

	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	93	90	90	70
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.81	2.88	2.84	2.90
+ Non-interest Income	1.45	1.51	1.74	1.88
- Overhead Expense	2.83	2.93	3.15	3.34
- Provision for Losses	0.17	0.14	0.19	0.33
+ Securities Gains (Losses)	0.01	0.02	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.34	1.42	1.40	1.28
Net Operating Income	0.92	0.96	0.94	0.88
Net Income	0.92	0.96	0.94	0.87
Net Income (Sub S Adjusted)	1.41	N/A	N/A	0.17
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.59	3.71	3.82	4.08
Interest Expense	0.46	0.49	0.60	0.74
Net Interest Income (TE)	3.10	3.18	3.17	3.28
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.31	0.30	0.44	0.74
Earnings Coverage of Net Losses (X)	15.92	32.42	19.55	8.80
Ln&Ls Allowance/Total Loans & Leases	1.14	1.23	1.40	1.61
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.97	1.09	1.40	1.94
30-89 Days Past Due Loans and Leases	0.58	0.60	0.68	0.87
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	18.17	17.28	17.98	19.34
Net ST Noncore Funding Dependence	4.31	4.06	3.61	3.44
Net Loans and Leases/Total Assets	62.71	61.48	60.31	57.97
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.69	9.82	9.63	9.38
Equity Capital/Total Assets	11.66	11.73	11.61	11.30
Equity Capital+Minority Int/Total Assets	11.76	11.90	11.78	11.59
Tier 1 Common Eq Cap / T RWA	12.09	11.97	11.79	11.43
Net Loans&Ls/Equity Capital (X)	5.41	5.27	5.28	5.20
Cash Dividends/Net Income	27.78	27.42	27.33	25.15
Cash Dividends/Net Income (Sub S Adjusted)	15.95	N/A	N/A	-19.73
Retained Earnings/Avg Equity Cap	5.34	5.68	5.83	5.49
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	1.22	2.43	2.95	2.47
Long-Term Debt/Equity Capital	12.93	10.76	12.70	13.81
Equity Investment in Subs/Equity Cap	102.47	102.66	104.36	106.52
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	142.42	149.64	169.33	160.13

PERCENT OF AVERAGE ASSETS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.26	3.35	3.41	3.59	3.90
Less: Interest Expense	0.42	0.44	0.53	0.65	0.80
Equals: Net Interest Income (TE)	2.81	2.88	2.84	2.90	3.04
Plus: Non-Interest Income	1.45	1.51	1.74	1.88	1.61
Equals: Adj Operating Income (TE)	4.39	4.51	4.73	4.89	4.66
Less: Overhead Expense	2.83	2.93	3.15	3.34	3.16
Less: Provision for Loan and Lease Losses	0.17	0.14	0.19	0.33	0.49
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.02	0.02	0.04	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.34	1.42	1.40	1.28	1.12
Less: Applicable Income Taxes (TE)	0.44	0.47	0.44	0.42	0.39
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	0.92	0.96	0.94	0.88	0.72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.92	0.96	0.94	0.87	0.72
Memo: Net Income (Last Four Qtrs)	0.93	0.96	0.94	0.86	0.72
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.38	91.14	90.56	89.86	90.31
Avg Int-Bearing Funds / Avg Assets	66.63	67.00	68.40	68.67	70.87
Int Income (TE) / Avg Earning Assets	3.59	3.71	3.82	4.08	4.32
Int Expense / Avg Earning Assets	0.46	0.49	0.60	0.74	0.88
Net Int Inc (TE) / Avg Earn Assets	3.10	3.18	3.17	3.28	3.37
YIELD OR COST:					
Total Loans and Leases (TE)	4.30	4.50	4.72	5.06	5.34
Interest-Bearing Bank Balances	0.28	0.28	0.32	0.31	0.34
Fed Funds Sold & Reverse Repos	0.48	0.43	0.39	0.40	0.38
Trading Assets	0.94	1.04	1.19	1.25	1.43
Total Earning Assets	3.51	3.65	3.77	4.03	4.26
Investment Securities (TE)	2.34	2.41	2.39	2.65	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.41	1.29	1.23	1.49	1.74
Mortgage-Backed Securities	2.25	2.33	2.32	2.70	3.16
All Other Securities	3.90	4.09	4.15	4.25	4.73
Interest-Bearing Deposits	0.35	0.35	0.42	0.53	0.67
Time Deposits of \$100K or More	0.77	0.82	0.95	1.12	1.30
Time Deposits < \$100K	0.77	0.82	0.96	1.23	1.47
Other Domestic Deposits	0.23	0.21	0.24	0.28	0.38
Foreign Deposits	0.26	0.28	0.37	0.46	0.50
Fed Funds Purchased and Repos	0.48	0.57	0.72	0.91	0.86
Other Borrowed Funds & Trading Liab	1.56	1.64	1.97	2.36	2.42
All Interest-Bearing Funds	0.62	0.59	0.69	0.85	1.11

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	101	99	98	97	90
Avg Assets per Employee (\$000)	7,825	7,662	7,292	7,079	6,503
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.34	3.11	2.95	2.84	3.12
Overhead Exp / NII + Non-Int Income	66.40	66.44	67.52	69.11	68.44
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.83	2.93	3.15	3.34	3.16
Personnel Expense	1.40	1.43	1.48	1.49	1.51
Net Occupancy Expense	0.32	0.33	0.34	0.34	0.36
Other Operating Expenses	1.08	1.16	1.32	1.50	1.23
Overhead Less Non-Interest Income	1.33	1.35	1.32	1.37	1.49
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.49	65.66	66.80	68.50	67.64
Personnel Expense	33.47	32.38	31.92	31.26	32.51
Net Occupancy Expense	7.46	7.59	7.51	7.36	7.92
Other Operating Expenses	24.18	25.00	26.49	29.46	26.22
Total Non-Interest Income	33.37	32.70	35.18	36.31	33.59
Fiduciary Activities Income	2.53	2.67	2.42	2.18	2.81
Serv Charges on Deposit Accts - Domestic	4.65	4.81	4.76	4.61	5.74
Trading Revenue	1.00	1.19	1.07	1.43	1.58
Investment Banking Fees & Commissions	2.86	2.67	2.55	2.81	2.86
Venture Capital Revenue	0.05	0.08	0.06	0.11	0.12
Net Servicing Fees	0.73	0.56	1.02	0.60	0.65
Net Securitization Income	0.01	0.02	0.01	0.01	0.01
Insurance Activities Revenue	0.91	0.79	0.96	1.11	1.03
Net Gain (Loss) - Sales Loans, OREO, Oth	1.96	1.44	2.03	1.94	0.42
Other Non-Interest Income	11.38	10.43	11.42	12.15	12.04
Overhead Less Non-Interest Income	31.89	32.51	31.19	31.82	33.69
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.24	29.18	28.74	27.20	27.79
Appl Inc Tax+TE/Pretax NOI+TE	32.82	33.09	32.22	30.97	32.84

PERCENT OF TOTAL ASSETS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	33.16	33.06	32.61	32.01	32.57
Commercial and Industrial Loans	13.79	13.65	12.50	11.64	11.71
Loans to Individuals	5.18	5.05	5.25	4.94	6.00
Loans to Depository Institutions	0.08	0.11	0.12	0.10	0.14
Agricultural Loans	0.16	0.13	0.14	0.12	0.15
Other Loans and Leases	5.25	4.81	4.53	4.16	3.49
Net Loans and Leases	62.71	61.48	60.31	57.97	57.65
Debt Securities Over 1 Year	15.34	15.72	15.65	15.91	16.68
Mutual Funds and Equity Securities	0.10	0.10	0.13	0.12	0.12
Subtotal	79.46	78.79	77.00	74.97	75.87
Interest-Bearing Bank Balances	4.02	4.63	4.41	4.19	3.96
Federal Funds Sold & Reverse Repos	0.84	0.68	0.85	1.13	1.30
Debt Securities 1 Year or Less	2.20	2.08	2.67	3.05	3.07
Trading Assets	0.74	0.77	0.80	0.98	1.37
Total Earning Assets	89.81	89.59	88.94	87.84	88.20
Non-Int Cash and Due From Dep Inst	1.15	1.24	1.38	1.53	1.52
Other Real Estate Owned	0.10	0.14	0.17	0.22	0.32
All Other Assets	9.02	9.09	9.58	10.45	10.17

MEMORANDA:

Short-Term Investments	8.39	8.39	8.97	9.34	10.03
U.S. Treasury Securities	1.12	1.06	0.54	0.56	0.66
U.S. Agency Securities (excl MBS)	1.07	1.19	1.36	1.39	1.81
Municipal Securities	1.37	1.31	1.14	1.13	1.39
Mortgage-Backed Securities	11.38	11.49	11.94	11.90	12.85
Asset-Backed Securities	0.40	0.43	0.59	0.65	0.56
Other Debt Securities	0.53	0.53	0.86	1.01	1.09
RE Loans Secured by 1-4 Family	14.33	15.21	15.39	16.04	14.92
Revolving	2.76	3.14	3.24	3.38	3.77
Closed-End, Sec by First Liens	10.78	11.10	11.09	11.60	9.88
Closed-End, Sec by Junior Liens	0.43	0.47	0.51	0.57	0.80
Commercial Real Estate Loans	16.85	15.88	15.02	13.72	15.96
Construction and Land Dev	2.35	2.00	1.69	1.62	2.35
Multi family	2.35	2.13	1.99	1.65	1.61
Nonfarm Nonresidential	11.27	10.78	10.63	10.10	11.22
RE Loans Secured by Farmland	0.24	0.22	0.24	0.22	0.28
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	52.15	52.96	54.23	55.30	55.27
RE Loans Secured by 1-4 Family	23.23	25.22	26.11	27.79	25.96
Revolving	4.46	5.22	5.53	5.91	6.49
Closed-End	18.40	19.49	20.02	21.35	18.76
Commercial Real Estate Loans	25.82	24.50	24.12	23.25	26.20
Construction and Land Dev	3.70	3.18	2.71	2.76	3.92
Multi family	3.58	3.27	3.29	2.89	2.73
Nonfarm Nonresidential	17.31	16.67	17.07	17.10	18.27
RE Loans Secured by Farmland	0.40	0.37	0.41	0.39	0.50
Loans to Depository Institutions	0.20	0.22	0.24	0.20	0.33
Commercial and Industrial Loans	22.75	22.49	20.62	19.63	20.24
Loans to Individuals	8.38	8.43	9.00	8.69	10.25
Credit Card Loans	1.71	1.78	2.51	2.44	3.15
Agricultural Loans	0.27	0.23	0.24	0.23	0.26
Loans to Foreign Govts and Inst	0.01	0.01	0.02	0.00	0.01
Other Loans and Leases	9.90	9.17	9.06	8.90	7.17

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	8.39	8.39	8.97	9.34	10.03
Liquid Assets	23.79	24.24	24.41	24.99	26.81
Investment Securities	18.19	18.50	19.23	20.19	20.93
Net Loans and Leases	62.71	61.48	60.31	57.97	57.65
Net Lns, Ls & Stbby Ltrs of Credit	64.20	63.48	62.47	60.13	60.15
Core Deposits	59.79	59.99	58.41	55.65	55.92
Noncore Funding	23.78	22.93	23.92	24.84	26.62
Time Deposits of \$100K or More	5.40	5.83	5.43	5.83	6.23
Foreign Deposits	0.67	0.84	1.00	1.00	1.65
Fed Funds Purchased and Repos	2.03	2.40	2.56	2.65	3.73
Net Fed Funds Purchased (Sold)	0.99	1.51	1.55	1.51	2.28
Commercial Paper	0.03	0.08	0.14	0.14	0.11
Oth Borrowings W/Rem Mat 1 Yr or Less	3.31	3.23	3.17	2.54	2.68
Earning Assets Repr in 1 Year	40.65	39.53	39.86	39.71	41.58
Int-Bearing Liab Repr in 1 Year	8.88	10.44	11.11	12.42	13.13
Long-Term Debt Repr in 1 Year	1.86	1.23	1.28	1.31	1.62
Net Assets Repriceable in 1 Year	28.42	26.63	25.23	23.76	25.09
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.17	17.28	17.98	19.34	20.15
Net ST Noncore Funding Dependence	4.31	4.06	3.61	3.44	4.17
Short-Term Inv/ST Noncore Funding	83.89	83.04	91.41	91.22	75.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.02	17.97	18.18	18.45	20.29
Net Loans and Leases/Total Deposits	90.15	87.66	88.93	93.70	87.55
Net Loans and Leases/Core Deposits	110.25	107.22	111.54	125.79	116.55
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.33	0.80	-1.16	1.39	0.94
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.21	1.35	-0.77	4.41	3.77
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.03	-0.25	-0.02	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	18.52	16.91	15.26	10.63	6.59
Available-For-Sale Securities	81.48	83.09	84.74	89.37	93.41
U.S. Treasury Securities	7.34	6.74	3.80	3.82	3.64
U.S. Agency Securities (excl MBS)	6.25	6.60	7.33	7.26	9.19
Municipal Securities	7.75	6.65	6.20	5.98	6.79
Mortgage-Backed Securities	65.07	65.73	65.16	63.14	61.59
Asset-Backed Securities	2.11	2.31	3.33	3.57	3.53
Other Debt Securities	2.89	2.85	4.45	5.16	6.86
Mutual Funds and Equity Securities	0.82	0.81	0.90	0.91	1.07
Debt Securities 1 Year or Less	13.34	12.76	15.54	17.02	16.71
Debt Securities 1 To 5 Years	19.10	20.30	20.47	20.75	24.10
Debt Securities Over 5 Years	63.55	62.23	59.61	57.92	54.74
Pledged Securities	36.58	39.58	41.16	40.49	47.10
Structured Notes, Fair Value	0.13	0.15	0.19	0.12	0.39

ANALYSIS RATIOS	PEER GROUP 01				
	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.17	0.14	0.19	0.33	0.49
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.23	0.32	0.55	0.80
Provision for Ln&Ls Losses/Net Losses	109.38	105.35	64.28	76.76	70.36
Ln&Ls Allowance/Total Loans & Leases	1.14	1.23	1.40	1.61	2.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.29	11.58	7.42	3.51	2.24
ALLL/Nonaccrual Assets	164.26	165.18	147.71	123.13	115.87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	125.88	130.23	114.92	98.08	87.66
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.45	0.63	0.94	1.40
Recoveries/Avg Loans and Leases	0.14	0.15	0.18	0.19	0.23
Net Losses/Avg Loans and Leases	0.31	0.30	0.44	0.74	1.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.01	0.01	0.02
Recoveries/Prior Year-End Losses	39.28	33.44	23.10	18.24	12.27
Earnings Coverage of Net Losses (X)	15.92	32.42	19.55	8.80	3.51
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.09	0.17	0.34	0.69	1.20
RE Loans Secured By 1-4 Family	0.12	0.22	0.45	0.81	0.96
Revolving	0.19	0.30	0.57	1.02	1.12
Closed-End	0.10	0.18	0.39	0.76	0.93
Commercial Real Estate Loans	0.00	0.07	0.20	0.50	1.21
Construction and Land Dev	-0.07	0.06	0.41	1.28	3.38
Multi family	-0.01	0.02	0.10	0.29	0.78
Nonfarm Nonresidential	0.02	0.09	0.19	0.40	0.74
RE Loans Secured by Farmland	-0.01	0.04	0.17	0.37	1.03
Commercial and Industrial Loans	0.24	0.17	0.40	0.56	0.87
Loans to Depository Institutions	0.00	0.00	0.00	0.05	-0.02
Loans to Individuals	1.18	1.34	1.25	1.52	1.96
Credit Card Loans	2.66	2.46	2.42	2.70	3.76
Agricultural Loans	0.11	0.02	0.17	0.20	0.35
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	-0.11
Other Loans and Leases	0.18	0.16	0.17	0.18	0.37

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES

12/31/2015

12/31/2014

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases	0.58	0.60	0.68	0.87	0.96
90+ Days PD Loans and Leases	0.30	0.29	0.40	0.56	0.73
Nonaccrual Loans and Leases	0.78	0.84	1.08	1.52	2.17
90+ Days PD and Nonaccrual Loans and Leases	1.18	1.22	1.63	2.28	3.00
30-89 Days PD Restructured	0.03	0.04	0.05	0.06	0.08
90+ Days PD Restructured	0.02	0.02	0.03	0.03	0.04
Nonaccrual Restructured	0.25	0.27	0.36	0.47	0.55

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.58	0.61	0.69	0.88	0.96
90+ Days Past Due Assets	0.30	0.29	0.41	0.57	0.73
Nonaccrual Assets	0.79	0.85	1.10	1.56	2.20
30+ Days PD & Nonaccrual Assets	1.80	1.92	2.37	3.24	4.06

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.70	0.72	0.99	1.36	1.76
90+ PD & Nonaccrual Assets + OREO	0.80	0.86	1.16	1.59	2.09

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

Total Assets	1.00	1.11	1.44	1.79	2.43
Allowance for Loan & Lease Losses	155.61	153.67	177.17	200.83	210.57
Equity Cap + ALLL	8.12	8.88	11.84	15.11	20.66
Tier 1 Cap + ALLL	10.53	10.38	14.23	17.86	24.40
Loans & Leases + RE Acquired	1.61	1.81	2.34	3.02	4.08

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.56	0.60	0.75	1.01	1.14
- 90+ Days Past Due	0.43	0.46	0.58	0.75	0.91
- Nonaccrual	1.05	1.25	1.69	2.38	3.75
Coml & Indl - 30-89 Days PD	0.30	0.26	0.32	0.43	0.46
- 90+ Days Past Due	0.05	0.04	0.08	0.13	0.16
- Nonaccrual	0.85	0.59	0.70	1.00	1.12
Individuals - 30-89 Days PD	1.08	1.08	1.22	1.31	1.50
- 90+ Days Past Due	0.20	0.22	0.31	0.29	0.54
- Nonaccrual	0.26	0.37	0.23	0.33	0.30
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.01	0.02
- 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	0.16	0.10	0.18	0.25	0.18
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	0.76	0.91	0.84	1.27	1.11
Foreign Govts- 30-89 Days PD	1.74	0.00	0.00	0.87	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.03	0.00	0.00	0.16	0.18
Other Lns&Ls - 30-89 Days PD	0.22	0.20	0.21	0.21	0.31
- 90+ Days Past Due	0.02	0.02	0.04	0.03	0.03
- Nonaccrual	0.16	0.19	0.21	0.27	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	0.88	1.04	1.23	1.36
- 90+ Days Past Due	0.75	0.71	0.85	0.99	1.13
- Nonaccrual	1.35	1.57	1.80	2.20	2.73
Revolving - 30-89 Days PD	0.57	0.63	0.57	0.66	0.80
- 90+ Days Past Due	0.08	0.12	0.13	0.12	0.18
- Nonaccrual	1.47	1.24	1.27	1.23	1.02
Closed-End - 30-89 Days PD	0.93	1.00	1.21	1.43	1.63
- 90+ Days Past Due	0.89	0.88	1.06	1.26	1.51
- Nonaccrual	1.37	1.69	2.02	2.49	3.32
- Jr Lien 30-89 Days PD	0.04	0.05	0.06	0.10	0.14
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.02	0.03
- Jr Lien Nonaccrual	0.10	0.13	0.14	0.17	0.19
Commercial RE - 30-89 Days PD	0.19	0.23	0.33	0.65	0.79
- 90+ Days Past Due	0.06	0.11	0.21	0.34	0.46
- Nonaccrual	0.56	0.83	1.32	2.42	4.31
Const & Dev - 30-89 Days PD	0.28	0.29	0.45	1.25	1.26
- 90+ Days Past Due	0.10	0.20	0.45	1.06	1.43
- Nonaccrual	0.53	1.33	2.45	5.54	10.39
Multi family - 30-89 Days PD	0.12	0.15	0.26	0.55	0.57
- 90+ Days Past Due	0.03	0.06	0.11	0.26	0.19
- Nonaccrual	0.23	0.31	0.52	1.29	2.49
Nonfarm Nres- 30-89 Days PD	0.18	0.21	0.34	0.51	0.60
- 90+ Days Past Due	0.06	0.10	0.16	0.23	0.30
- Nonaccrual	0.56	0.91	1.29	2.09	3.28
Farmland - 30-89 Days PD	0.16	0.11	0.29	0.32	0.40
- 90+ Days Past Due	0.19	0.20	0.32	0.58	0.57
- Nonaccrual	0.71	0.74	1.55	3.17	3.91
Credit Card - 30-89 Days PD	1.16	1.09	1.10	1.06	1.10
- 90+ Days Past Due	0.69	0.59	0.54	0.54	0.70
- Nonaccrual	0.10	0.12	0.16	0.29	0.28

CAPITAL RATIOS	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	9.69	9.82	9.63	9.38	9.27
Tier 1 RBC Ratio	N/A	13.14	13.08	12.84	13.12
Total Risk-Based Capital Ratio	N/A	14.75	14.96	14.83	15.48
Tangible Tier 1 Leverage Ratio	N/A	9.79	9.33	9.11	8.95
Tangible Common Eq Cap/Tan Assets	N/A	8.83	8.32	8.03	7.73
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	26.87	25.53	26.33	24.28	26.67
Standby Letters of Credit	1.21	1.56	1.52	1.46	2.11
Commercial & Similar Letters of Credit	0.04	0.05	0.05	0.06	0.08
Securities Lent	0.22	0.36	0.30	0.29	0.63
Credit Derivatives (BHC as Guarantor)	0.53	0.62	0.16	0.18	2.62
Credit Derivatives (BHC as Beneficiary)	0.55	0.64	0.19	0.25	2.86
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	65.87	57.62	40.09	43.22	113.53
Interest Rate Contracts	46.96	40.11	26.65	31.25	86.42
Interest Rate Futures & Forward Contr	8.38	4.46	4.16	6.74	14.01
Written Options Contr (Int Rate)	2.79	1.76	1.57	2.08	4.40
Purchased Options Contr (Int Rate)	1.88	1.68	1.51	1.47	4.16
Interest Rate Swaps	31.71	33.04	17.82	17.60	62.30
Foreign Exchange Contracts	14.23	13.88	9.17	9.02	19.07
Futures & Forward Foreign Exch Contr	8.72	7.93	5.18	4.86	11.43
Written Options Contr (Foreign Exch)	0.29	0.38	0.06	0.11	0.60
Purchased Options Contr (Foreign Exch)	0.28	0.38	0.07	0.11	0.59
Foreign Exchange Rate Swaps	1.53	1.52	0.85	0.92	4.00
Equity, Commodity, & Other Deriv Contr	2.34	1.63	1.58	1.55	3.41
Commodity & Other Fut & Forward Contr	0.19	0.15	0.10	0.09	0.28
Written Options Contr (Comm & Other)	0.66	0.60	0.63	0.64	1.28
Purchased Options Contr (Comm & Oth)	0.70	0.49	0.40	0.40	0.95
Commodity & Other Swaps	0.30	0.35	0.26	0.22	0.50
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	51.33	50.67	51.61	48.98	57.10

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	90.79	90.01	88.14	87.63	84.63
Foreign Exchange Contracts	6.65	6.99	7.99	8.15	9.68
Equity, Comm, & Other Contracts	1.69	1.99	2.56	2.78	3.30
Futures and Forwards	18.67	16.52	19.32	24.41	24.98
Written Options	7.93	7.76	7.52	9.30	8.59
Exchange-Traded	0.11	0.11	0.14	0.08	0.31
Over-The-Counter	7.55	7.40	7.06	9.04	7.79
Purchased Options	4.16	4.58	4.51	3.97	4.68
Exchange-Traded	0.17	0.19	0.29	0.15	0.25
Over-The-Counter	3.69	4.01	3.91	3.51	3.96
Swaps	66.24	65.97	59.28	53.86	58.87
Held for Trading	43.27	45.83	47.69	43.59	50.43
Interest Rate Contracts	35.26	36.79	37.38	33.48	39.62
Foreign Exchange Contracts	3.35	3.70	3.70	3.77	4.83
Equity, Comm, & Other Contracts	0.59	0.82	1.19	1.08	1.54
Non-Traded	56.73	54.17	52.31	56.41	49.57
Interest Rate Contracts	51.42	48.87	46.78	50.15	35.66
Foreign Exchange Contracts	1.21	1.56	1.94	1.86	2.02
Equity, Comm, & Other Contracts	0.54	0.50	0.60	0.82	0.71
Deriv Contr (Excl Fut & FX LE 14 Days)	90.31	87.15	86.36	84.05	79.53
One Year or Less	27.07	23.71	25.74	29.67	32.71
Over 1 Year to 5 Years	33.96	34.15	31.03	32.79	27.38
Over 5 Years	24.83	22.74	20.76	16.03	12.83
Gross Negative Fair Value (Abs Val)	1.21	1.45	1.33	1.96	2.16
Gross Positive Fair Value	1.25	1.53	1.39	1.93	2.10
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.08	0.11	0.12	0.16	0.30
Gross Positive Fair Value (X)	0.09	0.12	0.13	0.17	0.31
Held for Trading (X)	0.07	0.09	0.10	0.13	0.26
Non-Traded (X)	0.01	0.02	0.02	0.02	0.03
Current Credit Exposure (X)	0.04	0.06	0.05	0.08	0.11
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.01	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	0.55	0.76	0.64	0.95	1.31

INSURANCE ACTIVITIES	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.06	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	53.85	55.18	54.12	48.49	47.64
Ins Under Assets(L/H)/Tot Ins Und Ast	46.15	44.82	45.88	51.51	52.36
Sep Acct Assets(L/H)/Total Life Ast	1.54	1.23	2.28	3.94	1.57
Ins Activities Revenue/Adj Oper Inc	0.91	0.79	0.96	1.11	1.03
Premium Inc/Ins Activities Revenue	8.55	8.34	11.57	13.39	11.85
Credit Rel Prem Inc/Tot Prem Inc	59.76	65.25	57.99	53.80	60.16
Other Prem Inc/Total Prem Inc	40.24	34.75	42.01	46.20	39.84
Ins Under Net Income/Consol Net Income	0.12	0.17	0.25	0.29	0.46
Ins Net Inc (P/C)/Equity (P/C)	7.00	5.38	7.64	5.23	7.11
Ins Net Inc (L/H)/Equity (L/H)	2.72	8.34	5.80	5.92	5.07
Insur Ben, Losses, Exp/Insur Premiums	234.21	229.08	134.22	176.23	377.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.86	1.00	2.00	1.84	2.36
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.29	0.03	0.27	0.29	0.10
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.00	0.01	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	10.03	9.85	10.25	10.25	9.14
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.57	0.54	0.42	0.40	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.13	1.18	1.62	2.25	2.39
Cost: Interest-Bearing Deposits	0.26	0.28	0.37	0.46	0.50
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	5.92	0.27	1.65	3.40	3.56
Commercial and Industrial Loans	0.56	0.23	9.35	0.50	1.17
Foreign Governments and Inst	0.00	0.00	0.00	0.00	-0.11
GROWTH RATES:					
Net Loans and Leases	-0.31	36.00	20.07	15.08	37.19
Total Selected Assets	0.98	86.14	14.99	18.65	60.44
Deposits	-31.67	-5.47	3.16	-6.60	-12.83

PROFITABILITY:

	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	7.97	8.23	8.28	7.91	6.78
Bank Net Inc/Avg Eq Inv in Banks	8.42	8.55	7.72	7.91	7.54
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.59	6.24	6.01	5.13	4.59
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.06	7.14	8.78	8.47	6.79
Bank Net Income/Parent Net Income	78.15	72.88	69.34	72.74	79.98
Nonbank Net Income/Parent Net Income	6.86	7.61	12.21	11.07	6.07
Sub BHCs Net Inc/Parent Net Income	76.51	83.54	96.66	82.20	82.84

LEVERAGE:

Total Liabilities/Equity	21.16	21.84	28.43	30.15	32.75
Total Debt/Equity Capital	14.44	14.14	17.11	18.34	18.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.02	17.05	20.42	22.61	24.81
Tot Debt+Lns Guaranteed for Affl/Equity	14.81	14.75	18.41	20.21	20.86
Total Debt/Eq Cap - Exc Over Fair Value	14.65	14.28	17.17	18.44	18.52
Long-Term Debt/Equity Capital	12.93	10.76	12.70	13.81	14.07
Short-Term Debt/Equity Capital	1.22	2.43	2.95	2.47	3.85
Current Portion of LT Debt/Equity	0.27	0.33	0.21	0.50	0.25
Exc Cost Over Fair Value/Equity Cap	0.16	0.13	0.10	0.12	0.18
Long-Term Debt/Consolidated LT Debt	24.05	23.14	25.26	25.51	19.05

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.47	102.66	104.36	106.52	107.31
Total Investment in Subs/Equity	108.94	109.31	113.06	114.89	117.67
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	99.18	100.49	101.21	99.98
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	105.37	107.81	108.80	109.41

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.42	0.40	0.79	1.23	1.40
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.67	2.30	2.19	3.33	2.98

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	144.46	145.21	173.51	152.89	119.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	142.42	149.64	169.33	160.13	126.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.20	129.25	119.87	116.94	107.81
Pretax Oper Inc + Int Exp/Int Expense	1796.73	1632.11	1806.84	1388.83	-----
Div + Int From Subs/Int Exp + Div	160.72	159.36	199.32	202.49	161.34
Fees+Other Inc From Subs/Sal + Oth Exp	14.67	14.59	11.67	9.12	13.20
Net Inc/Curr Port of LT Debt+Pfd Div(X)	55.85	43.35	52.81	106.19	182.98

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	4.97	4.22	4.03	3.25	3.68
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.02	0.08	0.02	0.09	0.28
Nonaccrual	7.58	8.31	4.82	7.11	15.04
Total	7.64	8.83	4.86	8.06	15.65

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.25	0.46	0.86	0.89	1.76
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.29	0.56	0.86	0.89	1.92

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	4.42	3.86	5.82	8.00	5.73
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.33	0.20	0.49	0.69	0.66

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	84.08	69.31	50.95	64.35	69.45
Dividends Paid/Net Income	27.78	27.42	27.33	25.15	24.90
Net Income - Dividends/Avg Equity	5.34	5.69	5.85	5.50	4.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	114.67	117.63	143.01	161.00	117.14
Dividends From Nonbank Subs	7.85	16.50	49.06	19.39	17.32
Dividends From Subsidiary BHCs	13.24	19.97	27.64	35.97	44.17
Dividends From All Subsidiaries	167.07	198.41	307.20	277.66	229.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	45.42	46.43	55.82	52.35	37.26
Interest Income From Bank Subs	0.61	0.82	0.66	0.67	1.07
Mgt & Service Fees From Bank Subs	2.94	3.75	2.96	1.99	5.53
Other Income From Bank Subs	0.02	0.01	0.00	0.00	0.02
Operating Income From Bank Subs	53.21	55.85	65.38	63.78	50.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	66.61	46.97	47.06	46.23	67.04
Interest Income From Nonbank Subs	5.56	4.33	8.36	8.57	15.70
Mgt & Serv Fees From Nonbank Subs	1.84	2.10	2.70	4.75	2.98
Other Income From Nonbank Subs	0.48	0.43	0.14	0.19	0.52
Operating Inc From Nonbank Subs	114.19	67.86	71.58	97.04	107.01
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	65.66	48.92	37.61	49.24	47.86
Interest Inc From Subsidiary BHCs	0.20	0.96	0.22	0.28	1.02
Mgt & Serv Fees From Sub BHCs	0.62	0.93	0.91	0.92	1.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	109.82	66.14	39.60	51.87	51.44
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	52.69	53.75	47.64	42.98	37.13
Interest Income From Bank Subs	0.84	0.78	0.74	1.17	2.30
Mgt & Serv Fees From Bank Subs	3.20	2.64	1.47	1.48	5.07
Other Income From Bank Subs	0.09	0.06	0.05	0.00	0.00
Operating Income From Bank Subs	63.09	64.63	58.38	50.87	52.88
Dividends From Nonbank Subs	5.22	3.54	6.52	6.48	6.77
Interest Income From Nonbank Subs	2.16	0.91	1.15	2.49	3.16
Mgt & Serv Fees From Nonbank Subs	0.16	0.29	0.38	0.39	0.31
Other Income From Nonbank Subs	0.12	0.13	0.03	0.07	0.03
Operating Inc From Nonbank Subs	11.51	8.96	11.47	13.08	13.76
Dividends From Subsidiary BHCs	7.18	8.65	10.03	10.75	10.01
Interest Inc From Subsidiary BHCs	0.01	0.02	0.04	0.08	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	7.90	9.52	10.99	12.34	12.02
Loans and Adv From Subs/ST Debt	118.43	100.26	101.37	188.63	302.33
Loans and Adv From Subs/Total Debt	30.54	26.79	31.33	28.76	58.39

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									93
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.81	0.80	1.03	2.41	2.84	3.19	4.07	5.38	93
+ Non-interest Income	1.45	0.25	0.38	0.81	1.29	2.00	3.04	3.54	93
- Overhead Expense	2.83	1.52	1.79	2.34	2.73	3.21	4.06	4.47	93
- Provision for Losses	0.17	-0.08	-0.04	0.03	0.13	0.20	0.37	1.37	93
+ Securities Gains (Losses)	0.01	-0.03	-0.00	0.00	0.00	0.02	0.05	0.07	93
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	93
= Pretax Net Oper Income (TE)	1.34	0.15	0.61	0.96	1.36	1.71	2.01	2.27	93
Net Operating Income	0.91	0.12	0.39	0.61	0.92	1.13	1.42	1.89	93
Net Income	0.92	0.12	0.39	0.62	0.92	1.13	1.42	1.88	93
Net Income (Sub S Adjusted)	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1.40	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.59	1.13	2.35	3.08	3.50	4.00	5.00	6.56	93
Interest Expense	0.45	0.11	0.15	0.25	0.37	0.60	0.94	1.41	93
Net Interest Income (TE)	3.09	0.86	1.10	2.67	3.11	3.51	4.46	6.01	93
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.30	-0.02	0.00	0.06	0.13	0.29	1.40	2.10	93
Earnings Coverage of Net Losses (X)	15.92	-84.47	0.34	4.58	11.08	21.85	57.93	110.69	92
Ln&Ls Allowance/Total Loans & Leases	1.13	0.24	0.45	0.84	1.13	1.30	1.98	2.51	93
Nonaccr Ln&Ls+RE Acq/Lns&Ls+RE Acq	0.97	0.13	0.29	0.57	0.83	1.21	1.95	2.92	93
30-89 Days Past Due Loans and Leases	0.57	0.07	0.15	0.24	0.41	0.76	1.40	2.13	93
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.17	-11.81	-0.65	9.53	15.58	25.80	44.30	52.99	93
Net ST Noncore Funding Dependence	4.30	-69.67	-14.97	-1.74	5.89	12.41	20.94	24.02	93
Net Loans and Leases/Total Assets	62.70	24.13	35.90	51.75	66.58	72.95	78.37	81.90	93
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.68	6.65	7.49	8.53	9.49	10.68	12.06	13.26	93
Equity Capital/Total Assets	11.65	7.72	8.63	10.07	11.36	13.28	14.43	15.75	93
Equity Capital+Minority Int/Total Assets	11.75	7.72	8.64	10.10	11.56	13.38	14.65	15.99	93
Tier 1 Common Eq Cap / T RWA	12.08	9.11	9.52	10.22	11.44	13.56	16.61	19.27	91
Net Loans&Ls/Equity Capital (X)	5.41	2.04	2.89	4.42	5.35	6.58	7.58	7.98	93
Cash Dividends/Net Income	27.77	0.00	0.00	10.91	28.73	42.87	58.58	72.67	90
Cash Dividends/Net Income (Sub S Adjusted)	15.95	15.95	15.95	15.95	15.95	15.95	15.95	15.95	1
Retained Earnings/Avg Equity Cap	5.34	-1.38	1.25	3.25	5.02	7.13	9.54	12.38	93
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.22	0.00	0.00	0.00	0.00	0.11	6.86	14.04	93
Long-Term Debt/Equity Capital	12.93	0.00	0.00	0.00	8.49	18.62	51.94	69.74	93
Equity Investment in Subs/Equity Cap	102.47	82.59	93.33	97.84	101.37	107.42	112.83	115.00	93
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	142.42	14.68	45.24	82.63	122.21	189.95	283.81	352.06	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.25	1.03	2.08	2.83	3.22	3.65	4.50	5.89	93
Less: Interest Expense	0.41	0.10	0.14	0.24	0.34	0.53	0.89	1.38	93
Equals: Net Interest Income (TE)	2.81	0.80	1.03	2.41	2.84	3.19	4.07	5.38	93
Plus: Non-Interest Income	1.45	0.25	0.38	0.81	1.29	2.00	3.04	3.54	93
Equals: Adj Operating Income (TE)	4.39	2.15	3.13	3.71	4.27	4.93	6.01	8.40	93
Less: Overhead Expense	2.83	1.52	1.79	2.34	2.73	3.21	4.06	4.47	93
Less: Provision for Loan and Lease Losses	0.17	-0.08	-0.04	0.03	0.13	0.20	0.37	1.37	93
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Plus: Realized G/L on AFS Sec	0.01	-0.03	-0.00	0.00	0.00	0.02	0.05	0.07	93
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.03	93
Equals: Pretax Net Oper Inc (TE)	1.34	0.15	0.61	0.96	1.36	1.71	2.01	2.27	93
Less: Applicable Income Taxes (TE)	0.44	-0.12	0.10	0.30	0.43	0.59	0.68	0.96	93
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	93
Equals: Net Operating Income	0.91	0.12	0.39	0.61	0.92	1.13	1.42	1.89	93
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Income	0.92	0.12	0.39	0.62	0.92	1.13	1.42	1.88	93
Memo: Net Income (Last Four Qtrs)	0.93	0.29	0.45	0.68	0.94	1.13	1.39	1.80	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.37	85.22	86.91	89.33	91.06	93.70	96.03	96.93	93
Avg Int-Bearing Funds / Avg Assets	66.63	47.23	54.93	59.01	64.91	73.94	81.39	84.31	93
Int Income (TE) / Avg Earning Assets	3.59	1.13	2.35	3.08	3.50	4.00	5.00	6.56	93
Int Expense / Avg Earning Assets	0.45	0.11	0.15	0.25	0.37	0.60	0.94	1.41	93
Net Int Inc (TE) / Avg Earn Assets	3.09	0.86	1.10	2.67	3.11	3.51	4.46	6.01	93
YIELD OR COST:									
Total Loans and Leases (TE)	4.30	2.01	3.23	3.66	4.15	4.67	6.21	7.86	93
Interest-Bearing Bank Balances	0.28	0.11	0.15	0.22	0.26	0.31	0.43	0.55	93
Fed Funds Sold & Reverse Repos	0.48	0.00	0.00	0.07	0.33	0.85	1.46	1.87	63
Trading Assets	0.93	0.00	0.00	0.00	0.40	1.71	2.99	3.35	71
Total Earning Assets	3.51	1.08	2.19	3.01	3.45	3.85	4.96	6.54	93
Investment Securities (TE)	2.34	1.08	1.43	1.94	2.35	2.73	3.21	3.67	92
U.S. Treasury & Agency Sec (excl MBS)	1.40	0.17	0.29	0.90	1.38	1.80	2.45	3.59	87
Mortgage-Backed Securities	2.24	1.29	1.61	1.86	2.20	2.49	3.07	3.27	91
All Other Securities	3.90	0.96	1.44	2.29	3.38	4.76	8.67	11.08	90
Interest-Bearing Deposits	0.34	0.05	0.10	0.17	0.29	0.46	0.70	1.09	93
Time Deposits of \$100K or More	0.76	0.10	0.25	0.50	0.71	1.01	1.42	1.61	92
Time Deposits < \$100K	0.77	0.14	0.28	0.51	0.72	0.96	1.37	1.71	90
Other Domestic Deposits	0.22	0.04	0.06	0.11	0.16	0.28	0.53	0.74	93
Foreign Deposits	0.26	0.00	0.01	0.10	0.17	0.33	0.66	0.98	42
Fed Funds Purchased and Repos	0.47	0.00	0.04	0.09	0.17	0.42	2.67	2.89	86
Other Borrowed Funds & Trading Liab	1.55	0.18	0.29	0.90	1.29	2.06	3.56	4.15	93
All Interest-Bearing Funds	0.61	0.18	0.23	0.36	0.51	0.83	1.12	1.68	93

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	101.03	59.13	63.93	83.63	95.35	116.10	144.15	178.88	93
Avg Assets per Employee (\$000)	7824.91	3315.89	4239.20	5430.96	6930.53	9750.21	13263.8	19985.4	93

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.34	0.00	0.00	0.41	2.62	5.65	9.39	12.85	93
Overhead Exp / NOI + Non-Int Income	66.40	46.03	50.38	59.05	66.21	73.19	80.97	90.01	93

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.83	1.52	1.79	2.34	2.73	3.21	4.06	4.47	93
Personnel Expense	1.40	0.64	0.77	1.11	1.38	1.69	2.05	2.32	93
Net Occupancy Expense	0.31	0.09	0.14	0.24	0.31	0.39	0.46	0.55	93
Other Operating Expenses	1.08	0.47	0.62	0.75	0.92	1.19	2.11	2.48	93
Overhead Less Non-Interest Income	1.33	-0.30	0.41	0.93	1.38	1.77	2.14	2.27	93

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.48	45.47	50.10	58.36	65.55	71.50	79.67	88.63	93
Personnel Expense	33.46	14.77	22.19	28.17	34.39	38.62	43.00	46.81	93
Net Occupancy Expense	7.46	2.06	3.18	5.67	7.59	9.00	11.33	12.62	93
Other Operating Expenses	24.18	14.77	17.03	19.01	21.76	27.72	37.33	48.77	93
Total Non-Interest Income	33.37	6.52	9.97	21.93	29.83	43.33	65.76	80.42	93
Fiduciary Activities Income	2.52	0.00	0.00	0.00	1.60	4.06	8.38	14.60	93
Serv Charges on Deposit Accts - Domestic	4.65	0.00	0.08	1.63	4.97	7.00	8.57	10.67	93
Trading Revenue	1.00	-0.35	-0.01	0.00	0.35	1.20	4.66	7.34	93
Investment Banking Fees & Commissions	2.86	0.00	0.00	0.32	1.55	3.26	11.13	18.26	93
Venture Capital Revenue	0.04	-0.01	0.00	0.00	0.00	0.00	0.33	0.77	93
Net Servicing Fees	0.72	0.00	0.00	0.04	0.37	1.04	2.49	3.52	93
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.13	93
Insurance Activities Revenue	0.90	0.00	0.00	0.01	0.16	0.98	3.76	8.47	93
Net Gain (Loss) - Sales Loans, OREO, Oth	1.96	-0.84	-0.05	0.15	0.94	2.93	5.92	11.46	93
Other Non-Interest Income	11.37	3.13	4.07	5.62	9.53	14.45	23.43	39.82	93
Overhead Less Non-Interest Income	31.89	-6.23	9.40	21.40	34.32	42.09	49.15	54.90	93

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.24	1.85	13.87	23.94	29.49	34.08	36.94	37.82	90
Appl Inc Tax+TE/Pretax NOI+TE	32.82	4.65	23.60	30.18	34.07	36.52	38.69	41.66	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.16	0.14	6.58	19.30	33.04	45.61	58.36	68.19	93
Commercial and Industrial Loans	13.79	0.57	1.68	6.90	12.77	20.40	25.49	28.96	93
Loans to Individuals	5.18	0.02	0.11	0.57	2.13	8.17	14.29	33.99	93
Loans to Depository Institutions	0.08	0.00	0.00	0.00	0.00	0.05	0.47	1.06	93
Agricultural Loans	0.15	0.00	0.00	0.00	0.03	0.22	0.76	0.98	93
Other Loans and Leases	5.25	0.00	0.23	1.88	4.66	7.91	11.15	14.76	93
Net Loans and Leases	62.70	24.13	35.90	51.75	66.58	72.95	78.37	81.90	93
Debt Securities Over 1 Year	15.33	0.13	2.44	9.45	15.46	18.81	29.14	35.76	93
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.03	0.14	0.33	0.75	93
Subtotal	79.45	36.61	52.26	76.77	82.69	86.99	89.36	91.27	93
Interest-Bearing Bank Balances	4.01	0.27	0.39	0.97	2.40	6.30	10.36	14.73	93
Federal Funds Sold & Reverse Repos	0.83	0.00	0.00	0.00	0.00	0.31	4.15	12.88	93
Debt Securities 1 Year or Less	2.19	0.00	0.03	0.26	1.29	3.39	6.48	9.16	93
Trading Assets	0.74	0.00	0.00	0.00	0.17	0.61	3.47	9.60	93
Total Earning Assets	89.80	78.19	85.39	87.70	89.93	92.13	94.14	95.50	93
Non-Int Cash and Due From Dep Inst	1.14	0.24	0.42	0.80	1.12	1.45	1.79	2.05	93
Other Real Estate Owned	0.09	0.00	0.00	0.02	0.06	0.13	0.26	0.50	93
All Other Assets	9.01	3.40	4.49	6.17	8.69	10.96	13.68	18.59	93
MEMORANDA:									
Short-Term Investments	8.39	1.03	1.20	2.53	5.56	11.36	21.59	44.24	93
U.S. Treasury Securities	1.12	0.00	0.00	0.00	0.18	1.91	4.18	6.32	93
U.S. Agency Securities (excl MBS)	1.07	0.00	0.00	0.00	0.44	1.73	3.43	6.78	93
Municipal Securities	1.37	0.00	0.00	0.07	0.96	1.97	4.86	7.28	93
Mortgage-Backed Securities	11.37	0.14	1.53	4.87	11.65	15.91	21.91	25.94	93
Asset-Backed Securities	0.39	0.00	0.00	0.00	0.00	0.72	1.91	3.11	93
Other Debt Securities	0.53	0.00	0.00	0.00	0.08	0.65	2.83	4.64	93
RE Loans Secured by 1-4 Family	14.33	0.00	1.78	7.11	13.39	19.59	26.28	39.75	93
Revolving	2.76	0.00	0.03	0.71	2.28	4.14	6.57	8.32	93
Closed-End, Sec by First Liens	10.77	0.00	1.38	4.89	9.30	14.84	22.97	38.74	93
Closed-End, Sec by Junior Liens	0.42	0.00	0.00	0.09	0.31	0.66	1.08	1.45	93
Commercial Real Estate Loans	16.84	0.00	0.67	7.40	14.74	28.49	33.36	39.52	93
Construction and Land Dev	2.34	0.00	0.11	0.62	2.01	3.57	4.92	7.19	93
Multi family	2.35	0.00	0.03	0.56	1.47	3.35	6.77	11.44	93
Nonfarm Nonresidential	11.27	0.00	0.37	4.73	10.59	17.39	23.99	26.23	93
RE Loans Secured by Farml and	0.24	0.00	0.00	0.00	0.03	0.21	1.36	1.85	93
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	52.15	0.21	18.91	37.32	48.81	69.10	78.42	91.55	93
RE Loans Secured by 1-4 Family	23.22	0.00	2.68	12.73	23.24	30.64	38.30	56.13	93
Revolving	4.45	0.00	0.09	1.23	3.54	6.95	10.72	12.42	93
Closed-End	18.40	0.00	2.17	9.01	16.62	24.35	35.09	54.50	93
Commercial Real Estate Loans	25.81	0.01	2.22	12.84	24.24	39.16	47.18	53.33	93
Construction and Land Dev	3.69	0.00	0.14	1.23	3.05	5.14	8.65	10.67	93
Multi family	3.57	0.00	0.09	1.06	2.38	4.73	10.39	15.46	93
Nonfarm Nonresidential	17.30	0.00	1.43	8.64	16.44	25.20	32.73	34.65	93
RE Loans Secured by Farml and	0.40	0.00	0.00	0.00	0.05	0.34	2.43	3.43	93
Loans to Depository Institutions	0.19	0.00	0.00	0.00	0.00	0.07	0.97	2.83	93
Commercial and Industrial Loans	22.75	0.75	3.44	14.08	21.67	31.68	41.21	45.04	93
Loans to Individuals	8.37	0.02	0.15	1.04	4.20	13.95	22.63	47.05	93
Credit Card Loans	1.71	0.00	0.00	0.00	0.23	1.25	7.37	27.57	93
Agricultural Loans	0.27	0.00	0.00	0.00	0.06	0.36	1.22	2.05	93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.16	93
Other Loans and Leases	9.89	0.00	0.35	3.14	7.71	14.90	22.83	38.59	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.39	1.03	1.20	2.53	5.56	11.36	21.59	44.24	93
Liquid Assets	23.78	7.48	10.20	15.27	20.38	27.13	47.60	60.33	93
Investment Securities	18.19	0.21	4.25	12.12	17.68	22.52	34.77	40.48	93
Net Loans and Leases	62.70	24.13	35.90	51.75	66.58	72.95	78.37	81.90	93
Net Lns, Ls & Stdbly Ltrs of Credit	64.19	24.27	39.53	55.02	67.86	74.16	79.00	82.39	93
Core Deposits	59.78	22.38	27.64	47.95	64.17	71.54	75.94	81.15	93
Noncore Funding	23.78	5.82	9.92	13.57	19.47	31.98	51.20	56.27	93
Time Deposits of \$100K or More	5.39	0.23	1.15	2.10	4.57	7.62	11.68	14.62	93
Foreign Deposits	0.67	0.00	0.00	0.00	0.00	0.37	4.00	7.56	93
Fed Funds Purchased and Repos	2.03	0.00	0.00	0.28	1.11	3.72	6.86	9.75	93
Net Fed Funds Purchased (Sold)	0.99	-5.57	-0.89	0.00	0.45	1.97	4.28	5.59	93
Commercial Paper	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.77	93
Oth Borrowings W/Rem Mat 1 Yr or Less	3.30	0.00	0.03	0.88	2.37	5.07	8.81	12.24	93
Earning Assets Repr in 1 Year	40.65	16.20	19.33	31.30	40.19	47.71	62.16	71.28	93
Int-Bearing Liab Repr in 1 Year	8.88	0.91	2.17	4.45	7.16	12.02	18.66	34.51	93
Long-Term Debt Repr in 1 Year	1.85	0.00	0.00	0.00	0.52	3.23	7.27	10.65	93
Net Assets Repriceable in 1 Year	28.41	-1.78	5.37	15.79	30.68	39.69	46.96	57.11	93
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.17	-11.81	-0.65	9.53	15.58	25.80	44.30	52.99	93
Net ST Noncore Funding Dependence	4.30	-69.67	-14.97	-1.74	5.89	12.41	20.94	24.02	93
Short-Term Inv/ST Noncore Funding	83.88	5.76	9.50	22.74	53.83	110.69	250.91	408.86	93
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.02	-9.12	-4.67	1.35	12.37	27.29	63.21	94.85	93
Net Loans and Leases/Total Deposits	90.14	41.84	58.87	79.26	89.24	97.45	129.11	147.10	93
Net Loans and Leases/Core Deposits	110.24	57.77	66.26	85.81	101.79	120.57	174.79	245.74	93
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.32	-1.02	-0.70	-0.28	0.04	0.64	2.12	2.93	70
Avail -For-Sale Sec Appr(Depr)/T1 Cap	0.20	-1.71	-1.05	-0.60	-0.04	0.74	2.17	3.53	91
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.39	-0.19	-0.06	-0.00	0.00	0.00	0.03	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	18.51	0.00	0.00	0.00	15.84	38.24	50.03	57.50	92
Available-For-Sale Securities	81.48	39.32	48.82	61.33	83.10	99.94	100.00	100.00	92
U. S. Treasury Securities	7.34	0.00	0.00	0.00	1.94	13.78	25.99	37.51	92
U. S. Agency Securities (excl MBS)	6.24	0.00	0.00	0.01	2.62	10.35	23.22	35.13	92
Municipal Securities	7.75	0.00	0.00	0.59	4.65	14.54	20.01	28.06	92
Mortgage-Backed Securities	65.06	8.67	22.95	43.90	67.88	84.76	93.81	99.10	92
Asset-Backed Securities	2.10	0.00	0.00	0.00	0.01	4.01	10.18	15.55	92
Other Debt Securities	2.89	0.00	0.00	0.01	0.60	4.17	12.87	17.68	92
Mutual Funds and Equity Securities	0.81	0.00	0.00	0.02	0.21	1.06	3.15	7.83	92
Debt Securities 1 Year or Less	13.34	0.13	0.59	2.56	9.36	21.76	34.40	42.41	92
Debt Securities 1 To 5 Years	19.09	0.47	2.29	5.37	15.55	31.57	47.50	58.68	92
Debt Securities Over 5 Years	63.54	8.67	22.02	41.64	67.25	81.03	91.53	94.93	92
Pledged Securities	36.58	1.01	6.36	15.22	33.47	56.19	73.32	77.94	92
Structured Notes, Fair Value	0.12	0.00	0.00	0.00	0.00	0.00	0.42	2.51	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.08	-0.04	0.03	0.13	0.20	0.37	1.37	93
Provision for Ln&Ls Losses/Avg Ln&Ls	0.28	-0.12	-0.05	0.06	0.20	0.33	0.66	1.94	93
Provision for Ln&Ls Losses/Net Losses	109.38	-398.77	-113.95	68.30	108.83	166.04	326.10	445.23	92
Ln&Ls Allowance/Total Loans & Leases	1.13	0.24	0.45	0.84	1.13	1.30	1.98	2.51	93
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.29	1.23	1.36	3.18	6.22	11.73	27.41	54.61	84
ALLL/Nonaccrual Assets	164.25	35.97	62.93	98.16	139.26	208.36	326.07	439.27	91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	125.87	9.50	39.44	75.25	109.44	162.71	271.23	306.79	93
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.00	0.05	0.12	0.27	0.46	1.79	2.53	93
Recoveries/Avg Loans and Leases	0.13	0.00	0.02	0.05	0.11	0.19	0.26	0.50	93
Net Losses/Avg Loans and Leases	0.30	-0.02	0.00	0.06	0.13	0.29	1.40	2.10	93
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.21	93
Recoveries/Prior Year-End Losses	39.28	8.53	14.06	22.34	34.65	50.47	86.26	113.64	89
Earnings Coverage of Net Losses (X)	15.92	-84.47	0.34	4.58	11.08	21.85	57.93	110.69	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.08	-0.09	-0.05	-0.00	0.03	0.10	0.30	1.04	92
RE Loans Secured By 1-4 Family	0.11	-0.05	-0.00	0.00	0.07	0.18	0.31	0.62	90
Revolving	0.19	-0.13	-0.01	0.00	0.10	0.34	0.59	0.89	88
Closed-End	0.09	-0.06	-0.02	0.00	0.04	0.15	0.31	0.66	90
Commercial Real Estate Loans	0.00	-0.19	-0.11	-0.03	0.00	0.04	0.10	0.18	91
Construction and Land Dev	-0.06	-0.65	-0.46	-0.16	-0.00	0.02	0.11	0.27	87
Multi family	-0.01	-0.30	-0.12	-0.01	0.00	0.00	0.02	0.10	87
Nonfarm Nonresidential	0.02	-0.10	-0.05	-0.01	0.00	0.06	0.14	0.26	89
RE Loans Secured by Farmland	-0.00	-0.25	-0.14	-0.00	0.00	0.00	0.07	0.25	69
Commercial and Industrial Loans	0.23	-0.07	0.00	0.06	0.18	0.34	0.53	1.30	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Loans to Individuals	1.18	0.12	0.16	0.43	0.89	1.61	2.92	3.99	75
Credit Card Loans	2.65	0.00	0.29	1.88	2.57	3.44	4.54	8.06	62
Agricultural Loans	0.11	-0.41	-0.12	-0.03	0.00	0.07	0.72	1.74	65
Loans to Foreign Governments & Inst	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	16
Other Loans and Leases	0.18	-0.03	-0.00	0.00	0.08	0.24	0.79	1.06	90

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.57	0.07	0.15	0.24	0.41	0.76	1.40	2.13	93
90+ Days PD Loans and Leases	0.29	0.00	0.00	0.01	0.09	0.48	1.11	1.86	93
Nonaccrual Loans and Leases	0.78	0.09	0.18	0.45	0.73	0.99	1.30	2.16	93
90+ Days PD and Nonaccrual Loans and Leases	1.18	0.29	0.44	0.68	0.95	1.47	2.09	4.63	93
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.01	0.04	0.11	0.18	93
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.19	93
Nonaccrual Restructured	0.24	0.00	0.01	0.09	0.19	0.35	0.61	0.76	93
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.58	0.07	0.15	0.24	0.41	0.76	1.41	2.13	93
90+ Days Past Due Assets	0.29	0.00	0.00	0.01	0.09	0.48	1.11	1.86	93
Nonaccrual Assets	0.79	0.09	0.31	0.47	0.73	1.00	1.30	2.22	93
30+ Days PD & Nonaccrual Assets	1.79	0.47	0.73	0.97	1.45	2.22	4.03	5.34	93
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.70	0.13	0.25	0.46	0.60	0.87	1.21	2.13	93
90+ PD & Nonaccrual Assets + OREO	0.80	0.13	0.26	0.52	0.74	0.98	1.47	2.29	93
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.99	0.14	0.25	0.64	0.91	1.29	1.79	3.13	93
Allowance for Loan & Lease Losses	155.60	41.93	50.73	80.74	130.82	193.43	307.49	554.71	93
Equity Cap + ALLL	8.12	1.09	2.11	4.38	7.42	10.26	15.23	27.17	93
Tier 1 Cap + ALLL	10.52	1.69	2.71	6.21	9.07	14.53	17.43	36.84	93
Loans & Leases + RE Acquired	1.60	0.35	0.53	0.93	1.43	2.14	2.81	5.69	93

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	0.55	0.01	0.09	0.24	0.41	0.71	1.52	2.21	92
- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.07	0.47	1.79	3.27	92
- Nonaccrual	1.04	0.06	0.13	0.52	0.81	1.24	2.54	3.90	92
Coml & Indl - 30-89 Days PD	0.29	0.00	0.01	0.06	0.17	0.37	0.95	1.47	92
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.02	0.06	0.24	0.41	92
- Nonaccrual	0.85	0.00	0.15	0.35	0.72	1.10	1.89	2.92	92
Individuals - 30-89 Days PD	1.07	0.00	0.08	0.45	0.91	1.38	2.29	3.08	93
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.08	0.36	0.84	1.07	93
- Nonaccrual	0.25	0.00	0.00	0.01	0.13	0.36	1.01	1.34	93
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
Agricultural - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.18	0.92	1.08	65
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.26	65
- Nonaccrual	0.76	0.00	0.00	0.00	0.06	0.58	4.15	7.92	65
Foreign Govts- 30-89 Days PD	1.74	0.00	0.00	0.00	0.00	0.00	0.00	5.58	16
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.07	0.19	16
Other Lns&Ls - 30-89 Days PD	0.21	0.00	0.00	0.01	0.09	0.35	0.71	1.52	90
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.10	0.27	90
- Nonaccrual	0.15	0.00	0.00	0.00	0.04	0.30	0.60	0.83	90
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.83	0.05	0.17	0.38	0.70	1.13	1.96	2.53	90
- 90+ Days Past Due	0.74	0.00	0.00	0.00	0.07	0.93	3.94	5.40	90
- Nonaccrual	1.34	0.03	0.12	0.53	1.06	1.99	3.34	4.08	90
Revolvi ng - 30-89 Days PD	0.56	0.00	0.01	0.21	0.46	0.78	1.26	1.84	88
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.35	0.59	88
- Nonaccrual	1.46	0.00	0.06	0.42	0.87	1.87	4.29	6.00	88
Closed-End - 30-89 Days PD	0.93	0.05	0.15	0.40	0.73	1.36	2.25	2.77	90
- 90+ Days Past Due	0.89	0.00	0.00	0.00	0.08	1.39	4.22	6.10	90
- Nonaccrual	1.36	0.04	0.07	0.46	1.13	2.01	3.31	4.44	90
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.03	0.07	0.12	0.14	90
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.05	90
- Jr Lien Nonaccrual	0.10	0.00	0.00	0.00	0.05	0.15	0.32	0.68	90
Commercial RE - 30-89 Days PD	0.19	0.00	0.00	0.06	0.15	0.31	0.49	0.77	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.09	0.28	0.63	91
- Nonaccrual	0.55	0.00	0.06	0.24	0.50	0.83	0.99	1.83	91
Const & Dev - 30-89 Days PD	0.28	0.00	0.00	0.00	0.16	0.41	1.12	1.45	87
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.13	0.39	1.15	87
- Nonaccrual	0.52	0.00	0.00	0.05	0.42	0.82	1.72	2.34	87
Mul ti fami ly - 30-89 Days PD	0.11	0.00	0.00	0.00	0.05	0.18	0.43	0.58	87
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.17	0.68	87
- Nonaccrual	0.23	0.00	0.00	0.00	0.09	0.28	0.95	1.97	87
Nonfarm Nres- 30-89 Days PD	0.18	0.00	0.00	0.06	0.15	0.28	0.48	0.70	89
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.50	89
- Nonaccrual	0.56	0.00	0.02	0.30	0.51	0.80	1.16	2.07	89
Farm land - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.21	0.61	1.31	69
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.02	1.39	2.08	69
- Nonaccrual	0.70	0.00	0.00	0.00	0.18	0.86	2.40	6.41	69
Credi t Card - 30-89 Days PD	1.16	0.02	0.64	0.80	1.12	1.28	1.90	2.87	62
- 90+ Days Past Due	0.69	0.00	0.00	0.27	0.69	1.12	1.59	1.73	62
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.10	0.60	1.00	62

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.68	6.65	7.49	8.53	9.49	10.68	12.06	13.26	93
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	26.87	7.09	9.50	14.71	23.71	33.84	47.23	103.71	93
Standby Letters of Credit	1.21	0.00	0.03	0.32	0.80	1.66	3.28	5.25	93
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.01	0.05	0.17	0.20	93
Securities Lent	0.21	0.00	0.00	0.00	0.00	0.00	0.90	4.26	93
Credit Derivatives (BHC as Guarantor)	0.53	0.00	0.00	0.00	0.00	0.13	0.82	12.98	93
Credit Derivatives (BHC as Beneficiary)	0.54	0.00	0.00	0.00	0.00	0.18	0.68	14.63	93
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	65.87	0.26	1.10	5.38	17.51	49.00	188.14	990.73	93
Interest Rate Contracts	46.96	0.22	1.04	4.89	15.58	37.08	100.64	701.58	93
Interest Rate Futures & Forward Contr	8.38	0.00	0.00	0.00	0.33	2.56	45.53	138.76	93
Written Options Contr (Int Rate)	2.79	0.00	0.00	0.07	0.57	1.94	8.28	44.39	93
Purchased Options Contr (Int Rate)	1.87	0.00	0.00	0.00	0.13	1.82	6.04	26.11	93
Interest Rate Swaps	31.70	0.00	0.23	3.47	10.32	24.56	68.45	493.58	93
Foreign Exchange Contracts	14.22	0.00	0.00	0.00	0.24	3.35	16.43	350.41	93
Futures & Forward Foreign Exch Contr	8.71	0.00	0.00	0.00	0.22	2.68	8.87	186.96	93
Written Options Contr (Foreign Exch)	0.29	0.00	0.00	0.00	0.00	0.01	0.18	8.42	93
Purchased Options Contr (Foreign Exch)	0.27	0.00	0.00	0.00	0.00	0.00	0.18	7.98	93
Foreign Exchange Rate Swaps	1.52	0.00	0.00	0.00	0.00	0.07	2.78	40.77	93
Equity, Commodity, & Other Deriv Contr	2.34	0.00	0.00	0.00	0.00	0.69	7.44	59.17	93
Commodity & Other Fut & Forward Contr	0.19	0.00	0.00	0.00	0.00	0.00	0.19	6.70	93
Written Options Contr (Comm & Other)	0.65	0.00	0.00	0.00	0.00	0.06	1.41	15.55	93
Purchased Options Contr (Comm & Oth)	0.69	0.00	0.00	0.00	0.00	0.12	1.41	18.36	93
Commodity & Other Swaps	0.30	0.00	0.00	0.00	0.00	0.11	1.37	5.97	93
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	51.32	10.63	15.76	26.69	39.25	67.52	116.76	160.86	93

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	90.78	19.69	66.76	84.13	93.38	99.91	100.00	100.00	92
Foreign Exchange Contracts	6.65	0.00	0.00	0.00	2.00	10.06	22.17	61.87	92
Equity, Comm, & Other Contracts	1.69	0.00	0.00	0.00	0.00	2.92	8.24	15.71	92
Futures and Forwards	18.67	0.00	0.35	3.78	12.03	24.64	58.77	68.44	92
Written Options	7.93	0.00	0.00	1.35	4.64	12.23	27.13	38.97	92
Exchange-Traded	0.10	0.00	0.00	0.00	0.00	0.00	0.84	1.89	92
Over-The-Counter	7.55	0.00	0.00	1.35	4.49	11.85	27.08	38.97	92
Purchased Options	4.16	0.00	0.00	0.00	2.65	7.62	13.13	20.04	92
Exchange-Traded	0.17	0.00	0.00	0.00	0.00	0.00	1.16	2.69	92
Over-The-Counter	3.69	0.00	0.00	0.00	1.70	6.60	12.84	20.04	92
Swaps	66.24	0.00	5.29	41.50	72.12	89.51	96.20	98.78	92
Held for Trading	43.26	0.00	0.00	0.00	43.21	87.92	97.01	99.25	92
Interest Rate Contracts	35.25	0.00	0.00	0.00	34.55	76.28	87.95	90.66	92
Foreign Exchange Contracts	3.35	0.00	0.00	0.00	0.23	3.90	16.87	27.14	92
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.08	3.50	6.16	92
Non-Traded	56.73	0.39	2.41	11.76	51.38	100.00	100.00	100.00	92
Interest Rate Contracts	51.42	0.19	0.89	10.24	41.99	93.25	100.00	100.00	92
Foreign Exchange Contracts	1.21	0.00	0.00	0.00	0.00	0.73	8.43	11.51	92
Equity, Comm, & Other Contracts	0.54	0.00	0.00	0.00	0.00	0.05	3.38	9.19	92
Deriv Contr (Excl Fut & FX LE 14 Days)	90.30	39.17	57.23	85.92	94.62	100.00	101.46	111.81	92
One Year or Less	27.06	0.00	1.71	9.31	20.26	36.19	65.89	71.35	92
Over 1 Year to 5 Years	33.96	0.00	0.48	15.67	32.62	47.95	58.83	69.57	92
Over 5 Years	24.83	0.00	0.00	11.27	21.82	37.83	64.13	76.38	92
Gross Negative Fair Value (Abs Val)	1.20	0.06	0.24	0.57	1.11	1.63	2.44	2.98	92
Gross Positive Fair Value	1.24	0.15	0.32	0.57	1.14	1.65	2.31	3.13	92
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.08	0.00	0.00	0.00	0.02	0.04	0.23	1.33	91
Gross Positive Fair Value (X)	0.08	0.00	0.00	0.00	0.02	0.05	0.24	1.36	91
Held for Trading (X)	0.06	0.00	0.00	0.00	0.01	0.03	0.21	1.32	91
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.07	91
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.01	0.05	0.17	0.37	91
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	91
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	91
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.55	0.00	0.00	0.02	0.18	0.57	2.20	6.23	91

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.06	0.00	0.00	0.00	0.00	0.01	0.05	1.93	93
Ins Under Assets(P/C)/Tot Ins Und Ast	53.84	0.00	0.00	0.00	53.16	100.00	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	46.15	0.00	0.00	0.00	41.77	100.00	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.54	0.00	0.00	0.00	0.00	0.00	0.00	29.35	21
Ins Activities Revenue/Adj Oper Inc	0.90	0.00	0.00	0.01	0.16	0.98	3.76	8.47	93
Premium Inc/Ins Activities Revenue	8.54	0.00	0.00	0.00	0.00	2.93	51.21	86.06	78
Credit Rel Prem Inc/Tot Prem Inc	59.75	0.00	0.00	0.00	100.00	100.00	100.00	100.00	28
Other Prem Inc/Total Prem Inc	40.24	-168.00	0.00	0.00	0.00	100.00	100.00	100.00	28
Ins Under Net Income/Consol Net Income	0.12	-0.06	-0.00	0.00	0.00	0.00	0.54	2.46	93
Ins Net Inc (P/C)/Equity (P/C)	7.00	-13.26	-9.71	0.68	3.22	9.18	23.45	53.46	23
Ins Net Inc (L/H)/Equity (L/H)	2.72	-50.66	-13.90	-1.88	1.46	3.33	17.34	18.18	20
Insur Ben, Losses, Exp/Insur Premiums	234.21	5.41	26.08	56.83	83.83	201.55	565.66	1520.00	28
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.85	0.00	0.00	0.00	0.00	1.02	4.33	5.75	23
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.28	0.00	0.00	0.00	0.00	0.00	0.30	5.11	21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	93
CSV Life Insurance/Tier 1 Cap + ALLL	10.03	0.00	0.00	2.40	9.79	16.82	24.10	26.52	93
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.57	0.00	0.00	0.00	0.00	0.03	1.39	14.37	93
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.12	0.00	0.00	0.00	0.00	1.79	5.25	6.89	74
Cost: Interest-Bearing Deposits	0.26	0.00	0.01	0.10	0.17	0.33	0.66	0.98	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	5.92	0.10	0.10	0.14	0.33	4.03	14.41	19.00	5
Commercial and Industrial Loans	0.56	0.00	0.00	0.04	0.29	0.85	1.49	3.26	20
Foreign Governments and Inst	-0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.00	16
GROWTH RATES:									
Net Loans and Leases	-0.31	-55.13	-52.58	-19.11	0.29	14.64	42.49	86.64	68
Total Selected Assets	0.97	-58.98	-54.00	-14.90	0.00	17.71	42.45	76.33	70
Deposits	-31.66	-100.00	-100.00	-52.05	-11.83	-0.48	12.78	16.31	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.96	0.94	3.87	5.38	7.92	10.49	12.62	14.74	93
Bank Net Inc/Avg Eq Inv in Banks	8.42	1.40	3.36	5.82	8.10	10.36	14.98	18.57	81
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.59	-7.92	-2.78	1.35	4.60	11.85	19.76	31.14	83
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.06	-1.06	-0.30	2.59	7.88	9.54	12.79	13.86	23
Bank Net Income/Parent Net Income	78.14	0.00	0.00	68.49	99.91	105.44	110.57	120.58	90
Nonbank Net Income/Parent Net Income	6.86	0.00	0.00	0.06	1.69	8.03	34.82	67.84	79
Sub BHCs Net Inc/Parent Net Income	76.51	0.09	1.35	43.17	92.80	100.89	106.76	107.53	20
LEVERAGE:									
Total Liabilities/Equity	21.16	0.12	0.55	6.53	14.72	26.92	79.38	87.17	93
Total Debt/Equity Capital	14.44	0.00	0.00	0.00	8.60	20.78	58.11	83.02	93
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.02	0.00	0.00	4.77	13.06	21.89	58.94	83.02	93
Tot Debt+Lns Guaranteed for Affl/Equity	14.81	0.00	0.00	0.00	8.68	20.78	61.55	83.02	93
Total Debt/Eq Cap - Exc Over Fair Value	14.65	0.00	0.00	0.00	8.68	21.50	58.76	84.42	93
Long-Term Debt/Equity Capital	12.93	0.00	0.00	0.00	8.49	18.62	51.94	69.74	93
Short-Term Debt/Equity Capital	1.22	0.00	0.00	0.00	0.00	0.11	6.86	14.04	93
Current Portion of LT Debt/Equity	0.27	0.00	0.00	0.00	0.00	0.00	1.71	3.70	93
Exc Cost Over Fair Value/Equity Cap	0.15	0.00	0.00	0.00	0.00	0.00	0.67	2.80	93
Long-Term Debt/Consolidated LT Debt	24.05	0.00	0.00	0.00	19.78	44.62	74.74	83.83	93
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.47	82.59	93.33	97.84	101.37	107.42	112.83	115.00	93
Total Investment in Subs/Equity	108.94	93.42	96.14	99.57	105.33	112.69	133.30	156.13	93
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.42	-2.20	-0.67	-0.26	0.12	1.02	1.86	3.51	90
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.66	0.06	0.14	0.44	1.20	2.34	3.63	8.28	50
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	144.45	38.68	49.54	79.75	117.39	190.78	296.72	323.02	93
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	142.42	14.68	45.24	82.63	122.21	189.95	283.81	352.06	93
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.19	-109.83	-1.04	73.53	99.97	164.93	207.76	279.94	93
Pretax Oper Inc + Int Exp/Int Expense	1796.72	-444.02	-0.32	225.53	548.09	1605.80	5535.64	17457.3	69
Div + Int From Subs/Int Exp + Div	160.72	1.94	14.98	76.79	119.78	222.62	364.21	603.15	89
Fees+Other Inc From Subs/Sal + 0th Exp	14.67	-0.19	0.00	0.00	0.00	26.42	70.26	88.51	93
Net Inc/Curr Port of LT Debt+Pfd Div(X)	55.84	0.60	1.34	5.25	14.44	31.16	172.98	618.07	55
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.96	-6.33	-0.61	0.03	3.10	8.71	15.21	19.28	93
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.41	20
Nonaccrual	7.58	0.00	0.00	0.00	0.00	5.50	34.26	41.73	20
Total	7.63	0.00	0.00	0.00	0.00	5.50	34.26	41.73	20
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
To Nonbank Subsidiaries	0.25	0.00	0.00	0.00	0.00	0.00	0.75	6.12	93
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Total	0.28	0.00	0.00	0.00	0.00	0.00	0.75	7.14	93
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	4.41	0.00	0.00	0.00	0.27	2.50	26.18	36.29	93
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Combined Foreign Nonbank Sub Assets	0.33	0.00	0.00	0.00	0.00	0.00	0.77	8.69	93

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.08	0.00	0.11	30.59	64.86	105.54	304.33	380.36	82
Dividends Paid/Net Income	27.77	0.00	0.00	10.91	28.73	42.87	58.58	72.67	90
Net Income - Dividends/Avg Equity	5.34	-1.38	1.25	3.25	5.02	7.13	9.54	12.38	93
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	114.67	0.00	0.00	1.90	100.76	191.92	346.42	399.90	80
Dividends From Nonbank Subs	7.84	0.00	0.00	0.00	0.10	6.01	43.80	102.16	80
Dividends From Subsidiary BHCs	13.24	0.00	0.00	0.00	0.00	0.00	105.22	210.65	80
Dividends From All Subsidiaries	167.07	0.00	9.04	78.62	122.26	235.34	370.95	533.42	80
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	45.42	0.00	0.00	10.93	50.19	74.94	100.00	112.40	78
Interest Income From Bank Subs	0.61	0.00	0.00	0.00	0.05	0.77	2.19	6.18	78
Mgt & Service Fees From Bank Subs	2.93	0.00	0.00	0.00	0.00	1.05	16.40	30.01	78
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.35	78
Operating Income From Bank Subs	53.21	0.00	0.00	20.00	54.33	77.70	105.57	160.12	78
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	66.60	0.00	0.00	0.00	27.04	100.00	214.42	575.72	68
Interest Income From Nonbank Subs	5.56	0.00	0.00	0.00	0.89	5.11	25.19	58.01	68
Mgt & Serv Fees From Nonbank Subs	1.83	0.00	0.00	0.00	0.00	0.00	6.71	34.42	68
Other Income From Nonbank Subs	0.47	-1.14	0.00	0.00	0.00	0.00	0.10	14.82	68
Operating Inc From Nonbank Subs	114.18	0.00	0.00	7.11	56.27	134.35	314.43	1080.47	68
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	65.65	0.00	0.00	27.54	57.00	85.87	132.38	242.47	20
Interest Inc From Subsidiary BHCs	0.19	0.00	0.00	0.00	0.00	0.01	0.60	2.45	20
Mgt & Serv Fees From Sub BHCs	0.62	0.00	0.00	0.00	0.00	0.00	0.00	11.80	20
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Operating Income From Sub BHCs	109.82	0.00	0.00	43.13	61.06	107.84	242.47	799.09	20
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	52.69	0.00	0.00	0.00	74.24	97.71	99.58	99.97	92
Interest Income From Bank Subs	0.83	0.00	0.00	0.00	0.11	0.70	4.48	9.57	92
Mgt & Serv Fees From Bank Subs	3.19	0.00	0.00	0.00	0.00	0.38	18.30	41.51	92
Other Income From Bank Subs	0.09	0.00	0.00	0.00	0.00	0.00	0.05	3.09	92
Operating Income From Bank Subs	63.08	0.00	0.00	13.59	87.91	98.55	99.81	99.98	92
Dividends From Nonbank Subs	5.21	0.00	0.00	0.00	0.06	4.37	30.22	43.10	92
Interest Income From Nonbank Subs	2.15	0.00	0.00	0.00	0.00	0.67	7.73	39.52	92
Mgt & Serv Fees From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.45	3.81	92
Other Income From Nonbank Subs	0.11	-0.06	0.00	0.00	0.00	0.00	0.03	3.57	92
Operating Inc From Nonbank Subs	11.50	0.00	0.00	0.02	1.30	21.08	57.43	75.67	92
Dividends From Subsidiary BHCs	7.18	0.00	0.00	0.00	0.00	0.00	69.21	88.86	92
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	92
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Operating Income From Sub BHCs	7.90	0.00	0.00	0.00	0.00	0.00	69.21	89.12	92
Loans and Adv From Subs/ST Debt	118.43	0.00	0.00	3.05	52.49	205.70	420.63	573.96	25
Loans and Adv From Subs/Total Debt	30.53	0.00	0.00	0.07	11.99	45.66	124.01	271.25	67

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
1562859	158,581,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,795,071	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	15,856,246	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	27,715,021	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,076,211	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,802,637	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	95,099,966	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,147,391,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	15,501,362	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	393,780,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	23,883,467	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	27,998,160	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	209,947,022	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	89,967,342	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	125,656,772	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	31,495,590	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	10,723,184	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	334,179,916	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	13,254,126	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,041,047	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1036967	67,498,790	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,731,210,000	CITIGROUP INC.	NEW YORK, NY	
1132449	138,574,068	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	71,983,051	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,625,092	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	28,603,199	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	53,556,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	86,936,159	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	45,426,559	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	32,351,172	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	26,601,026	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	17,557,662	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	141,082,059	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,573,019	FIRST BANCORP	SAN JUAN, PR	
1075612	31,475,934	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	26,196,388	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	18,346,653	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	39,925,857	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	15,553,681	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	25,537,212	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	13,714,830	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	17,867,010	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
4932239	318,826,145	GE CAPITAL GLOBAL HOLDINGS, LL	NORWALK, CT	
2380443	861,419,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	22,848,776	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	11,867,001	HILLTOP HOLDINGS, INC	DALLAS, TX	
3232316	271,888,608	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	71,044,551	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	19,504,068	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,772,869	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	20,898,693	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 12/31/2015
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2015 and Other Notes
3843075	33,532,782	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,351,698,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	95,270,648	KEYCORP	CLEVELAND, OH	
1037003	122,787,884	M&T BANK CORPORATION	BUFFALO, NY	
1090987	15,585,007	MB FINANCIAL, INC.	CHI CAGO, IL	
2568278	11,605,700	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
1378434	116,210,191	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	
2132932	50,317,796	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	116,749,572	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
1098303	11,991,556	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	21,288,975	PACWEST BANCORP	LOS ANGELES, CA	
3650152	38,873,893	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	358,690,085	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	35,769,000	POPULAR, INC.	SAN JUAN, PR	
1839319	17,259,421	PRI VATEBANCORP, INC.	CHI CAGO, IL	
1109599	22,039,116	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	26,903,571	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
3226762	133,133,492	RBC USA HOLDCO CORPORATION	NEW YORK, NY	New Y-9C/BHCPR reporter
3242838	126,234,344	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	132,156,318	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	245,198,879	STATE STREET CORPORATION	BOSTON, MA	
3083291	11,958,682	STERLING BANCORP	MONTEBELLO, NY	
1131787	190,989,105	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	44,698,667	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	84,135,487	SYNCHRONY FINANCIAL	STAMFORD, CT	New Y-9C/BHCPR reporter
1078846	28,792,653	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	20,703,190	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	267,143,521	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	18,909,174	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	12,390,594	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,678,896	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	421,853,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	19,094,245	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	23,387,248	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	12,577,944	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1048773	21,612,616	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,684,899	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	24,696,316	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,787,632,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	14,275,089	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	22,926,284	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	59,669,525	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 93 bank holding companies.