

PEER GROUP 01
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Number of BHCs in Peer Group

90

92

90

90

70

EARNINGS AND PROFITABILITY

PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	2.89	2.79	2.84	2.90	3.04
+ Non-interest Income	1.52	1.85	1.74	1.88	1.61
- Overhead Expense	2.93	3.21	3.15	3.34	3.16
- Provision for Losses	0.14	0.21	0.19	0.33	0.49
+ Securities Gains (Losses)	0.02	0.03	0.02	0.04	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.42	1.44	1.40	1.28	1.12
Net Operating Income	0.93	0.95	0.94	0.88	0.72
Net Income	0.93	0.95	0.94	0.87	0.72
Net Income (Sub S Adjusted)	N/A	N/A	N/A	0.17	N/A

PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	3.74	3.83	3.82	4.08	4.32
Interest Expense	0.49	0.62	0.59	0.74	0.88
Net Interest Income (TE)	3.20	3.16	3.17	3.28	3.37

LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.51	0.44	0.74	1.17
Earnings Coverage of Net Losses (X)	25.34	19.11	19.55	8.80	3.51
Ln&Ls Allowance/Total Loans & Leases	1.30	1.51	1.40	1.61	2.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.25	1.71	1.40	1.94	2.74
30-89 Days Past Due Loans and Leases	0.59	0.72	0.68	0.87	0.96

LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	18.38	19.18	17.98	19.34	20.15
Net ST Noncore Funding Dependence	4.80	4.13	3.60	3.44	4.17
Net Loans and Leases/Total Assets	61.26	59.09	60.30	57.97	57.65

CAPITALIZATION:

Tier 1 Leverage Ratio	9.89	9.55	9.63	9.37	9.27
Equity Capital/Total Assets	11.79	11.50	11.59	11.30	10.91
Equity Capital+Minority Int/Total Assets	12.01	11.76	11.78	11.59	11.12
Tier 1 Common Eq Cap / T RWA	12.12	11.66	11.79	11.42	11.32
Net Loans&Ls/Equity Capital (X)	5.21	5.23	5.30	5.20	5.26
Cash Dividends/Net Income	26.73	25.12	27.33	25.15	24.90
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	-19.73	N/A
Retained Earnings/Avg Equity Cap	5.70	6.13	5.83	5.49	4.71

PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	2.09	2.84	2.95	2.47	3.85
Long-Term Debt/Equity Capital	10.99	12.12	12.70	13.81	14.07
Equity Investment in Subs/Equity Cap	102.71	104.91	104.36	106.52	107.31
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	143.53	168.86	168.26	160.13	126.35

PERCENT OF AVERAGE ASSETS	PEER GROUP 01 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.38	3.38	3.41	3.59	3.90
Less: Interest Expense	0.44	0.54	0.53	0.65	0.80
Equals: Net Interest Income (TE)	2.89	2.79	2.84	2.90	3.04
Plus: Non-Interest Income	1.52	1.85	1.74	1.88	1.61
Equals: Adj Operating Income (TE)	4.52	4.79	4.73	4.89	4.66
Less: Overhead Expense	2.93	3.21	3.15	3.34	3.16
Less: Provision for Loan and Lease Losses	0.14	0.21	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	0.02	0.03	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)	1.42	1.44	1.40	1.28	1.12
Less: Applicable Income Taxes (TE)	0.48	0.48	0.44	0.42	0.39
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	0.93	0.95	0.94	0.88	0.72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.93	0.95	0.94	0.87	0.72
Memo: Net Income (Last Four Qtrs)	0.92	0.94	0.94	0.86	0.72
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.05	90.17	90.56	89.85	90.30
Avg Int-Bearing Funds / Avg Assets	67.28	68.31	68.40	68.66	70.87
Int Income (TE) / Avg Earning Assets	3.74	3.83	3.82	4.08	4.32
Int Expense / Avg Earning Assets	0.49	0.62	0.59	0.74	0.88
Net Int Inc (TE) / Avg Earn Assets	3.20	3.16	3.17	3.28	3.37
YIELD OR COST:					
Total Loans and Leases (TE)	4.54	4.74	4.72	5.06	5.34
Interest-Bearing Bank Balances	0.28	0.31	0.32	0.31	0.34
Fed Funds Sold & Reverse Repos	0.41	0.43	0.39	0.40	0.38
Trading Assets	1.24	1.30	1.19	1.25	1.43
Total Earning Assets	3.68	3.77	3.77	4.03	4.26
Investment Securities (TE)	2.43	2.41	2.39	2.65	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.29	1.32	1.23	1.49	1.74
Mortgage-Backed Securities	2.36	2.31	2.32	2.70	3.16
All Other Securities	4.08	4.04	4.15	4.25	4.73
Interest-Bearing Deposits	0.35	0.44	0.42	0.53	0.67
Time Deposits of \$100K or More	0.81	0.98	0.95	1.12	1.30
Time Deposits < \$100K	0.82	1.01	0.96	1.23	1.47
Other Domestic Deposits	0.21	0.25	0.24	0.28	0.38
Foreign Deposits	0.29	0.39	0.37	0.46	0.50
Fed Funds Purchased and Repos	0.59	0.75	0.72	0.91	0.86
Other Borrowed Funds & Trading Liab	1.76	2.10	1.97	2.36	2.42
All Interest-Bearing Funds	0.59	0.70	0.69	0.85	1.11

PEER GROUP 01
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Avg Personnel Exp Per Employee (\$000)	49	49	98	97	90
Avg Assets per Employee (\$000)	7,508	7,216	7,293	7,080	6,503
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.14	2.97	2.95	2.84	3.12
Overhead Exp / NII + Non-Int Income	66.24	66.81	67.51	69.11	68.44
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.93	3.21	3.15	3.34	3.16
Personnel Expense	1.45	1.50	1.48	1.49	1.51
Net Occupancy Expense	0.33	0.34	0.34	0.34	0.36
Other Operating Expenses	1.12	1.36	1.32	1.50	1.23
Overhead Less Non-Interest Income	1.32	1.23	1.32	1.37	1.49
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.36	66.15	66.79	68.50	67.64
Personnel Expense	32.67	31.88	31.92	31.26	32.51
Net Occupancy Expense	7.67	7.36	7.52	7.36	7.92
Other Operating Expenses	24.29	26.13	26.48	29.46	26.22
Total Non-Interest Income	32.88	37.07	35.17	36.31	33.59
Fiduciary Activities Income	2.71	2.42	2.42	2.18	2.81
Serv Charges on Deposit Accts - Domestic	4.75	4.63	4.76	4.61	5.74
Trading Revenue	1.26	1.15	1.07	1.43	1.58
Investment Banking Fees & Commissions	2.66	2.71	2.55	2.81	2.86
Venture Capital Revenue	0.07	0.05	0.06	0.11	0.12
Net Servicing Fees	0.57	1.12	1.02	0.60	0.65
Net Securitization Income	0.00	0.00	0.01	0.01	0.01
Insurance Activities Revenue	0.83	1.17	0.96	1.11	1.03
Net Gain (Loss) - Sales Loans, OREO, Oth	1.42	2.69	2.03	1.94	0.42
Other Non-Interest Income	10.29	11.60	11.41	12.15	12.04
Overhead Less Non-Interest Income	32.19	28.56	31.20	31.82	33.69
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.30	29.42	28.72	27.20	27.79
Appl Inc Tax+TE/Pretax NOI+TE	33.09	33.16	32.22	30.97	32.84

PERCENT OF TOTAL ASSETS	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	33.57	32.44	32.61	32.01	32.57
Commercial and Industrial Loans	13.31	12.34	12.80	11.65	11.71
Loans to Individuals	4.99	5.07	5.25	4.94	6.00
Loans to Depository Institutions	0.13	0.12	0.12	0.10	0.14
Agricultural Loans	0.13	0.13	0.14	0.12	0.15
Other Loans and Leases	4.50	4.17	4.33	4.15	3.49
Net Loans and Leases	61.26	59.09	60.30	57.97	57.65
Debt Securities Over 1 Year	15.33	15.73	15.66	15.91	16.68
Mutual Funds and Equity Securities	0.13	0.11	0.13	0.12	0.12
Subtotal	78.36	75.80	76.99	74.97	75.87
Interest-Bearing Bank Balances	4.00	4.36	4.41	4.19	3.96
Federal Funds Sold & Reverse Repos	0.68	1.02	0.85	1.13	1.30
Debt Securities 1 Year or Less	2.24	2.86	2.66	3.05	3.07
Trading Assets	0.82	0.87	0.80	0.98	1.37
Total Earning Assets	89.10	88.14	88.94	87.84	88.20
Non-Int Cash and Due From Dep Inst	1.52	1.32	1.38	1.53	1.52
Other Real Estate Owned	0.16	0.21	0.17	0.22	0.32
All Other Assets	9.25	10.41	9.58	10.45	10.17
MEMORANDA:					
Short-Term Investments	7.96	9.17	8.98	9.34	10.03
U.S. Treasury Securities	0.75	0.53	0.54	0.56	0.66
U.S. Agency Securities (excl MBS)	1.38	1.33	1.36	1.38	1.81
Municipal Securities	1.23	1.17	1.14	1.13	1.39
Mortgage-Backed Securities	11.62	11.85	11.94	11.90	12.85
Asset-Backed Securities	0.43	0.63	0.59	0.65	0.56
Other Debt Securities	0.54	0.98	0.86	1.01	1.09
RE Loans Secured by 1-4 Family	15.44	15.89	15.39	16.04	14.92
Revolving	3.19	3.26	3.24	3.38	3.77
Closed-End, Sec by First Liens	11.21	11.59	11.09	11.60	9.88
Closed-End, Sec by Junior Liens	0.51	0.53	0.51	0.56	0.80
Commercial Real Estate Loans	16.14	14.38	15.02	13.71	15.96
Construction and Land Dev	2.01	1.68	1.69	1.62	2.35
Multifamily	2.12	1.73	1.99	1.65	1.61
Nonfarm Nonresidential	11.02	10.43	10.63	10.10	11.22
RE Loans Secured by Farmland	0.24	0.24	0.24	0.22	0.28
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	53.95	55.52	54.24	55.30	55.27
RE Loans Secured by 1-4 Family	25.75	27.15	26.12	27.79	25.96
Revolving	5.30	5.63	5.54	5.91	6.49
Closed-End	19.88	20.98	20.02	21.35	18.76
Commercial Real Estate Loans	24.93	24.04	24.12	23.24	26.20
Construction and Land Dev	3.21	2.80	2.71	2.75	3.92
Multifamily	3.26	3.03	3.29	2.89	2.73
Nonfarm Nonresidential	17.05	17.43	17.08	17.10	18.27
RE Loans Secured by Farmland	0.41	0.41	0.41	0.39	0.50
Loans to Depository Institutions	0.28	0.24	0.24	0.20	0.33
Commercial and Industrial Loans	22.00	20.40	21.12	19.65	20.24
Loans to Individuals	8.36	8.74	9.00	8.70	10.25
Credit Card Loans	1.73	2.39	2.51	2.44	3.15
Agricultural Loans	0.22	0.23	0.24	0.23	0.26
Loans to Foreign Govts and Inst	0.02	0.01	0.02	0.00	0.01
Other Loans and Leases	8.62	8.31	8.56	8.88	7.17

PERCENT OF TOTAL ASSETS	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	7.96	9.17	8.98	9.34	10.03
Liquid Assets	24.31	24.21	24.42	24.99	26.81
Investment Securities	18.40	19.54	19.23	20.19	20.93
Net Loans and Leases	61.26	59.09	60.30	57.97	57.65
Net Lns, Ls & Stdbly Ltrs of Credit	63.34	61.03	62.40	60.00	60.15
Core Deposits	59.59	56.64	58.41	55.65	55.92
Noncore Funding	23.47	24.39	23.92	24.84	26.62
Time Deposits of \$100K or More	5.91	5.78	5.43	5.83	6.23
Foreign Deposits	0.86	0.98	1.00	1.00	1.65
Fed Funds Purchased and Repos	2.71	2.64	2.45	2.65	3.73
Net Fed Funds Purchased (Sold)	1.81	1.65	1.55	1.51	2.28
Commercial Paper	0.12	0.15	0.14	0.14	0.11
Oth Borrowings W/Rem Mat 1 Yr or Less	2.66	2.82	3.17	2.54	2.68
Earning Assets Repr in 1 Year	38.76	39.91	39.85	39.71	41.58
Int-Bearing Liab Repr in 1 Year	11.33	11.38	11.27	12.42	13.13
Long-Term Debt Repr in 1 Year	1.28	1.15	1.27	1.31	1.62
Net Assets Repriceable in 1 Year	24.95	25.00	25.05	23.76	25.09
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.38	19.18	17.98	19.34	20.15
Net ST Noncore Funding Dependence	4.80	4.13	3.60	3.44	4.17
Short-Term Inv/ST Noncore Funding	74.60	89.86	91.38	91.22	75.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.49	16.61	18.20	18.45	20.29
Net Loans and Leases/Total Deposits	88.00	93.17	88.93	93.70	87.55
Net Loans and Leases/Core Deposits	108.14	120.60	111.47	125.79	116.55
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	-0.28	-1.16	1.39	0.94
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.30	0.23	-0.77	4.41	3.77
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.16	-0.25	-0.02	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	16.48	11.72	15.26	10.63	6.59
Available-For-Sale Securities	83.52	88.28	84.74	89.37	93.41
U.S. Treasury Securities	5.11	3.70	3.79	3.82	3.64
U.S. Agency Securities (excl MBS)	7.17	7.33	7.35	7.26	9.19
Municipal Securities	6.65	6.44	6.20	5.98	6.79
Mortgage-Backed Securities	66.16	63.58	65.16	63.14	61.59
Asset-Backed Securities	2.66	3.42	3.33	3.57	3.53
Other Debt Securities	3.18	4.93	4.45	5.16	6.86
Mutual Funds and Equity Securities	0.92	0.85	0.89	0.91	1.07
Debt Securities 1 Year or Less	13.93	16.38	15.52	17.02	16.71
Debt Securities 1 To 5 Years	19.65	20.21	20.54	20.75	24.10
Debt Securities Over 5 Years	61.64	59.21	59.57	57.92	54.74
Pledged Securities	41.22	40.87	41.15	40.49	47.10
Structured Notes, Fair Value	0.21	0.16	0.19	0.12	0.39

ANALYSIS RATIOS	PEER GROUP 01 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.14	0.21	0.19	0.33	0.49
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.36	0.32	0.55	0.80
Provision for Ln&Ls Losses/Net Losses	77.80	70.33	64.29	76.76	70.36
Ln&Ls Allowance/Total Loans & Leases	1.30	1.51	1.40	1.61	2.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.95	6.24	7.42	3.51	2.24
ALLL/Nonaccrual Assets	153.53	132.18	147.72	123.13	115.87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	122.56	104.71	114.91	98.08	87.66
Gross Ln&Ls Losses/Avg Loans & Leases	0.46	0.70	0.63	0.94	1.40
Recoveries/Avg Loans and Leases	0.15	0.18	0.18	0.19	0.23
Net Losses/Avg Loans and Leases	0.30	0.51	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	16.29	10.84	23.10	18.24	12.27
Earnings Coverage of Net Losses (X)	25.34	19.11	19.55	8.80	3.51
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.17	0.43	0.34	0.69	1.20
RE Loans Secured By 1-4 Family	0.22	0.56	0.45	0.81	0.96
Revolving	0.35	0.58	0.57	1.02	1.12
Closed-End	0.18	0.51	0.39	0.76	0.93
Commercial Real Estate Loans	0.07	0.27	0.20	0.50	1.21
Construction and Land Dev	0.07	0.59	0.41	1.28	3.38
Multifamily	0.02	0.13	0.10	0.29	0.78
Nonfarm Nonresidential	0.08	0.22	0.19	0.40	0.74
RE Loans Secured by Farmland	0.04	0.20	0.17	0.37	1.03
Commercial and Industrial Loans	0.18	0.42	0.40	0.56	0.87
Loans to Depository Institutions	0.00	0.00	0.00	0.05	-0.02
Loans to Individuals	1.27	1.35	1.25	1.51	1.96
Credit Card Loans	2.35	2.72	2.42	2.70	3.76
Agricultural Loans	0.04	0.06	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	0.13	0.12	0.17	0.18	0.37

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 01 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
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30-89 Days PD Loans and Leases	0.59	0.72	0.68	0.87	0.96
90+ Days PD Loans and Leases	0.36	0.46	0.40	0.56	0.73
Nonaccrual Loans and Leases	0.95	1.32	1.08	1.52	2.17
90+ Days PD and Nonaccrual Loans and Leases	1.39	1.99	1.63	2.28	3.00
30-89 Days PD Restructured	0.04	0.06	0.05	0.06	0.08
90+ Days PD Restructured	0.02	0.03	0.03	0.03	0.04
Nonaccrual Restructured	0.30	0.41	0.36	0.47	0.55
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					

30-89 Days Past Due Assets	0.59	0.73	0.69	0.88	0.96
90+ Days Past Due Assets	0.36	0.46	0.40	0.57	0.73
Nonaccrual Assets	0.98	1.35	1.10	1.56	2.20
30+ Days PD & Nonaccrual Assets	2.04	2.78	2.37	3.24	4.06
PERCENT OF TOTAL ASSETS					

90+ Days PD and Nonaccrual Assets	0.83	1.20	0.98	1.36	1.76
90+ PD & Nonaccrual Assets + OREO	1.00	1.41	1.16	1.59	2.09
RESTRUCTURED & NONACCRUAL LNS&LS					
+ REAL ESTATE ACQUIRED AS PERCENT OF:					

Total Assets	1.26	1.65	1.44	1.79	2.43
Allowance for Loan & Lease Losses	174.92	192.65	177.03	200.83	210.57
Equity Cap + ALLL	10.03	13.66	11.88	15.11	20.66
Tier 1 Cap + ALLL	11.80	15.65	14.24	17.86	24.40
Loans & Leases + RE Acquired	2.08	2.71	2.34	3.02	4.08

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.60	0.81	0.75	1.01	1.14
- 90+ Days Past Due	0.50	0.68	0.58	0.75	0.91
- Nonaccrual	1.44	2.05	1.69	2.38	3.75
Coml & Indl - 30-89 Days PD	0.29	0.39	0.31	0.43	0.46
- 90+ Days Past Due	0.05	0.09	0.08	0.13	0.16
- Nonaccrual	0.66	0.90	0.68	1.00	1.12
Individuals - 30-89 Days PD	1.12	1.18	1.22	1.31	1.50
- 90+ Days Past Due	0.25	0.27	0.31	0.29	0.54
- Nonaccrual	0.25	0.27	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	0.22	0.25	0.18	0.25	0.18
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	1.19	1.15	0.84	1.27	1.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.92	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.17	0.18
Other Lns&LS - 30-89 Days PD	0.14	0.15	0.21	0.21	0.31
- 90+ Days Past Due	0.02	0.02	0.04	0.03	0.03
- Nonaccrual	0.20	0.26	0.22	0.27	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.82	1.01	1.04	1.23	1.36
- 90+ Days Past Due	0.76	0.89	0.85	0.99	1.13
- Nonaccrual	1.75	2.04	1.80	2.20	2.73
Revolving - 30-89 Days PD	0.54	0.65	0.57	0.66	0.80
- 90+ Days Past Due	0.10	0.13	0.13	0.12	0.18
- Nonaccrual	1.23	1.28	1.27	1.23	1.02
Closed-End - 30-89 Days PD	0.93	1.16	1.21	1.43	1.63
- 90+ Days Past Due	0.95	1.11	1.06	1.26	1.51
- Nonaccrual	1.94	2.28	2.02	2.49	3.32
- Jr Lien 30-89 Days PD	0.05	0.07	0.06	0.10	0.14
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.02	0.03
- Jr Lien Nonaccrual	0.13	0.15	0.14	0.17	0.19
Commercial RE - 30-89 Days PD	0.28	0.47	0.33	0.65	0.79
- 90+ Days Past Due	0.17	0.34	0.21	0.34	0.46
- Nonaccrual	1.04	1.84	1.32	2.42	4.31
Const & Dev - 30-89 Days PD	0.37	0.57	0.44	1.24	1.26
- 90+ Days Past Due	0.36	1.02	0.45	1.06	1.43
- Nonaccrual	1.99	3.86	2.45	5.54	10.39
Multifamily - 30-89 Days PD	0.20	0.43	0.26	0.55	0.57
- 90+ Days Past Due	0.10	0.19	0.11	0.26	0.19
- Nonaccrual	0.36	0.85	0.52	1.29	2.49
Nonfarm Nres- 30-89 Days PD	0.28	0.42	0.34	0.51	0.60
- 90+ Days Past Due	0.13	0.23	0.16	0.23	0.30
- Nonaccrual	1.05	1.67	1.29	2.09	3.28
Farmland - 30-89 Days PD	0.27	0.62	0.29	0.32	0.40
- 90+ Days Past Due	0.32	0.34	0.32	0.58	0.57
- Nonaccrual	1.03	1.84	1.55	3.17	3.91
Credit Card - 30-89 Days PD	1.18	1.02	1.10	1.06	1.10
- 90+ Days Past Due	0.55	0.48	0.54	0.54	0.70
- Nonaccrual	0.13	0.24	0.16	0.29	0.28

CAPITAL RATIOS

PEER GROUP 01
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Tier 1 Leverage Ratio	9.89	9.55	9.63	9.37	9.27
Tier 1 RBC Ratio	13.38	13.06	13.08	12.83	13.12
Total Risk-Based Capital Ratio	15.01	14.94	14.96	14.83	15.48

Tangible Tier 1 Leverage Ratio	9.92	9.26	9.33	9.10	8.95
Tangible Common Eq Cap/Tan Assets	8.87	8.10	8.32	8.03	7.73

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	24.60	25.64	26.26	24.41	26.67
Standby Letters of Credit	1.62	1.58	1.47	1.46	2.11
Commercial & Similar Letters of Credit	0.04	0.05	0.05	0.06	0.08

Securities Lent	0.40	0.29	0.30	0.29	0.63
Credit Derivatives (BHC as Guarantor)	0.74	0.17	0.16	0.18	2.62
Credit Derivatives (BHC as Beneficiary)	0.76	0.20	0.19	0.25	2.86

TYPE OF DERIVATIVE INSTRUMENT:

Derivative Contracts	60.89	43.87	40.09	43.22	113.53
Interest Rate Contracts	43.42	29.56	26.65	31.25	86.42
Interest Rate Futures & Forward Contr	5.42	6.72	4.16	6.74	14.01
Written Options Contr (Int Rate)	2.01	1.95	1.57	2.08	4.40
Purchased Options Contr (Int Rate)	1.87	1.15	1.51	1.47	4.16
Interest Rate Swaps	34.78	16.94	17.82	17.60	62.30

Foreign Exchange Contracts	13.17	9.33	9.17	9.02	19.07
Futures & Forward Foreign Exch Contr	6.92	5.35	5.83	5.83	11.43
Written Options Contr (Foreign Exch)	0.32	0.07	0.06	0.11	0.60
Purchased Options Contr (Foreign Exch)	0.30	0.08	0.07	0.11	0.59
Foreign Exchange Rate Swaps	1.51	0.86	0.85	0.92	4.00

Equity, Commodity, & Other Deriv Contr	1.75	1.60	1.58	1.55	3.41
Commodity & Other Fut & Forward Contr	0.23	0.10	0.10	0.09	0.28
Written Options Contr (Comm & Other)	0.61	0.65	0.63	0.64	1.28
Purchased Options Contr (Comm & Oth)	0.48	0.42	0.40	0.40	0.95
Commodity & Other Swaps	0.36	0.24	0.26	0.22	0.50

PERCENT OF AVERAGE LOANS AND LEASES:

Loan Commitments	48.26	49.74	51.50	49.22	57.10
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PERCENT OF NOTIONAL AMOUNT	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	89.71	87.96	88.14	87.64	84.63
Foreign Exchange Contracts	6.92	7.87	7.99	8.15	9.68
Equity, Comm, & Other Contracts	2.36	2.73	2.56	2.78	3.30
Futures and Forwards	18.00	26.12	19.35	24.45	24.98
Written Options	8.63	9.79	7.54	9.31	8.59
Exchange-Traded	0.20	0.12	0.14	0.08	0.31
Over-The-Counter	7.94	9.46	7.07	9.05	7.79
Purchased Options	4.58	3.90	4.52	3.98	4.68
Exchange-Traded	0.28	0.22	0.29	0.15	0.25
Over-The-Counter	3.74	3.39	3.92	3.52	3.96
Swaps	65.08	53.53	59.22	53.79	58.87
Held for Trading	43.98	43.60	47.69	43.59	50.43
Interest Rate Contracts	34.90	33.73	37.39	33.48	39.62
Foreign Exchange Contracts	3.70	3.50	3.70	3.77	4.83
Equity, Comm, & Other Contracts	0.94	1.14	1.19	1.07	1.54
Non-Traded	56.02	56.40	52.31	56.41	49.57
Interest Rate Contracts	50.54	50.88	46.77	50.15	35.66
Foreign Exchange Contracts	1.48	1.99	1.94	1.86	2.02
Equity, Comm, & Other Contracts	0.59	0.74	0.60	0.82	0.71
Deriv Contr (Excl Fut & FX LE 14 Days)	85.41	84.21	86.34	84.04	79.53
One Year or Less	23.45	28.83	25.72	29.65	32.71
Over 1 Year to 5 Years	32.73	33.59	31.03	32.79	27.38
Over 5 Years	23.07	16.87	20.77	16.03	12.83
Gross Negative Fair Value (Abs Val)	1.31	1.59	1.33	1.96	2.16
Gross Positive Fair Value	1.26	1.72	1.39	1.93	2.10
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.09	0.14	0.12	0.16	0.30
Gross Positive Fair Value (X)	0.10	0.14	0.13	0.17	0.31
Held for Trading (X)	0.08	0.11	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	0.54	0.81	0.64	0.95	1.31

INSURANCE ACTIVITIES

PEER GROUP 01
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

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	55.30	48.70	54.12	48.49	47.64
Ins Under Assets(L/H)/Tot Ins Und Ast	44.70	51.30	45.88	51.51	52.36
Sep Acct Assets(L/H)/Total Life Ast	1.30	5.07	2.28	3.94	1.57
Ins Activities Revenue/Adj Oper Inc	0.83	1.17	0.96	1.11	1.03
Premium Inc/Ins Activities Revenue	7.73	10.98	11.57	13.39	11.85
Credit Rel Prem Inc/Tot Prem Inc	64.47	57.11	57.99	53.80	60.16
Other Prem Inc/Total Prem Inc	35.53	42.89	42.01	46.20	39.84
Ins Under Net Income/Consol Net Income	0.16	0.42	0.25	0.29	0.46
Ins Net Inc (P/C)/Equity (P/C)	5.73	5.18	7.65	5.23	7.11
Ins Net Inc (L/H)/Equity (L/H)	6.93	6.64	5.80	5.92	5.07
Insur Ben, Losses, Exp/Insur Premiums	192.87	267.01	134.22	176.23	377.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.11	2.10	2.00	1.84	2.36
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.56	0.52	0.27	0.29	0.10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.01	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.86	9.95	10.25	10.26	9.14
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.62	0.44	0.44	0.40	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.25	1.70	1.63	2.25	2.39
Cost: Interest-Bearing Deposits	0.29	0.39	0.37	0.46	0.50
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.29	2.69	1.72	3.40	3.56
Commercial and Industrial Loans	0.42	4.19	9.33	0.50	1.17
Foreign Governments and Inst	0.00	0.00	0.00	0.00	-0.11
GROWTH RATES:					
Net Loans and Leases	54.33	20.38	21.14	15.08	37.19
Total Selected Assets	65.62	15.51	15.27	18.65	60.44
Deposits	-4.56	-5.56	3.16	-6.60	-12.83

PROFITABILITY:

PEER GROUP 01

06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.20	8.53	8.28	7.91	6.78
Bank Net Inc/Avg Eq Inv in Banks	8.15	8.35	7.90	7.91	7.54
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.99	6.14	6.01	5.13	4.59
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.34	9.75	8.90	8.47	6.79
Bank Net Income/Parent Net Income	71.96	70.40	69.98	72.74	79.98
Nonbank Net Income/Parent Net Income	6.80	11.61	12.21	11.07	6.07
Sub BHCs Net Inc/Parent Net Income	92.76	77.20	96.65	82.20	82.84

LEVERAGE:

Total Liabilities/Equity	23.29	28.07	28.43	30.15	32.75
Total Debt/Equity Capital	14.51	16.96	17.10	18.34	18.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.77	20.69	20.42	22.61	24.81
Tot Debt+Lns Guaranteed for Affl/Equity	15.63	18.74	18.41	20.27	20.86
Total Debt/Eq Cap - Exc Over Fair Value	14.64	17.03	17.17	18.44	18.52
Long-Term Debt/Equity Capital	10.99	12.12	12.70	13.81	14.07
Short-Term Debt/Equity Capital	2.09	2.84	2.95	2.47	3.85
Current Portion of LT Debt/Equity	0.22	0.23	0.21	0.50	0.25
Exc Cost Over Fair Value/Equity Cap	0.13	0.11	0.10	0.12	0.18
Long-Term Debt/Consolidated LT Debt	23.24	25.93	25.26	25.51	19.05

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.71	104.91	104.36	106.52	107.31
Total Investment in Subs/Equity	109.73	112.47	113.06	114.89	117.67
Eq Inv Sub/Eq Cap,QualTPS+Oth PS in T1	98.83	100.22	100.49	101.21	99.98
Tot Inv Sub/Eq Cap,QualTPS+Oth PS in T1	105.31	107.20	107.80	108.80	109.41

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.43	0.73	0.79	1.23	1.40
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.14	2.56	2.19	3.33	2.98

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	140.67	168.14	173.51	152.89	119.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	143.53	168.86	168.26	160.13	126.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	160.46	121.88	119.87	116.94	107.81
Pretax Oper Inc + Int Exp/Int Expense	1248.33	1267.97	1806.84	1388.83	-----
Div + Int From Subs/Int Exp + Div	145.38	201.01	206.18	202.49	161.34
Fees+Other Inc From Subs/Sal + Oth Exp	19.91	11.63	10.57	9.12	13.20
Net Inc/Curr Port of LT Debt+Pfd Div(X)	34.24	74.89	52.81	106.19	182.98

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	3.99	3.46	4.03	3.25	3.68
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.02	0.01	0.02	0.09	0.28
Nonaccrual	7.74	6.06	4.82	7.11	15.04
Total	7.97	6.10	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	0.57	0.93	0.86	0.95	1.76
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.59	0.93	0.86	0.95	1.92

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	3.90	7.25	5.82	8.00	5.73
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.22	0.72	0.49	0.69	0.66

PAYOUT RATIOS - PARENT

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	66.91	54.73	50.95	64.35	69.45
Dividends Paid/Net Income	26.73	25.12	27.33	25.15	24.90
Net Income - Dividends/Avg Equity	5.70	6.16	5.86	5.50	4.71

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	101.34	173.92	154.49	161.00	117.14
Dividends From Nonbank Subs	13.88	8.71	49.06	19.39	17.32
Dividends From Subsidiary BHCs	23.77	26.58	27.64	35.97	44.17
Dividends From All Subsidiaries	184.03	308.63	319.17	277.66	229.85

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	41.92	54.94	57.12	52.35	37.26
Interest Income From Bank Subs	0.55	0.72	0.65	0.67	1.07
Mgt & Service Fees From Bank Subs	3.10	3.21	2.91	1.99	5.53
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.02
Operating Income From Bank Subs	53.63	67.14	66.68	63.78	50.83

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	37.77	32.48	47.00	46.23	67.04
Interest Income From Nonbank Subs	4.01	11.48	8.36	8.57	15.70
Mgt & Serv Fees From Nonbank Subs	2.38	3.60	2.70	4.75	2.98
Other Income From Nonbank Subs	0.77	0.37	0.14	0.19	0.52
Operating Inc From Nonbank Subs	63.17	62.58	71.30	97.04	107.01

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	43.33	28.24	37.62	49.24	47.86
Interest Inc From Subsidiary BHCs	0.55	0.26	0.22	0.28	1.02
Mgt & Serv Fees From Sub BHCs	1.55	0.89	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	78.34	31.20	39.60	51.87	51.44

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	45.81	43.96	48.80	42.98	37.13
Interest Income From Bank Subs	1.09	1.06	0.74	1.17	2.30
Mgt & Serv Fees From Bank Subs	2.32	1.53	1.47	1.48	5.07
Other Income From Bank Subs	0.13	0.07	0.02	0.00	0.00
Operating Income From Bank Subs	59.15	54.24	58.38	50.87	52.88

Dividends From Nonbank Subs	2.97	3.57	6.52	6.48	6.77
Interest Income From Nonbank Subs	1.41	3.06	1.15	2.49	3.16
Mgt & Serv Fees From Nonbank Subs	0.32	0.46	0.38	0.39	0.31
Other Income From Nonbank Subs	0.31	0.08	0.03	0.07	0.03
Operating Inc From Nonbank Subs	10.16	11.89	11.47	13.08	13.76

Dividends From Subsidiary BHCs	9.91	8.89	10.03	10.75	10.01
Interest Inc From Subsidiary BHCs	0.02	0.05	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	11.03	10.00	10.99	12.34	12.02

Loans and Adv From Subs/ST Debt	307.54	204.27	101.37	188.63	302.33
Loans and Adv From Subs/Total Debt	30.94	32.36	31.33	28.76	58.39

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

SUMMARY RATIOS

PAGE 1

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
	-----	-----	-----	-----	-----	-----	-----	-----	-----
Number of BHCs in Peer Group									90
EARNINGS AND PROFITABILITY									

PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.89	0.90	1.31	2.48	2.90	3.24	4.11	5.22	90
+ Non-interest Income	1.51	0.12	0.31	0.77	1.29	2.09	3.21	4.30	90
- Overhead Expense	2.92	1.43	1.69	2.35	2.85	3.35	4.18	4.71	90
- Provision for Losses	0.13	-0.07	-0.03	0.01	0.09	0.20	0.32	0.94	90
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.03	0.06	0.11	90
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	90
= Pretax Net Oper Income (TE)	1.42	0.65	0.80	1.04	1.36	1.71	2.20	2.55	90
Net Operating Income	0.93	0.43	0.45	0.69	0.91	1.12	1.42	1.65	90
Net Income	0.93	0.43	0.45	0.69	0.91	1.12	1.51	1.65	90
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.74	1.35	2.57	3.26	3.66	4.17	5.02	6.27	90
Interest Expense	0.49	0.12	0.20	0.28	0.37	0.66	1.02	1.62	90
Net Interest Income (TE)	3.19	1.02	1.47	2.72	3.24	3.61	4.40	5.95	90
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.29	-0.04	0.00	0.04	0.21	0.41	0.99	1.57	90
Earnings Coverage of Net Losses (X)	25.34	-57.64	-3.19	4.06	8.06	19.88	101.93	362.23	89
Ln&Ls Allowance/Total Loans & Leases	1.30	0.25	0.57	0.90	1.31	1.59	2.00	2.52	90
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.25	0.27	0.35	0.69	1.11	1.67	2.58	3.30	90
30-89 Days Past Due Loans and Leases	0.58	0.05	0.13	0.30	0.48	0.77	1.23	1.78	90
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.37	-12.15	-0.04	9.20	17.30	23.68	41.36	52.45	90
Net ST Noncore Funding Dependence	4.79	-78.48	-19.06	-0.51	6.50	12.77	18.19	25.89	90
Net Loans and Leases/Total Assets	61.26	29.09	32.92	49.14	64.58	71.98	77.08	84.61	90
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.89	6.89	7.41	8.47	9.86	11.06	12.19	13.04	81
Equity Capital/Total Assets	11.78	8.13	9.01	9.97	11.46	13.35	15.11	17.15	90
Equity Capital+Minority Int/Total Assets	12.01	8.30	9.25	10.22	11.64	13.42	15.64	19.11	90
Tier 1 Common Eq Cap / T RWA	12.11	8.78	9.38	10.15	11.21	13.58	16.85	21.97	67
Net Loans&Ls/Equity Capital (X)	5.20	1.99	2.93	4.11	5.12	6.31	7.54	8.22	90
Cash Dividends/Net Income	26.73	0.00	0.00	11.88	26.17	42.35	54.72	74.65	89
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	5.70	0.77	2.42	4.11	5.71	7.24	9.04	11.75	90
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.09	0.00	0.00	0.00	0.00	1.87	9.27	27.55	90
Long-Term Debt/Equity Capital	10.99	0.00	0.00	0.00	6.72	17.90	36.10	66.84	90
Equity Investment in Subs/Equity Cap	102.70	84.42	90.00	97.15	101.30	108.26	118.07	122.87	90
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	143.53	10.23	49.65	93.39	123.33	190.38	285.43	317.94	89

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.38	1.22	2.07	2.99	3.30	3.72	4.70	5.50	90
Less: Interest Expense	0.44	0.12	0.18	0.26	0.34	0.61	0.90	1.21	90
Equals: Net Interest Income (TE)	2.89	0.90	1.31	2.48	2.90	3.24	4.11	5.22	90
Plus: Non-Interest Income	1.51	0.12	0.31	0.77	1.29	2.09	3.21	4.30	90
Equals: Adj Operating Income (TE)	4.52	2.51	3.17	3.86	4.32	4.92	5.67	9.81	90
Less: Overhead Expense	2.92	1.43	1.69	2.35	2.85	3.35	4.18	4.71	90
Less: Provision for Loan and Lease Losses	0.13	-0.07	-0.03	0.01	0.09	0.20	0.32	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	-0.00	0.00	0.00	0.00	0.03	0.06	0.11	90
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	90
Equals: Pretax Net Oper Inc (TE)	1.42	0.65	0.80	1.04	1.36	1.71	2.20	2.55	90
Less: Applicable Income Taxes (TE)	0.47	0.14	0.21	0.36	0.45	0.61	0.72	0.84	90
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	90
Equals: Net Operating Income	0.93	0.43	0.45	0.69	0.91	1.12	1.42	1.65	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	0.93	0.43	0.45	0.69	0.91	1.12	1.51	1.65	90
Memo: Net Income (Last Four Qtrs)	0.92	0.38	0.49	0.67	0.87	1.11	1.46	1.64	90
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.04	85.16	86.55	88.38	91.30	93.01	95.79	96.97	90
Avg Int-Bearing Funds / Avg Assets	67.28	50.84	55.35	61.26	65.99	73.31	81.47	82.43	81
Int Income (TE) / Avg Earning Assets	3.74	1.35	2.57	3.26	3.66	4.17	5.02	6.27	90
Int Expense / Avg Earning Assets	0.49	0.12	0.20	0.28	0.37	0.66	1.02	1.62	90
Net Int Inc (TE) / Avg Earn Assets	3.19	1.02	1.47	2.72	3.24	3.61	4.40	5.95	90
YIELD OR COST:									
Total Loans and Leases (TE)	4.53	2.40	3.41	3.89	4.34	5.09	6.18	7.23	90
Interest-Bearing Bank Balances	0.28	0.03	0.12	0.20	0.26	0.35	0.52	0.59	90
Fed Funds Sold & Reverse Repos	0.41	-0.00	0.00	0.05	0.31	0.67	1.33	1.79	59
Trading Assets	1.23	0.00	0.00	0.00	0.76	2.02	3.78	6.56	68
Total Earning Assets	3.67	1.29	2.42	3.17	3.61	4.09	4.99	6.19	90
Investment Securities (TE)	2.42	1.02	1.68	2.07	2.42	2.73	3.28	3.75	89
U.S. Treasury & Agency Sec (excl MBS)	1.29	0.03	0.18	0.59	1.23	1.79	2.47	3.00	84
Mortgage-Backed Securities	2.36	1.28	1.72	1.94	2.32	2.77	3.15	3.31	88
All Other Securities	4.08	0.56	1.54	2.58	3.82	5.27	7.18	12.99	86
Interest-Bearing Deposits	0.35	0.07	0.13	0.19	0.27	0.47	0.76	0.96	90
Time Deposits of \$100K or More	0.81	0.16	0.23	0.48	0.75	1.08	1.49	1.74	89
Time Deposits < \$100K	0.82	0.21	0.35	0.53	0.77	1.09	1.41	1.56	87
Other Domestic Deposits	0.20	0.05	0.07	0.11	0.15	0.26	0.46	0.67	90
Foreign Deposits	0.28	0.00	0.06	0.10	0.19	0.34	0.81	1.22	42
Fed Funds Purchased and Repos	0.58	0.00	0.02	0.08	0.16	0.54	2.93	3.33	82
Other Borrowed Funds & Trading Liab	1.75	0.17	0.56	0.97	1.47	2.18	3.96	4.96	90
All Interest-Bearing Funds	0.59	0.20	0.27	0.39	0.50	0.69	1.12	1.44	81

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Avg Personnel Exp Per Employee (\$000)	49.29	28.40	32.47	40.44	44.81	57.12	75.88	85.73	90
Avg Assets per Employee (\$000)	7507.95	3010.71	3716.24	5050.21	6452.62	9314.26	14526.3	20421.7	90
ANALYSIS RATIOS									

Mutual Fund Fee Inc / Non-Int Income	3.13	0.00	0.00	0.38	2.66	5.41	9.50	11.69	88
Overhead Exp / NII + Non-Int Income	66.24	45.84	51.48	58.52	66.70	73.98	79.08	83.93	90
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.92	1.43	1.69	2.35	2.85	3.35	4.18	4.71	90
Personnel Expense	1.44	0.69	0.82	1.17	1.41	1.72	2.15	2.32	90
Net Occupancy Expense	0.33	0.12	0.15	0.25	0.32	0.40	0.48	0.59	90
Other Operating Expenses	1.11	0.43	0.62	0.77	0.95	1.32	2.02	2.95	90
Overhead Less Non-Interest Income	1.32	-1.15	-0.11	0.88	1.37	1.81	2.21	2.56	90
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	65.36	45.80	49.27	58.20	66.31	73.18	78.30	82.69	90
Personnel Expense	32.67	12.36	21.88	26.23	33.39	38.47	42.06	43.53	90
Net Occupancy Expense	7.67	1.88	3.01	5.91	7.71	9.58	11.00	12.37	90
Other Operating Expenses	24.29	14.89	16.20	19.24	21.69	27.26	38.72	46.06	90
Total Non-Interest Income	32.88	3.53	8.21	19.93	28.77	42.60	71.50	82.09	90
Fiduciary Activities Income	2.70	0.00	0.00	0.00	1.92	4.55	9.00	16.99	90
Serv Charges on Deposit Accts - Domestic	4.75	0.00	0.25	1.68	5.10	7.13	8.63	12.35	90
Trading Revenue	1.25	-0.07	0.00	0.00	0.44	1.42	5.52	10.35	90
Investment Banking Fees & Commissions	2.66	0.00	0.00	0.32	1.81	3.20	8.75	13.52	90
Venture Capital Revenue	0.06	-0.05	0.00	0.00	0.00	0.00	0.32	1.05	90
Net Servicing Fees	0.57	0.00	0.00	0.01	0.26	0.83	2.29	3.61	90
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	90
Insurance Activities Revenue	0.82	0.00	0.00	0.02	0.17	1.16	4.00	6.80	90
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	-0.92	-0.17	0.10	0.77	2.34	4.81	7.11	90
Other Non-Interest Income	10.29	1.07	2.37	5.21	8.95	13.27	20.62	38.22	90
Overhead Less Non-Interest Income	32.18	-5.98	-2.61	20.90	33.48	43.91	57.73	59.16	90
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.30	10.55	15.69	24.72	29.51	35.06	37.90	39.48	89
Appl Inc Tax+TE/Pretax NOI+TE	33.08	20.48	21.52	30.00	33.83	36.80	39.18	41.49	89

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.57	0.97	7.22	19.89	32.77	46.00	56.14	64.72	90
Commercial and Industrial Loans	13.30	0.16	0.78	7.05	11.80	20.13	24.86	31.38	90
Loans to Individuals	4.99	0.02	0.05	0.41	2.11	8.11	12.85	27.83	90
Loans to Depository Institutions	0.12	0.00	0.00	0.00	0.00	0.05	0.76	1.70	90
Agricultural Loans	0.12	0.00	0.00	0.00	0.03	0.20	0.62	0.85	90
Other Loans and Leases	4.49	0.00	0.11	1.72	3.57	6.82	10.25	13.21	90
Net Loans and Leases	61.26	29.09	32.92	49.14	64.58	71.98	77.08	84.61	90
Debt Securities Over 1 Year	15.32	0.20	3.35	9.28	14.24	18.42	31.46	39.46	90
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.04	0.21	0.36	0.84	90
Subtotal	78.35	37.40	46.32	74.96	82.03	85.90	88.73	91.52	90
Interest-Bearing Bank Balances	4.00	0.22	0.34	1.11	2.61	4.99	12.01	17.77	90
Federal Funds Sold & Reverse Repos	0.67	0.00	0.00	0.00	0.00	0.52	3.75	12.09	90
Debt Securities 1 Year or Less	2.24	0.00	0.05	0.28	1.44	3.92	6.64	8.10	90
Trading Assets	0.81	0.00	0.00	0.00	0.17	0.46	3.61	13.28	90
Total Earning Assets	89.10	79.01	84.35	87.02	88.62	91.43	94.43	95.48	90
Non-Int Cash and Due From Dep Inst	1.52	0.31	0.38	1.02	1.55	1.97	2.47	3.05	90
Other Real Estate Owned	0.16	0.00	0.00	0.02	0.08	0.27	0.53	0.66	90
All Other Assets	9.25	3.03	4.35	6.54	9.47	11.22	13.37	18.88	90
MEMORANDA:									
Short-Term Investments	7.96	0.89	1.03	2.96	4.65	11.10	19.52	37.64	90
U.S. Treasury Securities	0.75	0.00	0.00	0.00	0.06	1.23	3.83	5.64	90
U.S. Agency Securities (excl MBS)	1.38	0.00	0.00	0.00	0.51	2.09	6.05	7.74	90
Municipal Securities	1.22	0.00	0.00	0.03	0.60	2.07	3.49	7.21	90
Mortgage-Backed Securities	11.62	0.20	1.63	5.64	10.88	17.41	22.68	28.48	90
Asset-Backed Securities	0.43	0.00	0.00	0.00	0.00	0.86	2.01	2.31	90
Other Debt Securities	0.53	0.00	0.00	0.00	0.12	0.84	2.13	3.48	90
RE Loans Secured by 1-4 Family	15.43	0.35	2.67	7.33	15.38	21.22	28.40	37.23	90
Revolving	3.19	0.00	0.08	0.82	2.74	5.26	7.44	9.40	90
Closed-End, Sec by First Liens	11.21	0.31	1.60	5.14	10.32	15.15	21.03	35.48	90
Closed-End, Sec by Junior Liens	0.51	0.00	0.00	0.11	0.43	0.78	1.33	1.73	90
Commercial Real Estate Loans	16.14	0.04	0.39	7.28	14.51	25.43	34.32	39.66	90
Construction and Land Dev	2.01	0.00	0.07	0.42	1.56	3.10	5.09	5.94	90
Multifamily	2.11	0.00	0.02	0.50	1.19	3.29	6.63	8.75	90
Nonfarm Nonresidential	11.01	0.00	0.17	4.46	10.10	16.73	24.67	26.76	90
RE Loans Secured by Farmland	0.24	0.00	0.00	0.00	0.05	0.24	1.44	1.70	90
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	53.95	5.84	14.36	40.15	52.89	71.70	79.32	96.13	90
RE Loans Secured by 1-4 Family	25.75	0.60	4.34	16.62	25.21	34.23	46.71	63.34	90
Revolving	5.29	0.00	0.17	1.31	4.48	8.76	12.26	14.80	90
Closed-End	19.87	0.59	3.79	9.96	17.88	26.95	44.00	59.76	90
Commercial Real Estate Loans	24.93	0.06	1.43	11.63	23.37	36.10	49.06	53.97	90
Construction and Land Dev	3.21	0.00	0.17	1.06	2.67	4.71	7.90	9.23	90
Multifamily	3.25	0.00	0.04	0.87	1.98	5.03	10.23	12.68	90
Nonfarm Nonresidential	17.05	0.00	0.50	8.34	16.32	26.00	34.27	37.48	90
RE Loans Secured by Farmland	0.40	0.00	0.00	0.00	0.07	0.37	2.51	3.42	90
Loans to Depository Institutions	0.28	0.00	0.00	0.00	0.00	0.09	2.13	4.16	90
Commercial and Industrial Loans	22.00	0.25	2.11	14.35	20.36	29.93	40.88	49.11	90
Loans to Individuals	8.35	0.03	0.10	1.25	3.77	13.97	23.18	47.43	90
Credit Card Loans	1.73	0.00	0.00	0.00	0.15	1.21	6.64	28.82	90
Agricultural Loans	0.22	0.00	0.00	0.00	0.05	0.30	1.03	1.72	90
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.34	90
Other Loans and Leases	8.62	0.00	0.14	2.64	5.99	12.02	20.71	37.48	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.96	0.89	1.03	2.96	4.65	11.10	19.52	37.64	90
Liquid Assets	24.31	6.80	9.64	15.22	20.69	31.00	52.41	58.25	90
Investment Securities	18.39	0.27	4.47	11.67	15.94	24.58	37.22	41.83	90
Net Loans and Leases	61.26	29.09	32.92	49.14	64.58	71.98	77.08	84.61	90
Net Lns, Ls & Stdbly Ltrs of Credit	63.34	30.89	36.95	51.41	66.23	74.50	81.40	85.01	90
Core Deposits	59.58	20.41	32.06	48.03	63.45	69.92	75.78	79.02	90
Noncore Funding	23.47	6.86	8.56	14.09	20.01	30.88	47.50	54.05	90
Time Deposits of \$100K or More	5.91	0.17	0.99	2.33	5.27	8.45	14.16	17.47	90
Foreign Deposits	0.86	0.00	0.00	0.00	0.00	0.73	5.03	9.67	90
Fed Funds Purchased and Repos	2.70	0.00	0.00	0.45	1.77	4.97	8.59	10.17	90
Net Fed Funds Purchased (Sold)	1.80	-2.33	-0.41	0.00	0.83	3.06	6.50	8.66	90
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.77	2.12	90
Oth Borrowings W/Rem Mat 1 Yr or Less	2.65	0.00	0.00	0.20	1.88	4.60	7.47	11.36	90
Earning Assets Repr in 1 Year	38.76	12.57	16.71	27.57	39.06	46.83	61.94	72.02	90
Int-Bearing Liab Repr in 1 Year	11.33	0.93	2.44	5.37	8.36	13.99	29.07	44.65	90
Long-Term Debt Repr in 1 Year	1.28	0.00	0.00	0.00	0.35	2.26	5.12	10.31	90
Net Assets Repriceable in 1 Year	24.95	-11.79	-0.57	9.47	24.78	36.92	46.81	57.27	90
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.37	-12.15	-0.04	9.20	17.30	23.68	41.36	52.45	90
Net ST Noncore Funding Dependence	4.79	-78.48	-19.06	-0.51	6.50	12.77	18.19	25.89	90
Short-Term Inv/ST Noncore Funding	74.60	5.75	9.37	22.45	41.72	101.82	210.19	343.11	90
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.48	-14.81	-8.20	0.00	14.08	27.66	60.29	99.96	90
Net Loans and Leases/Total Deposits	88.00	41.13	53.42	72.74	88.11	98.67	121.97	136.56	90
Net Loans and Leases/Core Deposits	108.13	53.81	62.53	84.06	100.69	118.67	169.16	254.57	90
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.46	-1.49	-0.57	-0.03	0.15	0.74	2.29	2.52	58
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.30	-1.43	-1.09	0.00	0.87	2.22	5.12	6.95	81
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.34	-0.17	-0.08	0.00	0.00	0.09	0.11	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	16.47	0.00	0.00	0.00	9.01	33.30	51.08	69.10	89
Available-For-Sale Securities	83.52	22.67	45.85	66.28	90.04	100.00	100.00	100.00	89
U.S. Treasury Securities	5.11	0.00	0.00	0.00	0.42	7.41	28.03	35.84	89
U.S. Agency Securities (excl MBS)	7.17	0.00	0.00	0.06	3.96	14.19	24.60	38.53	89
Municipal Securities	6.65	0.00	0.00	0.38	5.06	12.99	19.34	25.29	89
Mortgage-Backed Securities	66.16	11.67	19.96	46.35	70.81	85.73	95.35	99.50	89
Asset-Backed Securities	2.66	0.00	0.00	0.00	0.21	4.64	11.37	18.61	89
Other Debt Securities	3.18	0.00	0.00	0.00	0.86	6.54	10.15	23.68	89
Mutual Funds and Equity Securities	0.92	0.00	0.00	0.04	0.36	1.39	3.50	7.18	89
Debt Securities 1 Year or Less	13.93	0.27	0.65	3.20	8.23	22.45	38.09	54.06	89
Debt Securities 1 To 5 Years	19.65	0.22	0.87	4.25	13.17	33.12	52.11	60.99	89
Debt Securities Over 5 Years	61.64	11.81	18.90	38.40	65.92	82.10	95.11	96.44	89
Pledged Securities	41.21	0.00	2.53	20.53	40.60	62.86	72.43	79.52	89
Structured Notes, Fair Value	0.21	0.00	0.00	0.00	0.00	0.00	1.50	3.29	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.07	-0.03	0.01	0.09	0.20	0.32	0.94	90
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	-0.14	-0.07	0.05	0.14	0.31	0.54	1.34	90
Provision for Ln&Ls Losses/Net Losses	77.80	-610.37	-73.17	27.23	81.66	134.31	235.76	505.97	89
Ln&Ls Allowance/Total Loans & Leases	1.30	0.25	0.57	0.90	1.31	1.59	2.00	2.52	90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.95	1.22	1.73	2.99	4.84	11.62	37.66	40.98	81
ALLL/Nonaccrual Assets	153.53	38.69	60.47	93.01	136.80	206.03	282.68	360.51	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	122.55	21.85	36.74	69.64	100.83	170.23	254.05	320.57	90
Gross Ln&Ls Losses/Avg Loans & Leases	0.45	0.01	0.05	0.17	0.31	0.60	1.32	2.13	90
Recoveries/Avg Loans and Leases	0.15	0.00	0.02	0.06	0.13	0.23	0.34	0.42	90
Net Losses/Avg Loans and Leases	0.29	-0.04	0.00	0.04	0.21	0.41	0.99	1.57	90
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.07	90
Recoveries/Prior Year-End Losses	16.28	3.66	6.07	9.19	13.16	19.99	38.52	43.73	89
Earnings Coverage of Net Losses (X)	25.34	-57.64	-3.19	4.06	8.06	19.88	101.93	362.23	89
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.16	-0.07	-0.01	0.00	0.11	0.26	0.55	0.80	89
RE Loans Secured By 1-4 Family	0.21	-0.03	0.00	0.02	0.16	0.35	0.61	0.86	87
Revolving	0.34	-0.04	-0.00	0.01	0.23	0.61	0.95	1.30	86
Closed-End	0.17	-0.06	-0.00	0.01	0.11	0.29	0.54	0.88	87
Commercial Real Estate Loans	0.06	-0.24	-0.17	-0.00	0.02	0.15	0.30	0.43	88
Construction and Land Dev	0.06	-1.17	-0.66	-0.14	0.00	0.29	0.93	1.40	87
Multifamily	0.02	-0.58	-0.11	-0.00	0.00	0.01	0.17	0.62	85
Nonfarm Nonresidential	0.08	-0.11	-0.05	0.00	0.03	0.15	0.31	0.46	86
RE Loans Secured by Farmland	0.04	-0.57	-0.06	-0.00	0.00	0.00	0.52	0.73	63
Commercial and Industrial Loans	0.18	-0.16	-0.03	0.00	0.13	0.28	0.56	0.92	89
Loans to Depository Institutions	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	48
Loans to Individuals	1.27	0.08	0.12	0.51	1.02	1.89	2.99	3.84	72
Credit Card Loans	2.34	0.00	0.00	1.12	2.47	3.39	4.54	5.47	61
Agricultural Loans	0.04	-0.17	-0.12	-0.00	0.00	0.04	0.26	0.83	67
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Other Loans and Leases	0.12	-0.05	-0.01	0.00	0.05	0.15	0.58	0.99	86

BHCPR PERCENTILE DISTRIBUTION REPORT
PEER GROUP 1

PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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30-89 Days PD Loans and Leases	0.58	0.05	0.13	0.30	0.48	0.77	1.23	1.78	90
90+ Days PD Loans and Leases	0.36	0.00	0.00	0.01	0.15	0.54	1.03	1.98	90
Nonaccrual Loans and Leases	0.95	0.19	0.27	0.57	0.78	1.27	1.86	2.59	90
90+ Days PD and Nonaccrual Loans and Leases	1.38	0.23	0.51	0.78	1.12	1.72	2.81	4.29	90
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.01	0.06	0.15	0.25	90
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.13	0.27	90
Nonaccrual Restructured	0.29	0.01	0.03	0.12	0.21	0.44	0.77	0.89	90
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									

30-89 Days Past Due Assets	0.58	0.05	0.13	0.30	0.48	0.78	1.33	1.78	90
90+ Days Past Due Assets	0.35	0.00	0.00	0.01	0.15	0.54	1.03	1.98	90
Nonaccrual Assets	0.97	0.21	0.29	0.61	0.78	1.27	1.92	2.59	90
30+ Days PD & Nonaccrual Assets	2.03	0.65	0.87	1.23	1.74	2.36	4.29	6.14	90
PERCENT OF TOTAL ASSETS									

90+ Days PD and Nonaccrual Assets	0.83	0.12	0.25	0.46	0.73	1.06	1.63	2.48	90
90+ PD & Nonaccrual Assets + OREO	0.99	0.13	0.28	0.56	0.94	1.35	1.78	2.71	90
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									

Total Assets	1.26	0.10	0.30	0.61	1.21	1.75	2.60	2.98	90
Allowance for Loan & Lease Losses	174.92	38.25	54.26	90.78	145.97	237.06	333.75	475.08	90
Equity Cap + ALLL	10.02	0.88	2.38	4.23	9.25	14.79	20.90	26.86	90
Tier 1 Cap + ALLL	11.79	1.31	2.75	5.44	10.73	16.20	23.33	28.99	81
Loans & Leases + RE Acquired	2.07	0.36	0.55	1.08	1.76	2.71	4.31	5.15	90

BHCPR PERCENTILE DISTRIBUTION REPORT

PAST DUE AND NONACCRUAL LOANS AND LEASES

PAGE 7A

PEER GROUP 1

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.59	0.02	0.09	0.28	0.47	0.77	1.55	1.85	89
- 90+ Days Past Due	0.49	0.00	0.00	0.00	0.15	0.72	2.08	4.00	89
- Nonaccrual	1.44	0.12	0.21	0.75	1.19	1.87	3.39	4.00	89
Coml & Indl - 30-89 Days PD	0.28	0.00	0.00	0.07	0.19	0.41	0.98	1.26	89
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.07	0.22	0.36	89
- Nonaccrual	0.66	0.00	0.09	0.25	0.47	0.80	1.64	3.13	89
Individuals - 30-89 Days PD	1.11	0.00	0.11	0.48	0.98	1.50	2.44	3.26	90
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.10	0.45	0.90	1.13	90
- Nonaccrual	0.25	0.00	0.00	0.01	0.16	0.42	0.84	1.31	90
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Agricultural - 30-89 Days PD	0.21	0.00	0.00	0.00	0.01	0.38	0.86	1.84	67
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.13	67
- Nonaccrual	1.19	0.00	0.00	0.00	0.10	1.08	5.81	15.29	67
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Other Lns&Ls - 30-89 Days PD	0.13	0.00	0.00	0.00	0.06	0.22	0.43	1.46	86
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.01	0.11	0.26	86
- Nonaccrual	0.19	0.00	0.00	0.00	0.04	0.25	0.80	1.88	86
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.82	0.05	0.13	0.33	0.59	1.22	2.11	2.51	87
- 90+ Days Past Due	0.75	0.00	0.00	0.00	0.10	0.99	3.72	5.84	87
- Nonaccrual	1.75	0.14	0.25	0.77	1.32	2.66	4.15	5.31	87
Revolving - 30-89 Days PD	0.54	0.00	0.07	0.25	0.46	0.76	1.02	1.36	86
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.15	0.39	1.01	86
- Nonaccrual	1.22	0.00	0.00	0.28	0.99	1.79	3.62	4.78	86
Closed-End - 30-89 Days PD	0.93	0.04	0.12	0.31	0.60	1.39	2.51	3.07	87
- 90+ Days Past Due	0.95	0.00	0.00	0.00	0.12	1.45	4.52	7.17	87
- Nonaccrual	1.94	0.10	0.23	0.89	1.51	3.24	4.70	5.87	87
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.03	0.08	0.13	0.19	87
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.05	0.07	87
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.00	0.07	0.17	0.48	0.85	87
Commercial RE - 30-89 Days PD	0.28	0.00	0.00	0.08	0.28	0.42	0.71	0.80	88
- 90+ Days Past Due	0.16	0.00	0.00	0.00	0.03	0.29	0.68	0.92	88
- Nonaccrual	1.03	0.00	0.13	0.50	0.97	1.30	2.55	2.89	88
Const & Dev - 30-89 Days PD	0.37	0.00	0.00	0.00	0.17	0.61	1.31	2.17	87
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.02	0.49	1.58	3.71	87
- Nonaccrual	1.98	0.00	0.00	0.40	1.36	2.76	5.96	11.80	87
Multifamily - 30-89 Days PD	0.20	0.00	0.00	0.00	0.05	0.35	0.88	1.28	85
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.07	0.60	1.18	85
- Nonaccrual	0.36	0.00	0.00	0.00	0.18	0.68	1.29	2.18	85
Nonfarm Nres- 30-89 Days PD	0.28	0.00	0.00	0.07	0.25	0.46	0.74	0.90	86
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.01	0.24	0.54	0.80	86
- Nonaccrual	1.04	0.00	0.11	0.53	0.94	1.29	2.33	2.97	86
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.13	0.42	0.78	2.14	63
- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.00	0.03	1.24	4.39	63
- Nonaccrual	1.03	0.00	0.00	0.00	0.50	1.90	3.17	5.20	63
Credit Card - 30-89 Days PD	1.17	0.00	0.23	0.69	1.00	1.39	2.60	3.31	61
- 90+ Days Past Due	0.54	0.00	0.00	0.01	0.58	0.97	1.23	1.54	61
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.13	0.89	1.28	61

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.89	6.89	7.41	8.47	9.86	11.06	12.19	13.04	81
Tier 1 RBC Ratio	13.38	9.87	10.75	11.26	12.56	14.46	18.15	21.99	67
Total Risk-Based Capital Ratio	15.00	11.96	12.40	13.16	14.56	16.00	19.09	23.17	67
Tangible Tier 1 Leverage Ratio	9.91	6.99	7.35	8.63	9.85	10.92	12.06	13.52	67
Tangible Common Eq Cap/Tan Assets	8.87	6.07	6.69	7.81	8.59	9.69	11.51	12.91	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.59	3.88	9.00	14.41	23.95	32.04	40.28	79.64	90
Standby Letters of Credit	1.62	0.00	0.00	0.26	0.85	2.31	4.17	8.90	90
Commercial & Similar Letters of Credit	0.04	0.00	0.00	0.00	0.02	0.06	0.16	0.25	90
Securities Lent	0.40	0.00	0.00	0.00	0.00	0.00	1.91	7.79	90
Credit Derivatives (BHC as Guarantor)	0.73	0.00	0.00	0.00	0.00	0.10	0.83	27.07	90
Credit Derivatives (BHC as Beneficiary)	0.76	0.00	0.00	0.00	0.00	0.13	0.82	28.32	90
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	60.89	0.17	0.61	5.11	15.97	44.13	131.44	1102.32	90
Interest Rate Contracts	43.42	0.14	0.61	4.08	13.92	34.64	87.98	817.72	90
Interest Rate Futures & Forward Contr	5.42	0.00	0.00	0.00	0.40	2.44	28.11	88.94	90
Written Options Contr (Int Rate)	2.01	0.00	0.00	0.03	0.51	1.87	6.40	22.03	90
Purchased Options Contr (Int Rate)	1.86	0.00	0.00	0.00	0.16	1.53	6.21	21.35	90
Interest Rate Swaps	34.77	0.00	0.04	2.28	11.95	21.86	59.67	705.24	90
Foreign Exchange Contracts	13.16	0.00	0.00	0.00	0.19	3.39	13.35	327.92	90
Futures & Forward Foreign Exch Contr	6.92	0.00	0.00	0.00	0.16	2.91	8.54	151.50	90
Written Options Contr (Foreign Exch)	0.31	0.00	0.00	0.00	0.00	0.00	0.32	11.88	90
Purchased Options Contr (Foreign Exch)	0.30	0.00	0.00	0.00	0.00	0.00	0.32	11.03	90
Foreign Exchange Rate Swaps	1.50	0.00	0.00	0.00	0.00	0.03	4.01	46.14	90
Equity, Commodity, & Other Deriv Contr	1.74	0.00	0.00	0.00	0.00	0.85	9.17	26.10	90
Commodity & Other Fut & Forward Contr	0.23	0.00	0.00	0.00	0.00	0.00	0.71	6.72	90
Written Options Contr (Comm & Other)	0.60	0.00	0.00	0.00	0.00	0.17	2.67	11.60	90
Purchased Options Contr (Comm & Oth)	0.48	0.00	0.00	0.00	0.00	0.10	2.47	8.21	90
Commodity & Other Swaps	0.36	0.00	0.00	0.00	0.00	0.08	2.26	6.66	90
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	48.25	6.15	12.91	25.09	39.04	61.57	115.38	158.91	90

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.71	22.27	62.58	83.00	94.75	99.86	100.00	100.00	89
Foreign Exchange Contracts	6.92	0.00	0.00	0.00	2.47	9.62	26.45	63.66	89
Equity, Comm, & Other Contracts	2.35	0.00	0.00	0.00	0.00	2.88	11.94	21.70	89
Futures and Forwards	18.00	0.00	0.00	3.10	11.65	26.18	61.22	72.13	89
Written Options	8.62	0.00	0.00	1.56	6.00	13.61	27.42	37.41	89
Exchange-Traded	0.19	0.00	0.00	0.00	0.00	0.00	1.22	3.07	89
Over-The-Counter	7.93	0.00	0.00	1.53	5.37	11.90	24.51	37.41	89
Purchased Options	4.57	0.00	0.00	0.00	2.51	9.50	13.89	22.41	89
Exchange-Traded	0.27	0.00	0.00	0.00	0.00	0.00	1.81	4.77	89
Over-The-Counter	3.73	0.00	0.00	0.00	1.65	7.70	11.64	15.96	89
Swaps	65.07	0.00	6.88	45.84	71.97	85.11	96.42	99.64	89
Held for Trading	43.97	0.00	0.00	0.00	47.40	86.45	98.68	99.63	89
Interest Rate Contracts	34.89	0.00	0.00	0.00	34.85	75.98	86.67	93.70	89
Foreign Exchange Contracts	3.70	0.00	0.00	0.00	0.06	3.90	21.10	33.64	89
Equity, Comm, & Other Contracts	0.93	0.00	0.00	0.00	0.00	0.04	4.15	16.32	89
Non-Traded	56.02	0.23	0.90	12.88	48.52	100.00	100.00	100.00	89
Interest Rate Contracts	50.54	0.05	0.52	7.53	39.40	93.13	100.00	100.00	89
Foreign Exchange Contracts	1.48	0.00	0.00	0.00	0.00	0.71	8.26	16.90	89
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.01	2.82	11.11	89
Deriv Contr (Excl Fut & FX LE 14 Days)	85.41	28.73	57.13	74.63	88.93	95.85	99.96	100.00	81
One Year or Less	23.45	0.17	1.06	7.99	16.50	35.33	62.98	73.45	81
Over 1 Year to 5 Years	32.72	0.00	0.61	12.27	29.41	49.27	62.96	68.55	81
Over 5 Years	23.07	0.00	0.58	6.62	18.98	32.87	53.78	60.73	81
Gross Negative Fair Value (Abs Val)	1.31	0.21	0.30	0.74	1.24	1.66	2.81	3.47	89
Gross Positive Fair Value	1.25	0.10	0.37	0.68	1.22	1.69	2.30	2.88	89
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.09	0.00	0.00	0.00	0.02	0.05	0.30	2.33	81
Gross Positive Fair Value (X)	0.09	0.00	0.00	0.00	0.02	0.06	0.32	2.36	81
Held for Trading (X)	0.07	0.00	0.00	0.00	0.01	0.03	0.29	2.31	81
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.08	81
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.02	0.05	0.11	0.30	81
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	0.54	0.00	0.00	0.06	0.25	0.67	1.78	4.47	81

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.00	0.17	1.50	90
Ins Under Assets(P/C)/Tot Ins Und Ast	55.30	0.00	0.00	0.00	53.84	100.00	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	44.69	0.00	0.00	0.00	35.00	92.09	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.29	0.00	0.00	0.00	0.00	0.00	0.01	24.47	22
Ins Activities Revenue/Adj Oper Inc	0.82	0.00	0.00	0.02	0.17	1.16	4.00	6.80	90
Premium Inc/Ins Activities Revenue	7.73	0.00	0.00	0.00	0.00	3.99	50.68	71.10	75
Credit Rel Prem Inc/Tot Prem Inc	64.46	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Other Prem Inc/Total Prem Inc	35.53	-52.50	0.00	0.00	0.00	93.42	100.00	100.00	26
Ins Under Net Income/Consol Net Income	0.15	-0.07	-0.00	0.00	0.00	0.00	0.67	3.15	90
Ins Net Inc (P/C)/Equity (P/C)	5.72	-7.32	-5.58	-0.40	3.02	11.30	17.09	18.71	23
Ins Net Inc (L/H)/Equity (L/H)	6.93	-18.09	-2.49	0.04	2.43	12.62	23.79	24.09	22
Insur Ben, Losses, Exp/Insur Premiums	192.86	5.90	23.24	43.74	81.11	282.59	520.69	797.81	26
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.11	0.00	0.00	0.00	0.00	1.67	5.09	8.47	24
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.56	0.00	0.00	0.00	0.00	0.11	3.87	6.08	22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	90
CSV Life Insurance/Tier 1 Cap + ALLL	9.85	0.00	0.00	1.70	9.21	17.81	24.16	27.11	81
BROKER-DEALER ACTIVITIES									

Net Assets Broker-Dealer Subs/Cons Asts	0.61	0.00	0.00	0.00	0.00	0.05	1.31	15.32	90
FOREIGN ACTIVITIES									

Yield: Foreign Loans	1.24	0.00	0.00	0.00	0.00	2.04	5.28	6.09	69
Cost: Interest-Bearing Deposits	0.28	0.00	0.06	0.10	0.19	0.34	0.81	1.22	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.29	0.21	0.21	0.21	0.24	0.29	0.35	0.37	3
Commercial and Industrial Loans	0.41	0.00	0.00	0.03	0.11	0.33	0.59	1.52	18
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
GROWTH RATES:									
Net Loans and Leases	54.33	-17.96	-6.19	2.37	12.60	48.19	226.05	588.95	66
Total Selected Assets	65.62	-34.40	-15.80	-1.85	9.49	43.14	404.63	779.59	71
Deposits	-4.56	-98.30	-71.51	-11.38	-0.75	11.76	23.35	28.14	42

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.19	3.43	3.94	6.03	8.02	10.04	12.63	14.96	90
Bank Net Inc/Avg Eq Inv in Banks	8.15	0.00	3.43	5.56	7.91	10.03	13.78	16.20	78
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.98	-31.84	-7.87	0.53	4.64	10.80	18.87	39.34	78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.34	-7.48	0.43	5.21	8.22	9.77	15.22	17.62	26
Bank Net Income/Parent Net Income	71.96	0.00	0.00	17.01	98.09	105.49	111.80	117.96	89
Nonbank Net Income/Parent Net Income	6.80	0.00	0.00	0.03	1.70	8.46	24.36	59.28	73
Sub BHCs Net Inc/Parent Net Income	92.76	0.57	5.54	21.12	93.82	106.27	141.54	327.56	24
LEVERAGE:									
Total Liabilities/Equity	23.29	0.18	0.55	6.75	14.20	31.70	65.09	153.34	90
Total Debt/Equity Capital	14.51	0.00	0.00	0.00	8.11	23.69	47.64	119.37	90
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.77	0.00	0.00	4.49	11.62	27.58	48.54	120.53	90
Tot Debt+Lns Guaranteed for Affl/Equity	15.62	0.00	0.00	0.00	8.58	24.61	49.34	130.93	90
Total Debt/Equ Cap - Exc Over Fair Value	14.64	0.00	0.00	0.00	8.58	23.79	49.36	119.58	90
Long-Term Debt/Equity Capital	10.99	0.00	0.00	0.00	6.72	17.90	36.10	66.84	90
Short-Term Debt/Equity Capital	2.09	0.00	0.00	0.00	0.00	1.87	9.27	27.55	90
Current Portion of LT Debt/Equity	0.22	0.00	0.00	0.00	0.00	0.00	1.49	4.17	90
Exc Cost Over Fair Value/Equity Cap	0.13	0.00	0.00	0.00	0.00	0.00	0.56	1.99	90
Long-Term Debt/Consolidated LT Debt	23.23	0.00	0.00	0.00	18.67	42.33	73.40	84.34	90
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.70	84.42	90.00	97.15	101.30	108.26	118.07	122.87	90
Total Investment in Subs/Equity	109.72	84.53	92.24	99.69	105.77	116.26	130.08	161.80	90
Eq Inv Sub/Equ Cap,QualTPS+Oth PS in T1	98.82	83.66	88.06	93.19	98.66	102.83	111.69	117.27	81
Tot Inv Sub/Equ Cap,QualTPS+Oth PS in T1	105.31	85.49	90.49	96.51	100.80	111.41	129.84	155.31	81
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.43	-2.55	-1.43	-0.29	0.12	1.06	2.74	4.33	89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.13	0.10	0.16	0.52	1.43	3.07	5.29	9.27	49
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	140.66	38.70	56.06	92.44	119.75	164.95	304.87	341.51	89
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	143.53	10.23	49.65	93.39	123.33	190.38	285.43	317.94	89
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	160.45	-24.87	30.41	87.78	108.30	178.57	346.75	890.13	89
Pretax Oper Inc + Int Exp/Int Expense	1248.33	-74.20	11.47	184.51	591.07	1294.87	3563.12	10671.9	61
Div + Int From Subs/Int Exp + Div	145.38	0.50	3.59	87.06	120.29	176.95	335.23	437.10	85
Fees+Other Inc From Subs/Sal + Oth Exp	19.91	0.00	0.00	0.00	0.00	34.62	82.85	179.46	89
Net Inc/Curr Port of LT Debt+Pfd Div(X)	34.23	0.42	0.90	5.15	14.71	36.84	90.97	326.00	47
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.99	-9.83	-4.03	0.00	3.09	7.38	13.88	17.18	90
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.23	22
Nonaccrual	7.74	0.00	0.00	0.00	0.00	2.64	40.57	53.23	22
Total	7.97	0.00	0.00	0.00	0.00	4.65	40.57	53.23	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	0.56	0.00	0.00	0.00	0.00	0.00	1.69	13.28	90
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Total	0.59	0.00	0.00	0.00	0.00	0.00	1.69	14.22	90
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	3.90	0.00	0.00	0.00	0.27	2.49	22.72	40.02	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	0.22	0.00	0.00	0.00	0.00	0.01	0.84	5.03	90

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	66.90	0.00	0.24	28.20	61.86	93.42	125.31	273.28	75
Dividends Paid/Net Income	26.73	0.00	0.00	11.88	26.17	42.35	54.72	74.65	89
Net Income - Dividends/Avg Equity	5.70	0.77	2.42	4.11	5.71	7.24	9.04	11.75	90
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	101.33	0.00	0.00	0.00	97.26	162.74	327.53	425.41	76
Dividends From Nonbank Subs	13.87	0.00	0.00	0.00	0.05	5.96	73.93	242.15	76
Dividends From Subsidiary BHCs	23.77	0.00	0.00	0.00	0.00	0.00	172.92	234.01	76
Dividends From All Subsidiaries	184.02	0.00	0.00	97.26	142.11	226.40	424.34	944.39	76
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	41.91	0.00	0.00	0.00	44.63	73.08	95.50	117.45	74
Interest Income From Bank Subs	0.54	0.00	0.00	0.00	0.07	0.53	2.30	6.10	74
Mgt & Service Fees From Bank Subs	3.10	0.00	0.00	0.00	0.00	0.99	18.72	31.21	74
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.28	74
Operating Income From Bank Subs	53.62	0.00	0.20	13.05	48.05	84.55	114.98	156.46	74
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	37.77	0.00	0.00	0.00	6.65	82.27	124.48	285.30	60
Interest Income From Nonbank Subs	4.01	0.00	0.00	0.00	0.00	4.14	19.94	42.66	60
Mgt & Serv Fees From Nonbank Subs	2.37	0.00	0.00	0.00	0.00	0.63	13.82	30.95	60
Other Income From Nonbank Subs	0.76	0.00	0.00	0.00	0.00	0.00	0.38	37.13	60
Operating Inc From Nonbank Subs	63.17	0.00	0.00	1.76	36.63	100.00	223.35	404.74	60
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	43.32	0.00	0.00	0.00	54.98	72.92	85.00	88.25	24
Interest Inc From Subsidiary BHCs	0.55	0.00	0.00	0.00	0.00	0.03	1.31	7.95	24
Mgt & Serv Fees From Sub BHCs	1.54	0.00	0.00	0.00	0.00	0.00	8.19	12.99	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	78.34	0.00	0.00	13.82	57.52	81.82	99.83	613.06	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.81	0.00	0.00	0.00	58.64	96.15	99.62	99.97	89
Interest Income From Bank Subs	1.09	0.00	0.00	0.00	0.05	1.18	6.00	12.94	89
Mgt & Serv Fees From Bank Subs	2.32	0.00	0.00	0.00	0.00	0.02	14.23	32.45	89
Other Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.11	4.73	89
Operating Income From Bank Subs	59.15	0.00	0.00	5.37	85.86	98.87	99.95	100.00	89
Dividends From Nonbank Subs	2.97	0.00	0.00	0.00	0.00	2.42	12.27	53.34	89
Interest Income From Nonbank Subs	1.41	0.00	0.00	0.00	0.00	0.73	7.83	25.07	89
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	1.74	6.21	89
Other Income From Nonbank Subs	0.30	0.00	0.00	0.00	0.00	0.00	1.32	9.01	89
Operating Inc From Nonbank Subs	10.16	0.00	0.00	0.00	0.37	12.47	52.77	89.52	89
Dividends From Subsidiary BHCs	9.90	0.00	0.00	0.00	0.00	0.00	72.97	93.33	89
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.87	89
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	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	11.02	0.00	0.00	0.00	0.00	0.00	73.97	98.61	89
Loans and Adv From Subs/ST Debt	307.53	0.00	0.00	1.73	36.34	88.73	1127.54	3305.20	30
Loans and Adv From Subs/Total Debt	30.94	0.00	0.00	0.93	14.79	43.22	137.11	195.83	60

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
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1562859	149,937,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	11,581,188	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	14,727,466	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	25,727,786	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,742,065	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	12,989,487	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	86,617,152	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,172,001,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	14,884,625	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	400,740,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	17,008,323	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	22,123,208	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	188,012,330	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	75,747,100	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	116,160,559	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,853,768	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	298,653,928	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,556,822	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,848,073	CENTRAL BANC COMPANY, INC	JEFFERSON CITY, MO	
1036967	44,152,666	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,909,715,000	CITIGROUP INC.	NEW YORK, NY	
1132449	130,579,630	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	Name change from RBS CITIZENS FINANCIAL GROUP,
INC.				
1027518	30,819,092	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	65,386,081	COMERICA INCORPORATED	DALLAS, TX	
1049341	23,016,162	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	26,584,688	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	69,374,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	78,936,814	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	45,748,395	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	27,556,917	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	19,753,820	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	15,019,247	F.N.B. CORPORATION	HERMITAGE, PA	
1070345	132,562,382	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,523,251	FIRST BANCORP	SAN JUAN, PR	
1075612	22,062,840	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	24,223,920	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,754,901	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	38,630,115	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	13,941,733	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	24,566,414	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	17,010,044	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	860,008,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	19,355,777	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,617,143	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	289,551,194	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	37,700,645	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	63,797,113	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	15,325,042	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	22,566,793	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,436,467	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	17,389,665	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	Name change from INVESTORS BANCORP, MHC

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
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3843075	34,923,883	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,520,336,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	91,934,784	KEYCORP	CLEVELAND, OH	
1037003	90,835,002	M&T BANK CORPORATION	BUFFALO, NY	
2132932	48,604,772	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	105,761,163	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	10,387,956	OLD NATIONAL BANCORP	EVANSVILLE, IN	Moved from Peer 2
2875332	15,685,562	PACWEST BANCORP	LOS ANGELES, CA	Moved from Peer 2
3650152	33,889,070	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	327,251,474	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,588,000	POPULAR, INC.	SAN JUAN, PR	
1839319	14,602,404	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	21,253,920	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	23,070,287	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
3242838	119,013,705	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	112,512,985	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	282,324,972	STATE STREET CORPORATION	BOSTON, MA	
1131787	182,585,899	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,506,626	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	33,322,533	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,627,290	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,889,866	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	236,008,197	TD BANK US HOLDING COMPANY	CHERRY HILL, NJ	
2706735	13,532,830	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,715,978	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,119,996	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	389,065,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	15,562,690	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	22,064,209	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	108,823,027	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1076217	12,051,710	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1447376	129,066,684	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
1048773	16,335,967	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,789,955	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	21,531,479	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,598,874,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	10,023,587	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	Moved from Peer 2
2260406	18,911,548	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	55,111,275	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 90 bank holding companies.