercial & Similar Letters of Credit	0.04	0.00	0.00	0.00	0.01	0.06	0.18	0.29	90
Securities Lent	0.35	0.00	0.00	0.00	0.00	0.00	1.54	7.20	90
Credit Derivatives (BHC as Guarantor)	0.61	0.00	0.00	0.00	0.00	0.13	0.80	21.91	90
Credit Derivatives (BHC as Beneficiary)	0.63	0.00	0.00	0.00	0.00	0.15	0.83	22.85	90
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	57.61	0.15	0.77	5.74	16.30	41.84	119.27	1006.51	90
Interest Rate Contracts	40.10	0.14	0.77	4.23	13.54	35.25	90.05	716.32	90
Interest Rate Futures & Forward Contr	4.45	0.00	0.00	0.00	0.28	2.29	14.99	72.26	90
Written Options Contr (Int Rate)	1.75	0.00	0.00	0.06	0.44	1.77	6.82	21.27	90
Purchased Options Contr (Int Rate)	1.68	0.00	0.00	0.00	0.19	1.62	6.25	21.68	90
Interest Rate Swaps	33.04	0.00	0.08	2.65	11.98	24.13	62.92	634.72	90
Foreign Exchange Contracts	13.87	0.00	0.00	0.00	0.29	2.99	11.86	356.80	90
Futures & Forward Foreign Exch Contr	7.93	0.00	0.00	0.00	0.21	2.78	8.67	181.89	90
Written Options Contr (Foreign Exch)	0.38	0.00	0.00	0.00	0.00	0.00	0.24	14.69	90
Purchased Options Contr (Foreign Exch)	0.37	0.00	0.00	0.00	0.00	0.00	0.29	14.37	90
Foreign Exchange Rate Swaps	1.51	0.00	0.00	0.00	0.00	0.00	3.72	47.88	90
Equity, Commodity, & Other Deriv Contr	1.62	0.00	0.00	0.00	0.00	1.02	7.55	29.73	90
Commodity & Other Fut & Forward Contr	0.13	0.00	0.00	0.00	0.00	0.00	0.29	4.52	90
Written Options Contr (Comm & Other)	0.59	0.00	0.00	0.00	0.00	0.24	1.75	11.65	90
Purchased Options Contr (Comm & Oth)	0.49	0.00	0.00	0.00	0.00	0.14	1.68	10.62	90
Commodity & Other Swaps	0.34	0.00	0.00	0.00	0.00	0.05	1.79	6.85	90
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	50.36	7.64	14.13	26.76	40.62	64.40	119.76	159.31	90

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.99	23.01	64.63	82.20	94.22	99.74	100.00	100.00	89
Foreign Exchange Contracts	7.00	0.00	0.00	0.00	2.18	10.48	26.95	60.86	89
Equity, Comm, & Other Contracts	1.99	0.00	0.00	0.00	0.00	2.42	11.05	16.59	89
Futures and Forwards	16.32	0.00	0.00	1.91	12.54	25.12	52.97	68.76	89
Written Options	8.04	0.00	0.00	2.05	5.55	10.28	22.94	39.41	89
Exchange-Traded	0.10	0.00	0.00	0.00	0.00	0.00	0.84	1.89	89
Over-The-Counter	7.70	0.00	0.00	1.59	5.16	10.28	22.49	39.41	89
Purchased Options	4.56	0.00	0.00	0.00	3.97	8.51	14.61	20.38	89
Exchange-Traded	0.17	0.00	0.00	0.00	0.00	0.00	1.73	2.30	89
Over-The-Counter	4.01	0.00	0.00	0.00	2.59	7.40	11.75	20.38	89
Swaps	65.89	0.00	7.93	47.55	70.65	84.95	95.58	99.72	89
Held for Trading	45.81	0.00	0.00	0.00	56.33	86.63	98.83	99.80	89
Interest Rate Contracts	36.76	0.00	0.00	0.00	46.97	76.25	86.05	92.03	89
Foreign Exchange Contracts	3.70	0.00	0.00	0.00	0.19	4.67	18.28	32.96	89
Equity, Comm, & Other Contracts	0.81	0.00	0.00	0.00	0.00	0.07	4.27	12.75	89
Non-Traded	54.18	0.13	0.88	13.04	42.97	100.00	100.00	100.00	89
Interest Rate Contracts	48.87	0.00	0.44	8.80	35.31	93.84	100.00	100.00	89
Foreign Exchange Contracts	1.56	0.00	0.00	0.00	0.00	0.75	9.57	15.38	89
Equity, Comm, & Other Contracts	0.49	0.00	0.00	0.00	0.00	0.04	2.27	9.27	89
Deriv Contr (Excl Fut & FX LE 14 Days)	86.88	33.35	58.10	79.78	90.39	96.97	99.97	100.00	81
One Year or Less	23.63	0.54	3.08	10.68	18.27	32.21	62.19	72.84	81
Over 1 Year to 5 Years	34.17	0.00	0.73	14.36	34.99	49.29	63.25	68.52	81
Over 5 Years	22.75	0.00	0.61	7.95	18.52	35.09	52.48	56.39	81
Gross Negative Fair Value (Abs Val)	1.44	0.20	0.31	0.77	1.42	1.93	2.61	3.64	89
Gross Positive Fair Value	1.52	0.18	0.35	0.84	1.51	1.93	2.79	4.15	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	0.48	2.16	81
Gross Positive Fair Value (X)	0.11	0.00	0.00	0.00	0.02	0.07	0.52	2.20	81
Held for Trading (X)	0.09	0.00	0.00	0.00	0.01	0.04	0.48	2.15	81
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.09	81
Current Credit Exposure (X)	0.05	0.00	0.00	0.00	0.02	0.06	0.30	0.44	81
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	81
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	81
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	81
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.75	0.00	0.00	0.06	0.24	0.74	2.63	7.52	81

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.04	0.00	0.00	0.00	0.00	0.00	0.15	1.35	90
Ins Under Assets(P/C)/Tot Ins Und Ast	55.17	0.00	0.00	0.00	53.56	100.00	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	44.82	0.00	0.00	0.00	20.75	100.00	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.22	0.00	0.00	0.00	0.00	0.00	0.01	23.21	22
Ins Activities Revenue/Adj Oper Inc	0.79	0.00	0.00	0.02	0.16	1.08	3.26	6.40	90
Premium Inc/Ins Activities Revenue	8.33	0.00	0.00	0.00	0.00	2.26	47.67	97.40	74
Credit Rel Prem Inc/Tot Prem Inc	65.24	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Other Prem Inc/Total Prem Inc	34.75	-77.36	0.00	0.00	0.00	87.57	100.00	100.00	26
Ins Under Net Income/Consol Net Income	0.17	-0.06	0.00	0.00	0.00	0.00	0.54	3.87	90
Ins Net Inc (P/C)/Equity (P/C)	6.39	-7.08	-5.45	-0.41	2.79	13.05	22.04	26.15	23
Ins Net Inc (L/H)/Equity (L/H)	7.96	-14.45	-12.12	0.00	2.08	9.95	24.50	71.90	22
Insur Ben, Losses, Exp/Insur Premiums	229.07	17.90	31.03	48.30	94.97	318.56	698.65	867.54	26
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.00	0.00	0.00	0.00	0.00	1.07	5.46	6.20	23
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.32	22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	90
CSV Life Insurance/Tier 1 Cap + ALLL	9.85	0.00	0.00	1.98	9.07	17.35	23.33	26.87	81
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.53	0.00	0.00	0.00	0.00	0.06	0.78	13.33	90
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.18	0.00	0.00	0.00	0.00	2.10	5.17	6.03	71
Cost: Interest-Bearing Deposits	0.27	0.00	0.06	0.10	0.19	0.33	0.72	1.07	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.26	0.12	0.12	0.12	0.14	0.37	0.39	0.40	4
Commercial and Industrial Loans	0.23	0.00	0.00	0.04	0.08	0.31	0.88	1.18	20
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
GROWTH RATES:									
Net Loans and Leases	36.00	-47.15	-26.25	-4.36	12.81	42.32	103.11	568.83	66
Total Selected Assets	86.14	-42.97	-28.09	-6.83	4.99	35.97	289.64	1717.11	71
Deposits	-5.47	-99.97	-53.89	-28.51	-0.79	18.35	31.08	40.32	40



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.13	2.76	3.94	5.67	8.05	9.97	12.60	14.41	90
Bank Net Inc/Avg Eq Inv in Banks	8.35	0.00	3.44	5.55	7.91	10.16	13.23	16.78	78
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.85	-27.70	-5.57	1.49	4.96	12.19	21.98	36.20	78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.08	-3.60	0.00	3.77	7.52	9.48	12.51	14.66	25
Bank Net Income/Parent Net Income	73.44	0.00	0.00	20.17	98.54	104.84	109.26	115.17	88
Nonbank Net Income/Parent Net Income	7.64	0.00	0.00	0.03	1.73	8.21	30.43	60.31	76
Sub BHCs Net Inc/Parent Net Income	82.74	0.35	4.27	27.04	95.39	103.26	134.79	150.52	22
LEVERAGE:									
Total Liabilities/Equity	21.87	0.19	0.54	7.01	15.12	31.53	69.37	104.05	90
Total Debt/Equity Capital	14.13	0.00	0.00	0.00	8.31	23.63	50.53	96.49	90
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.07	0.00	0.00	5.36	12.19	24.93	51.36	97.62	90
Tot Debt+Lns Guaranteed for Affl/Equity	14.74	0.00	0.00	0.00	8.43	23.93	51.20	98.05	90
Total Debt/Eq Cap - Exc Over Fair Value	14.26	0.00	0.00	0.00	8.43	23.63	52.39	96.61	90
Long-Term Debt/Equity Capital	10.71	0.00	0.00	0.00	5.44	16.24	41.42	64.69	90
Short-Term Debt/Equity Capital	2.45	0.00	0.00	0.00	0.00	4.66	9.05	26.21	90
Current Portion of LT Debt/Equity	0.33	0.00	0.00	0.00	0.00	0.00	2.27	5.03	90
Exc Cost Over Fair Value/Equity Cap	0.12	0.00	0.00	0.00	0.00	0.00	0.54	2.36	90
Long-Term Debt/Consolidated LT Debt	22.94	0.00	0.00	0.00	18.67	43.51	73.40	81.88	90
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.69	86.52	90.76	97.93	101.37	107.21	115.65	123.35	90
Total Investment in Subs/Equity	109.34	87.12	94.21	99.65	106.43	115.90	134.43	156.44	90
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.97	84.07	89.23	94.03	98.79	102.57	111.96	117.21	81
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	105.18	85.19	91.78	96.36	100.35	111.38	133.83	153.25	81
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.42	-2.20	-1.07	-0.24	0.11	0.92	2.45	4.58	88
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.33	0.03	0.12	0.49	1.12	3.11	6.73	10.05	50
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	142.72	57.38	67.86	95.47	125.59	176.64	268.53	345.57	90
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	149.64	58.44	70.87	100.82	134.96	198.93	256.35	318.19	90
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	129.25	8.53	52.62	94.60	108.28	166.69	232.34	363.72	90
Pretax Oper Inc + Int Exp/Int Expense	1632.10	-49.55	120.53	264.23	671.82	1840.27	4964.99	15905.0	64
Div + Int From Subs/Int Exp + Div	157.89	6.85	41.02	93.03	128.09	216.61	288.22	561.49	86
Fees+Other Inc From Subs/Sal + 0th Exp	13.48	0.00	0.00	0.00	0.00	19.84	74.04	87.30	90
Net Inc/Curr Port of LT Debt+Pfd Div(X)	43.35	0.70	1.47	3.71	18.03	38.08	102.44	407.70	52
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.22	-10.05	-5.30	0.00	3.23	8.26	14.29	20.08	90
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.17	1.11	22
Nonaccrual	8.30	0.00	0.00	0.00	0.00	2.97	48.15	53.02	22
Total	8.82	0.00	0.00	0.00	0.00	7.49	48.40	53.02	22
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	0.46	0.00	0.00	0.00	0.00	0.00	1.07	10.11	90
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Total	0.56	0.00	0.00	0.00	0.00	0.00	1.07	13.71	90
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	3.85	0.00	0.00	0.00	0.26	2.38	22.18	39.79	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	0.20	0.00	0.00	0.00	0.00	0.00	0.73	4.41	90

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	70.26	0.00	1.28	34.58	53.33	99.86	121.01	177.22	82
Dividends Paid/Net Income	28.00	0.00	0.00	16.46	29.43	43.01	63.27	78.39	88
Net Income - Dividends/Avg Equity	5.57	0.76	1.40	3.73	5.55	7.47	9.01	10.79	90
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	117.17	0.00	0.00	0.27	101.44	195.45	314.01	402.68	78
Dividends From Nonbank Subs	16.49	0.00	0.00	0.00	0.21	8.94	66.68	219.38	78
Dividends From Subsidiary BHCs	19.96	0.00	0.00	0.00	0.00	0.00	147.93	228.88	78
Dividends From All Subsidiaries	197.93	0.19	56.23	99.48	142.34	259.20	410.61	696.48	78
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	46.64	0.00	0.00	22.68	46.74	77.98	92.53	100.00	74
Interest Income From Bank Subs	0.82	0.00	0.00	0.00	0.08	0.60	3.67	7.98	74
Mgt & Service Fees From Bank Subs	3.75	0.00	0.00	0.00	0.00	0.87	21.28	40.49	74
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	74
Operating Income From Bank Subs	55.12	0.02	1.28	26.02	51.56	79.88	101.58	153.43	74
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	51.22	0.00	0.00	0.00	33.72	100.00	121.95	243.85	65
Interest Income From Nonbank Subs	4.98	0.00	0.00	0.00	0.00	4.86	30.77	46.28	65
Mgt & Serv Fees From Nonbank Subs	2.03	0.00	0.00	0.00	0.00	0.38	13.61	23.66	65
Other Income From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.00	0.22	13.65	65
Operating Inc From Nonbank Subs	73.55	0.00	0.00	10.84	64.24	107.53	198.21	365.90	65
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	49.11	0.00	0.00	1.85	51.79	75.19	85.30	153.30	22
Interest Inc From Subsidiary BHCs	0.96	0.00	0.00	0.00	0.00	0.05	1.85	15.25	22
Mgt & Serv Fees From Sub BHCs	0.93	0.00	0.00	0.00	0.00	0.00	3.94	13.62	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	66.33	0.00	0.74	15.98	67.40	79.19	146.32	292.02	22
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.29	0.00	0.00	0.00	79.16	96.61	99.65	99.92	89
Interest Income From Bank Subs	0.77	0.00	0.00	0.00	0.09	0.93	2.85	12.21	89
Mgt & Serv Fees From Bank Subs	2.63	0.00	0.00	0.00	0.00	0.05	17.86	38.39	89
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.74	89
Operating Income From Bank Subs	64.62	0.00	0.04	7.45	93.82	98.41	99.91	100.00	89
Dividends From Nonbank Subs	3.53	0.00	0.00	0.00	0.08	3.53	16.29	45.08	89
Interest Income From Nonbank Subs	0.90	0.00	0.00	0.00	0.00	0.60	4.80	14.98	89
Mgt & Serv Fees From Nonbank Subs	0.29	0.00	0.00	0.00	0.00	0.00	1.69	4.92	89
Other Income From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.40	3.31	89
Operating Inc From Nonbank Subs	8.96	0.00	0.00	0.00	0.83	11.79	48.14	82.08	89
Dividends From Subsidiary BHCs	8.64	0.00	0.00	0.00	0.00	0.00	75.58	85.67	89
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.62	89
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	9.52	0.00	0.00	0.00	0.00	0.00	75.67	93.02	89
Loans and Adv From Subs/ST Debt	100.14	0.00	0.00	2.02	38.41	74.18	205.12	819.74	34
Loans and Adv From Subs/Total Debt	26.81	0.00	0.00	1.34	13.42	43.15	101.71	156.09	61

BHCPR Reporters for Quarter Ending 12/31/2014  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1562859	151,828,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	11,659,386	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	14,971,280	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	26,821,774	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,640,021	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,326,530	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	89,767,770	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,106,796,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	14,859,360	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	385,303,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	19,210,520	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	25,005,482	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	186,813,987	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	83,152,427	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	115,879,565	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	29,148,050	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	309,083,481	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,516,846	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1036967	47,879,974	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,842,530,000	CITIGROUP INC.	NEW YORK, NY	
1132449	133,000,128	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	32,610,363	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	69,452,409	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,015,123	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	28,347,544	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	55,493,600	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	83,125,845	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	45,529,729	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	28,738,323	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	21,617,788	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	16,127,090	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	138,705,640	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,727,835	FIRST BANCORP	SAN JUAN, PR	
1075612	30,075,113	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,674,034	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	17,465,465	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	38,558,948	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	14,542,268	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	24,909,640	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	17,083,180	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	856,301,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	20,752,202	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	11,184,161	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	290,100,702	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	36,569,082	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	66,298,010	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	15,758,605	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	21,860,873	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,196,520	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	18,722,282	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	33,736,295	JOHN DEERE CAPITAL CORPORATION	RENO, NV	

BHCPR Reporters for Quarter Ending 12/31/2014  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2014 and Other Notes
1039502	2,573,126,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	93,882,115	KEYCORP	CLEVELAND, OH	
1037003	96,687,224	M&T BANK CORPORATION	BUFFALO, NY	
1090987	14,602,099	MB FINANCIAL, INC.	CHI CAGO, IL	
1378434	113,678,090	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	
2132932	48,559,217	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	109,946,485	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
1098303	11,647,778	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	16,236,505	PACWEST BANCORP	LOS ANGELES, CA	
3650152	35,985,913	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	345,243,081	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	33,097,000	POPULAR, INC.	SAN JUAN, PR	
1839319	15,603,382	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	21,519,443	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	24,253,246	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
3242838	119,888,669	REGIONS FINANCIAL CORPORATION	BI RMINGHAM, AL	
3981856	118,353,279	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	274,119,072	STATE STREET CORPORATION	BOSTON, MA	
1131787	190,446,755	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,661,390	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	39,351,768	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	27,051,231	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	19,427,476	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	248,144,842	TD BANK US HOLDING COMPANY	CHERRY HILL, NJ	
2706735	15,900,308	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	12,067,800	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,250,633	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	402,529,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	17,500,960	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	22,622,204	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	12,328,811	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1447376	130,416,573	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
1048773	18,793,855	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,494,756	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	22,545,351	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,687,155,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	10,600,498	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	20,032,438	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	57,208,874	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 90 bank holding companies.