

	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	97	95	90	90
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.89	2.83	2.81	2.88
+ Non-interest Income	1.36	1.46	1.45	1.51
- Overhead Expense	2.75	2.82	2.85	2.93
- Provision for Losses	0.22	0.14	0.17	0.14
+ Securities Gains (Losses)	0.02	0.02	0.01	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.35	1.37	1.33	1.42
Net Operating Income	0.88	0.92	0.92	0.96
Net Income	0.88	0.92	0.92	0.96
Net Income (Sub S Adjusted)	0.99	1.58	1.41	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.63	3.58	3.57	3.71
Interest Expense	0.46	0.45	0.46	0.49
Net Interest Income (TE)	3.16	3.11	3.09	3.18
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.28	0.25	0.31	0.30
Earnings Coverage of Net Losses (X)	26.37	17.40	15.90	32.42
Ln&Ls Allowance/Total Loans & Leases	1.13	1.17	1.14	1.23
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	0.98	1.07	0.97	1.09
30-89 Days Past Due Loans and Leases	0.50	0.52	0.58	0.60
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	17.89	16.91	18.17	17.28
Net ST Noncore Funding Dependence	4.74	4.57	4.31	4.06
Net Loans and Leases/Total Assets	63.71	62.81	62.73	61.48
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.64	9.86	9.68	9.82
Equity Capital/Total Assets	11.66	11.65	11.65	11.73
Equity Capital+Minority Int/Total Assets	11.74	11.87	11.75	11.90
Tier 1 Common Eq Cap / T RWA	11.88	12.14	12.09	11.92
Net Loans&Ls/Equity Capital (X)	5.48	5.41	5.42	5.27
Cash Dividends/Net Income	30.46	30.11	28.05	27.42
Cash Dividends/Net Income (Sub S Adjusted)	54.16	13.34	15.95	N/A
Retained Earnings/Avg Equity Cap	5.13	5.42	5.30	5.68
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	1.16	1.86	1.23	2.43
Long-Term Debt/Equity Capital	12.29	10.27	12.95	10.76
Equity Investment in Subs/Equity Cap	102.79	102.14	102.41	102.66
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	163.19	148.91	143.71	149.64

PERCENT OF AVERAGE ASSETS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.32	3.26	3.24	3.35	3.41
Less: Interest Expense	0.42	0.41	0.42	0.44	0.53
Equals: Net Interest Income (TE)	2.89	2.83	2.81	2.88	2.84
Plus: Non-Interest Income	1.36	1.46	1.45	1.51	1.74
Equals: Adj Operating Income (TE)	4.32	4.37	4.39	4.51	4.73
Less: Overhead Expense	2.75	2.82	2.85	2.93	3.15
Less: Provision for Loan and Lease Losses	0.22	0.14	0.17	0.14	0.19
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.01	0.02	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.35	1.37	1.33	1.42	1.40
Less: Applicable Income Taxes (TE)	0.46	0.45	0.44	0.47	0.44
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.88	0.92	0.92	0.96	0.94
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.88	0.92	0.92	0.96	0.94
Memo: Net Income (Last Four Qtrs)	0.90	0.95	0.93	0.96	0.94
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.65	91.40	91.39	91.14	90.56
Avg Int-Bearing Funds / Avg Assets	66.97	67.43	66.63	67.00	68.40
Int Income (TE) / Avg Earning Assets	3.63	3.58	3.57	3.71	3.82
Int Expense / Avg Earning Assets	0.46	0.45	0.46	0.49	0.60
Net Int Inc (TE) / Avg Earn Assets	3.16	3.11	3.09	3.18	3.17
YIELD OR COST:					
Total Loans and Leases (TE)	4.32	4.30	4.30	4.50	4.72
Interest-Bearing Bank Balances	0.47	0.27	0.28	0.28	0.32
Fed Funds Sold & Reverse Repos	0.72	0.49	0.48	0.43	0.39
Trading Assets	0.89	1.00	0.94	1.04	1.19
Total Earning Assets	3.56	3.52	3.50	3.65	3.77
Investment Securities (TE)	2.40	2.33	2.32	2.41	2.39
U.S. Treasury & Agency Sec (excl MBS)	1.50	1.42	1.41	1.29	1.23
Mortgage-Backed Securities	2.22	2.22	2.25	2.32	2.32
All Other Securities	3.66	3.93	3.74	4.10	4.15
Interest-Bearing Deposits	0.38	0.35	0.35	0.35	0.42
Time Deposits of \$100K or More	0.83	0.81	0.77	0.82	0.95
Time Deposits < \$100K	0.77	0.75	0.77	0.82	0.96
Other Domestic Deposits	0.26	0.23	0.23	0.21	0.24
Foreign Deposits	0.29	0.25	0.26	0.28	0.37
Fed Funds Purchased and Repos	0.55	0.53	0.48	0.57	0.72
Other Borrowed Funds & Trading Liab	1.59	1.58	1.56	1.64	1.97
All Interest-Bearing Funds	0.62	0.60	0.62	0.59	0.69

	PEER GROUP 01 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	53	52	101	99	98
Avg Assets per Employee (\$000)	8,189	7,923	7,825	7,662	7,292
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.08	3.30	3.34	3.11	2.95
Overhead Exp / NII + Non-Int Income	64.30	65.79	66.98	66.44	67.52
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.75	2.82	2.85	2.93	3.15
Personnel Expense	1.42	1.43	1.40	1.43	1.48
Net Occupancy Expense	0.30	0.32	0.32	0.33	0.34
Other Operating Expenses	0.99	1.03	1.09	1.16	1.32
Overhead Less Non-Interest Income	1.36	1.33	1.35	1.35	1.32
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	63.42	64.96	66.10	65.66	66.80
Personnel Expense	33.37	33.86	33.65	32.38	31.92
Net Occupancy Expense	7.26	7.58	7.48	7.59	7.51
Other Operating Expenses	22.14	23.31	24.47	25.00	26.49
Total Non-Interest Income	30.70	32.17	33.40	32.70	35.18
Fiduciary Activities Income	2.50	2.69	2.53	2.67	2.42
Serv Charges on Deposit Accts - Domestic	4.57	4.64	4.66	4.81	4.76
Trading Revenue	1.34	1.07	0.99	1.19	1.07
Investment Banking Fees & Commissions	2.35	2.77	2.86	2.67	2.55
Venture Capital Revenue	0.01	0.03	0.05	0.08	0.06
Net Servicing Fees	0.09	0.77	0.73	0.56	1.02
Net Securitization Income	0.00	0.01	0.01	0.02	0.01
Insurance Activities Revenue	0.83	0.80	0.91	0.79	0.96
Net Gain (Loss) - Sales Loans, OREO, Oth	2.00	1.87	2.00	1.44	2.03
Other Non-Interest Income	10.99	10.66	11.39	10.43	11.42
Overhead Less Non-Interest Income	32.23	32.31	32.65	32.51	31.19
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.89	29.62	28.10	29.18	28.74
Appl Inc Tax+TE/Pretax NOI+TE	34.51	33.76	32.75	33.09	32.22

PERCENT OF TOTAL ASSETS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	34.90	34.50	33.17	33.06	32.61
Commercial and Industrial Loans	13.43	13.79	13.80	13.65	12.50
Loans to Individuals	5.08	4.61	5.19	5.05	5.25
Loans to Depository Institutions	0.07	0.09	0.08	0.11	0.12
Agricultural Loans	0.19	0.17	0.16	0.13	0.14
Other Loans and Leases	5.21	5.13	5.25	4.81	4.53
Net Loans and Leases	63.71	62.81	62.73	61.48	60.31
Debt Securities Over 1 Year	15.11	15.57	15.34	15.72	15.65
Mutual Funds and Equity Securities	0.08	0.09	0.10	0.10	0.13
Subtotal	80.19	79.83	79.49	78.79	77.00
Interest-Bearing Bank Balances	3.93	4.18	4.02	4.63	4.41
Federal Funds Sold & Reverse Repos	0.77	0.68	0.84	0.68	0.85
Debt Securities 1 Year or Less	2.12	2.04	2.20	2.08	2.67
Trading Assets	0.83	0.66	0.74	0.77	0.80
Total Earning Assets	90.14	89.73	89.84	89.59	88.94
Non-Int Cash and Due From Dep Inst	1.12	1.20	1.15	1.24	1.38
Other Real Estate Owned	0.09	0.13	0.10	0.14	0.17
All Other Assets	8.72	8.98	8.99	9.09	9.58
MEMORANDA:					
Short-Term Investments	8.15	7.94	8.39	8.39	8.97
U.S. Treasury Securities	1.00	0.97	1.12	1.06	0.54
U.S. Agency Securities (excl MBS)	0.89	1.21	1.07	1.19	1.36
Municipal Securities	1.55	1.32	1.38	1.31	1.14
Mortgage-Backed Securities	11.40	11.60	11.38	11.49	11.94
Asset-Backed Securities	0.43	0.38	0.40	0.43	0.59
Other Debt Securities	0.44	0.50	0.53	0.53	0.86
RE Loans Secured by 1-4 Family	14.49	15.46	14.33	15.21	15.39
Revolving	2.80	2.96	2.77	3.14	3.24
Closed-End, Sec by First Liens	10.91	11.61	10.78	11.10	11.09
Closed-End, Sec by Junior Liens	0.42	0.45	0.43	0.47	0.51
Commercial Real Estate Loans	18.22	16.99	16.85	15.88	15.02
Construction and Land Dev	2.62	2.26	2.35	2.00	1.69
Multi family	2.71	2.28	2.36	2.13	1.99
Nonfarm Nonresidential	12.08	11.54	11.27	10.78	10.63
RE Loans Secured by Farmland	0.29	0.28	0.24	0.22	0.24
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	54.08	54.06	52.15	52.96	54.23
RE Loans Secured by 1-4 Family	23.25	24.77	23.23	25.22	26.11
Revolving	4.44	4.74	4.46	5.22	5.53
Closed-End	18.43	19.60	18.40	19.49	20.02
Commercial Real Estate Loans	27.61	25.91	25.82	24.50	24.12
Construction and Land Dev	4.08	3.53	3.70	3.18	2.71
Multi family	4.08	3.46	3.58	3.27	3.29
Nonfarm Nonresidential	18.28	17.60	17.31	16.67	17.07
RE Loans Secured by Farmland	0.47	0.48	0.40	0.37	0.41
Loans to Depository Institutions	0.16	0.19	0.20	0.22	0.24
Commercial and Industrial Loans	21.80	22.38	22.75	22.49	20.62
Loans to Individuals	8.12	7.55	8.38	8.43	9.00
Credit Card Loans	1.60	1.19	1.71	1.78	2.51
Agricultural Loans	0.30	0.29	0.27	0.23	0.24
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.01	0.02
Other Loans and Leases	9.70	9.56	9.90	9.18	9.06

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	8.15	7.94	8.39	8.39	8.97
Liquid Assets	23.02	23.80	23.80	24.24	24.41
Investment Securities	17.93	18.33	18.20	18.50	19.23
Net Loans and Leases	63.71	62.81	62.73	61.48	60.31
Net Lns, Ls & Stbby Ltrs of Credit	65.12	64.38	64.22	63.48	62.47
Core Deposits	60.54	61.00	59.80	59.99	58.41
Noncore Funding	23.32	22.75	23.80	22.93	23.92
Time Deposits of \$100K or More	5.70	5.66	5.40	5.83	5.43
Foreign Deposits	0.67	0.68	0.67	0.84	1.00
Fed Funds Purchased and Repos	1.86	2.27	2.03	2.40	2.56
Net Fed Funds Purchased (Sold)	0.93	1.35	0.99	1.51	1.55
Commercial Paper	0.02	0.05	0.03	0.08	0.14
Oth Borrowings W/Rem Mat 1 Yr or Less	3.27	3.19	3.31	3.23	3.17
Earning Assets Repr in 1 Year	40.79	39.49	40.67	39.53	39.86
Int-Bearing Liab Repr in 1 Year	9.01	9.56	8.89	10.44	11.11
Long-Term Debt Repr in 1 Year	1.76	1.40	1.86	1.23	1.28
Net Assets Repriceable in 1 Year	28.80	27.10	28.43	26.63	25.23
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.89	16.91	18.17	17.28	17.98
Net ST Noncore Funding Dependence	4.74	4.57	4.31	4.06	3.61
Short-Term Inv/ST Noncore Funding	78.97	82.18	83.89	83.04	91.41
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.81	17.71	18.02	17.97	18.18
Net Loans and Leases/Total Deposits	89.18	88.75	90.15	87.66	88.93
Net Loans and Leases/Core Deposits	107.89	108.13	110.25	107.22	111.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.64	0.50	0.33	0.76	-1.16
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.45	0.88	0.21	1.38	-0.77
Struct Notes Appr(Depr)/T1 Cap	-0.02	0.00	-0.04	-0.03	-0.25
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	19.49	16.73	18.52	16.91	15.26
Available-For-Sale Securities	80.51	83.27	81.48	83.09	84.74
U.S. Treasury Securities	6.38	6.61	7.34	6.74	3.80
U.S. Agency Securities (excl MBS)	5.33	6.80	6.25	6.60	7.33
Municipal Securities	8.35	6.75	7.75	6.64	6.20
Mortgage-Backed Securities	66.69	66.28	65.07	65.73	65.16
Asset-Backed Securities	2.25	2.15	2.11	2.31	3.33
Other Debt Securities	2.58	2.62	2.89	2.85	4.45
Mutual Funds and Equity Securities	0.70	0.74	0.82	0.81	0.90
Debt Securities 1 Year or Less	12.06	12.66	13.34	12.76	15.54
Debt Securities 1 To 5 Years	20.64	19.82	19.10	20.30	20.47
Debt Securities Over 5 Years	63.51	62.90	63.55	62.23	59.61
Pledged Securities	36.54	39.15	36.58	39.58	41.16
Structured Notes, Fair Value	0.11	0.17	0.13	0.15	0.19

ANALYSIS RATIOS	PEER GROUP 01				
	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.22	0.14	0.17	0.14	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.36	0.23	0.28	0.23	0.32
Provision for Ln&Ls Losses/Net Losses	150.19	125.52	109.03	105.35	64.28
Ln&Ls Allowance/Total Loans & Leases	1.13	1.17	1.14	1.23	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.10	13.11	9.29	11.58	7.42
ALLL/Nonaccrual Assets	165.38	163.96	164.24	165.18	147.71
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	132.54	129.13	125.88	130.23	114.92
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.39	0.44	0.45	0.63
Recoveries/Avg Loans and Leases	0.12	0.13	0.14	0.15	0.18
Net Losses/Avg Loans and Leases	0.28	0.25	0.31	0.30	0.44
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	0.01	0.01
Recoveries/Prior Year-End Losses	19.91	19.63	39.28	33.44	23.10
Earnings Coverage of Net Losses (X)	26.37	17.40	15.90	32.42	19.55
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.09	0.09	0.17	0.34
RE Loans Secured By 1-4 Family	0.08	0.13	0.12	0.22	0.45
Revolving	0.15	0.21	0.19	0.30	0.57
Closed-End	0.06	0.10	0.10	0.18	0.39
Commercial Real Estate Loans	0.00	0.02	0.00	0.07	0.20
Construction and Land Dev	-0.05	-0.08	-0.07	0.06	0.41
Multi family	0.00	-0.01	-0.01	0.02	0.10
Nonfarm Nonresidential	0.01	0.05	0.02	0.09	0.19
RE Loans Secured by Farmland	-0.03	-0.02	-0.01	0.04	0.17
Commercial and Industrial Loans	0.37	0.17	0.24	0.17	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.10	1.18	1.18	1.34	1.25
Credit Card Loans	2.80	2.77	2.66	2.46	2.42
Agricultural Loans	0.05	0.06	0.11	0.02	0.17
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.14	0.13	0.18	0.16	0.17

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
30-89 Days PD Loans and Leases	0.50	0.52	0.58	0.60	0.68
90+ Days PD Loans and Leases	0.25	0.28	0.30	0.29	0.40
Nonaccrual Loans and Leases	0.81	0.82	0.78	0.84	1.08
90+ Days PD and Nonaccrual Loans and Leases	1.16	1.23	1.18	1.22	1.63
30-89 Days PD Restructured	0.03	0.03	0.03	0.04	0.05
90+ Days PD Restructured	0.01	0.02	0.02	0.02	0.03
Nonaccrual Restructured	0.24	0.26	0.25	0.27	0.36
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.51	0.52	0.58	0.61	0.69
90+ Days Past Due Assets	0.26	0.28	0.30	0.29	0.41
Nonaccrual Assets	0.83	0.84	0.79	0.85	1.10
30+ Days PD & Nonaccrual Assets	1.71	1.80	1.80	1.92	2.37
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.70	0.74	0.70	0.72	0.99
90+ PD & Nonaccrual Assets + OREO	0.79	0.88	0.80	0.86	1.16
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	0.98	1.09	1.00	1.11	1.44
Allowance for Loan & Lease Losses	147.21	156.15	155.62	153.67	177.17
Equity Cap + ALLL	8.02	8.89	8.16	8.88	11.84
Tier 1 Cap + ALLL	10.13	11.02	10.54	10.56	14.23
Loans & Leases + RE Acquired	1.56	1.76	1.61	1.81	2.34

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate - 30-89 Days PD	0.49	0.53	0.56	0.60	0.75
- 90+ Days Past Due	0.35	0.46	0.43	0.46	0.58
- Nonaccrual	0.87	1.13	1.05	1.25	1.69
Coml & Indl - 30-89 Days PD	0.31	0.27	0.29	0.26	0.32
- 90+ Days Past Due	0.05	0.04	0.05	0.04	0.08
- Nonaccrual	1.18	0.76	0.85	0.59	0.70
Individuals - 30-89 Days PD	0.98	0.91	1.08	1.08	1.22
- 90+ Days Past Due	0.20	0.19	0.20	0.22	0.31
- Nonaccrual	0.22	0.24	0.26	0.37	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.26	0.13	0.16	0.10	0.18
- 90+ Days Past Due	0.03	0.02	0.01	0.01	0.01
- Nonaccrual	0.69	0.71	0.76	0.91	0.84
Foreign Govts- 30-89 Days PD	0.00	0.00	1.74	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.02	0.00	0.03	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.15	0.13	0.22	0.20	0.21
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.04
- Nonaccrual	0.16	0.20	0.16	0.19	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.75	0.76	0.84	0.88	1.04
- 90+ Days Past Due	0.64	0.72	0.75	0.71	0.85
- Nonaccrual	1.22	1.53	1.35	1.57	1.80
Revolving - 30-89 Days PD	0.47	0.50	0.57	0.63	0.57
- 90+ Days Past Due	0.05	0.08	0.08	0.12	0.13
- Nonaccrual	1.34	1.43	1.47	1.24	1.27
Closed-End - 30-89 Days PD	0.83	0.85	0.93	1.00	1.21
- 90+ Days Past Due	0.76	0.86	0.89	0.88	1.06
- Nonaccrual	1.24	1.63	1.37	1.69	2.02
- Jr Lien 30-89 Days PD	0.04	0.04	0.04	0.05	0.06
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.10	0.11	0.10	0.13	0.14
Commercial RE - 30-89 Days PD	0.16	0.19	0.19	0.23	0.33
- 90+ Days Past Due	0.06	0.08	0.06	0.11	0.21
- Nonaccrual	0.46	0.69	0.56	0.83	1.32
Const & Dev - 30-89 Days PD	0.17	0.21	0.28	0.29	0.45
- 90+ Days Past Due	0.08	0.15	0.10	0.20	0.45
- Nonaccrual	0.45	1.13	0.53	1.33	2.45
Multi family - 30-89 Days PD	0.11	0.16	0.12	0.15	0.26
- 90+ Days Past Due	0.03	0.04	0.03	0.06	0.11
- Nonaccrual	0.18	0.27	0.23	0.31	0.52
Nonfarm Nres- 30-89 Days PD	0.15	0.17	0.18	0.21	0.34
- 90+ Days Past Due	0.05	0.07	0.06	0.10	0.16
- Nonaccrual	0.54	0.65	0.56	0.91	1.29
Farmland - 30-89 Days PD	0.23	0.21	0.16	0.11	0.29
- 90+ Days Past Due	0.11	0.19	0.19	0.20	0.32
- Nonaccrual	0.76	0.67	0.71	0.74	1.55
Credit Card - 30-89 Days PD	1.12	1.00	1.16	1.09	1.10
- 90+ Days Past Due	0.61	0.57	0.69	0.59	0.54
- Nonaccrual	0.10	0.08	0.10	0.12	0.16

CAPITAL RATIOS	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.64	9.86	9.68	9.82	9.63
Tier 1 RBC Ratio	N/A	N/A	N/A	13.08	13.08
Total Risk-Based Capital Ratio	N/A	N/A	N/A	14.70	14.96
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	9.75	9.33
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.79	8.32
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	26.50	25.19	26.89	25.53	26.33
Standby Letters of Credit	1.17	1.29	1.21	1.56	1.52
Commercial & Similar Letters of Credit	0.03	0.05	0.04	0.05	0.05
Securities Lent	0.19	0.26	0.22	0.36	0.30
Credit Derivatives (BHC as Guarantor)	0.44	0.57	0.53	0.62	0.16
Credit Derivatives (BHC as Beneficiary)	0.46	0.58	0.55	0.64	0.19
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	66.89	58.47	65.89	57.62	40.09
Interest Rate Contracts	49.08	41.53	46.98	40.11	26.65
Interest Rate Futures & Forward Contr	11.07	6.43	8.38	4.46	4.16
Written Options Contr (Int Rate)	3.28	2.87	2.80	1.76	1.57
Purchased Options Contr (Int Rate)	2.09	1.76	1.88	1.68	1.51
Interest Rate Swaps	30.61	31.28	31.72	33.04	17.82
Foreign Exchange Contracts	12.95	13.04	14.23	13.88	9.17
Futures & Forward Foreign Exch Contr	7.21	7.28	8.72	7.93	5.18
Written Options Contr (Foreign Exch)	0.26	0.37	0.29	0.38	0.06
Purchased Options Contr (Foreign Exch)	0.25	0.35	0.28	0.38	0.07
Foreign Exchange Rate Swaps	1.69	1.43	1.53	1.52	0.85
Equity, Commodity, & Other Deriv Contr	2.22	1.45	2.34	1.63	1.58
Commodity & Other Fut & Forward Contr	0.19	0.14	0.19	0.15	0.10
Written Options Contr (Comm & Other)	0.82	0.52	0.66	0.60	0.63
Purchased Options Contr (Comm & Oth)	0.70	0.44	0.70	0.49	0.40
Commodity & Other Swaps	0.30	0.32	0.30	0.35	0.26
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	48.49	47.73	51.33	50.67	51.61

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	92.80	91.24	90.79	90.01	88.14
Foreign Exchange Contracts	4.97	6.42	6.65	6.99	7.99
Equity, Comm, & Other Contracts	1.46	1.54	1.69	1.99	2.56
Futures and Forwards	17.55	18.29	18.67	16.52	19.32
Written Options	8.85	9.10	7.93	7.76	7.52
Exchange-Traded	0.14	0.10	0.11	0.11	0.14
Over-The-Counter	8.38	8.77	7.56	7.40	7.06
Purchased Options	3.78	4.26	4.16	4.58	4.51
Exchange-Traded	0.24	0.17	0.21	0.19	0.29
Over-The-Counter	3.12	3.71	3.45	4.01	3.91
Swaps	63.88	64.68	66.25	65.97	59.28
Held for Trading	41.16	43.61	43.27	45.83	47.69
Interest Rate Contracts	34.15	35.28	35.26	36.79	37.38
Foreign Exchange Contracts	2.61	3.57	3.35	3.70	3.70
Equity, Comm, & Other Contracts	0.58	0.69	0.58	0.82	1.19
Non-Traded	58.84	56.39	56.73	54.17	52.31
Interest Rate Contracts	54.71	51.91	51.42	48.87	46.78
Foreign Exchange Contracts	0.92	1.39	1.21	1.56	1.94
Equity, Comm, & Other Contracts	0.43	0.36	0.54	0.50	0.60
Deriv Contr (Excl Fut & FX LE 14 Days)	89.27	88.86	90.37	87.15	86.36
One Year or Less	28.74	28.87	27.07	23.71	25.74
Over 1 Year to 5 Years	29.47	29.53	34.00	34.15	31.03
Over 5 Years	25.04	24.48	24.86	22.74	20.76
Gross Negative Fair Value (Abs Val)	1.97	1.15	1.21	1.45	1.33
Gross Positive Fair Value	1.73	1.26	1.25	1.53	1.39
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.08	0.08	0.11	0.12
Gross Positive Fair Value (X)	0.13	0.09	0.09	0.12	0.13
Held for Trading (X)	0.10	0.07	0.07	0.09	0.10
Non-Traded (X)	0.02	0.01	0.01	0.01	0.02
Current Credit Exposure (X)	0.06	0.04	0.04	0.05	0.05
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.74	0.51	0.55	0.76	0.64

INSURANCE ACTIVITIES	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.03	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	55.95	54.69	53.85	55.18	54.12
Ins Under Assets(L/H)/Tot Ins Und Ast	44.05	45.31	46.15	44.82	45.88
Sep Acct Assets(L/H)/Total Life Ast	2.17	1.33	1.54	1.23	2.28
Ins Activities Revenue/Adj Oper Inc	0.83	0.80	0.91	0.79	0.96
Premium Inc/Ins Activities Revenue	5.42	7.95	8.55	8.34	11.57
Credit Rel Prem Inc/Tot Prem Inc	60.29	63.53	59.76	65.25	57.99
Other Prem Inc/Total Prem Inc	39.71	36.47	40.24	34.75	42.01
Ins Under Net Income/Consol Net Income	0.10	0.08	0.12	0.17	0.25
Ins Net Inc (P/C)/Equity (P/C)	5.77	1.02	7.00	5.38	7.64
Ins Net Inc (L/H)/Equity (L/H)	9.81	12.09	2.70	8.34	5.80
Insur Ben, Losses, Exp/Insur Premiums	191.00	146.04	234.21	229.08	134.22
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.46	0.82	0.86	1.00	2.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.05	0.29	0.03	0.27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.24	9.78	10.03	10.06	10.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.49	0.53	0.57	0.54	0.42
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.07	1.02	1.13	1.18	1.62
Cost: Interest-Bearing Deposits	0.29	0.25	0.26	0.28	0.37
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.09	0.44	5.92	0.27	1.65
Commercial and Industrial Loans	0.92	1.57	0.56	0.21	9.35
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-3.67	0.15	-0.33	36.01	20.07
Total Selected Assets	-1.01	1.59	0.96	86.15	14.99
Deposits	-25.04	-9.59	-31.67	-5.47	3.16

PROFITABILITY:

	06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	7.66	8.09	7.96	8.23	8.28
Bank Net Inc/Avg Eq Inv in Banks	8.49	8.11	8.42	8.55	7.72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.94	7.57	6.37	6.24	6.01
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.20	8.55	7.06	7.14	8.78
Bank Net Income/Parent Net Income	82.52	75.02	78.59	72.88	69.34
Nonbank Net Income/Parent Net Income	8.46	6.05	6.83	7.61	12.21
Sub BHCs Net Inc/Parent Net Income	79.77	76.54	76.51	83.54	96.66

LEVERAGE:

Total Liabilities/Equity	20.24	19.88	21.12	21.84	28.43
Total Debt/Equity Capital	13.91	12.94	14.46	14.14	17.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.40	15.77	17.04	17.05	20.42
Tot Debt+Lns Guaranteed for Affl/Equity	14.30	13.37	14.83	14.75	18.41
Total Debt/Equ Cap - Exc Over Fair Value	14.03	13.09	14.60	14.28	17.17
Long-Term Debt/Equity Capital	12.29	10.27	12.95	10.76	12.70
Short-Term Debt/Equity Capital	1.16	1.86	1.23	2.43	2.95
Current Portion of LT Debt/Equity	0.37	0.30	0.27	0.33	0.21
Exc Cost Over Fair Value/Equity Cap	0.17	0.12	0.16	0.13	0.10
Long-Term Debt/Consolidated LT Debt	23.62	22.20	24.05	23.14	25.26

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.79	102.14	102.41	102.66	104.36
Total Investment in Subs/Equity	108.69	108.42	108.88	109.31	113.06
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	99.18	100.49
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	105.37	107.81

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.42	0.38	0.40	0.40	0.79
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.01	1.80	1.65	2.30	2.19

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	146.74	139.76	147.01	145.21	173.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	163.19	148.91	143.71	149.64	169.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	114.41	100.48	107.20	129.25	119.87
Pretax Oper Inc + Int Exp/Int Expense	2588.96	1534.68	1796.67	1632.11	1806.84
Div + Int From Subs/Int Exp + Div	170.30	154.89	160.72	159.36	199.32
Fees+Other Inc From Subs/Sal + Oth Exp	17.34	14.93	14.52	14.59	11.67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	18.26	42.49	56.51	43.35	52.81

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	4.69	4.10	4.98	4.22	4.03
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.67	0.02	0.02	0.08	0.02
Nonaccrual	13.09	7.97	7.58	8.31	4.82
Total	13.76	9.19	7.64	8.83	4.86

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.21	0.39	0.25	0.46	0.86
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.24	0.42	0.29	0.56	0.86

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	3.48	3.31	4.39	3.86	5.82
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.18	0.22	0.33	0.20	0.49

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 06/30/2016	06/30/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	72.51	84.83	83.05	69.31	50.95
Dividends Paid/Net Income	30.47	29.83	28.06	27.42	27.33
Net Income - Dividends/Avg Equity	5.12	5.47	5.29	5.69	5.85
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	128.83	105.43	114.67	117.63	143.01
Dividends From Nonbank Subs	5.01	4.35	7.85	16.50	49.06
Dividends From Subsidiary BHCs	12.53	14.21	13.24	19.97	27.64
Dividends From All Subsidiaries	186.38	159.94	167.07	198.41	307.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	49.26	45.13	45.41	46.43	55.82
Interest Income From Bank Subs	0.56	0.57	0.61	0.82	0.66
Mgt & Service Fees From Bank Subs	2.63	3.45	2.94	3.75	2.96
Other Income From Bank Subs	0.00	0.01	0.02	0.01	0.00
Operating Income From Bank Subs	56.00	52.84	53.20	55.85	65.38
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	49.69	36.15	67.65	46.97	47.06
Interest Income From Nonbank Subs	5.87	6.75	5.61	4.33	8.36
Mgt & Serv Fees From Nonbank Subs	1.37	2.48	1.86	2.10	2.70
Other Income From Nonbank Subs	0.97	0.47	0.49	0.43	0.14
Operating Inc From Nonbank Subs	78.99	63.76	116.19	67.86	71.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	42.48	52.22	65.66	48.92	37.61
Interest Inc From Subsidiary BHCs	0.11	0.16	0.20	0.96	0.22
Mgt & Serv Fees From Sub BHCs	0.54	0.46	0.62	0.93	0.91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	44.69	65.07	109.82	66.14	39.60
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.27	48.51	52.69	53.75	47.64
Interest Income From Bank Subs	1.32	1.74	0.84	0.78	0.74
Mgt & Serv Fees From Bank Subs	2.62	3.50	3.21	2.64	1.47
Other Income From Bank Subs	0.45	0.07	0.09	0.06	0.05
Operating Income From Bank Subs	66.59	63.27	63.11	64.63	58.38
Dividends From Nonbank Subs	4.03	3.75	5.22	3.54	6.52
Interest Income From Nonbank Subs	2.21	2.25	2.20	0.91	1.15
Mgt & Serv Fees From Nonbank Subs	0.04	0.19	0.16	0.29	0.38
Other Income From Nonbank Subs	0.44	0.12	0.12	0.13	0.03
Operating Inc From Nonbank Subs	11.55	10.33	11.67	8.96	11.47
Dividends From Subsidiary BHCs	7.61	8.97	7.18	8.65	10.03
Interest Inc From Subsidiary BHCs	0.02	0.02	0.01	0.02	0.04
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	8.30	9.65	7.90	9.52	10.99
Loans and Adv From Subs/ST Debt	87.58	71.34	118.43	100.26	101.37
Loans and Adv From Subs/Total Debt	29.74	34.65	30.54	26.79	31.33

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									97
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.88	0.98	1.59	2.50	2.88	3.24	4.13	5.29	97
+ Non-interest Income	1.35	0.23	0.34	0.75	1.27	1.88	2.60	3.32	97
- Overhead Expense	2.74	1.43	1.81	2.30	2.67	3.13	3.91	4.10	97
- Provision for Losses	0.21	-0.06	0.00	0.06	0.14	0.28	0.51	1.45	97
+ Securities Gains (Losses)	0.01	-0.00	-0.00	0.00	0.00	0.03	0.07	0.10	97
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	97
= Pretax Net Oper Income (TE)	1.35	0.59	0.69	1.02	1.32	1.69	1.84	2.48	97
Net Operating Income	0.88	0.36	0.45	0.67	0.86	1.05	1.25	1.62	97
Net Income	0.87	0.36	0.45	0.66	0.86	1.05	1.25	1.62	97
Net Income (Sub S Adjusted)	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.62	1.31	2.46	3.17	3.55	3.97	4.95	6.37	97
Interest Expense	0.45	0.13	0.15	0.26	0.37	0.60	0.88	1.25	97
Net Interest Income (TE)	3.16	1.09	1.69	2.71	3.09	3.56	4.47	5.88	97
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.27	-0.01	0.00	0.05	0.19	0.37	0.65	1.61	97
Earnings Coverage of Net Losses (X)	26.36	-55.58	2.21	5.00	8.73	25.48	95.71	304.33	97
Ln&Ls Allowance/Total Loans & Leases	1.12	0.33	0.54	0.83	1.10	1.32	1.72	2.53	97
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	0.98	0.11	0.22	0.60	0.87	1.27	1.72	2.96	97
30-89 Days Past Due Loans and Leases	0.50	0.06	0.13	0.22	0.37	0.65	1.31	1.87	97
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.88	-6.43	-0.64	9.20	15.42	23.76	43.01	50.14	97
Net ST Noncore Funding Dependence	4.74	-64.39	-9.00	-0.85	5.14	13.07	19.43	23.54	97
Net Loans and Leases/Total Assets	63.71	22.25	35.34	55.34	67.59	73.30	78.80	80.43	97
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.64	6.90	7.42	8.45	9.35	10.57	11.96	13.29	97
Equity Capital/Total Assets	11.66	8.03	8.66	10.16	11.64	13.29	14.26	15.45	97
Equity Capital+Minority Int/Total Assets	11.74	8.03	8.67	10.16	11.65	13.30	14.29	15.86	97
Tier 1 Common Eq Cap / T RWA	11.87	9.10	9.49	9.99	11.05	13.55	16.60	17.80	96
Net Loans&Ls/Equity Capital (X)	5.48	2.23	2.88	4.56	5.41	6.53	7.64	8.21	97
Cash Dividends/Net Income	30.45	0.00	0.00	11.04	33.01	42.49	70.39	78.17	96
Cash Dividends/Net Income (Sub S Adjusted)	54.15	54.15	54.15	54.15	54.15	54.15	54.15	54.15	1
Retained Earnings/Avg Equity Cap	5.13	1.04	1.53	3.51	4.83	6.43	9.49	10.84	97
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	1.16	0.00	0.00	0.00	0.00	0.02	6.80	12.52	97
Long-Term Debt/Equity Capital	12.28	0.00	0.00	0.00	8.18	18.69	51.77	59.92	97
Equity Investment in Subs/Equity Cap	102.79	88.80	93.75	97.43	101.53	107.89	113.53	116.49	97
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	163.19	8.64	45.34	92.16	127.51	237.26	361.92	490.75	96

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.31	1.17	2.25	2.88	3.30	3.64	4.59	5.80	97
Less: Interest Expense	0.42	0.12	0.14	0.24	0.34	0.55	0.83	1.12	97
Equals: Net Interest Income (TE)	2.88	0.98	1.59	2.50	2.88	3.24	4.13	5.29	97
Plus: Non-Interest Income	1.35	0.23	0.34	0.75	1.27	1.88	2.60	3.32	97
Equals: Adj Operating Income (TE)	4.31	2.46	3.24	3.59	4.24	4.73	5.46	7.49	97
Less: Overhead Expense	2.74	1.43	1.81	2.30	2.67	3.13	3.91	4.10	97
Less: Provision for Loan and Lease Losses	0.21	-0.06	0.00	0.06	0.14	0.28	0.51	1.45	97
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.03	0.07	0.10	97
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	97
Equals: Pretax Net Oper Inc (TE)	1.35	0.59	0.69	1.02	1.32	1.69	1.84	2.48	97
Less: Applicable Income Taxes (TE)	0.46	0.17	0.22	0.34	0.45	0.58	0.66	0.84	97
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.02	97
Equals: Net Operating Income	0.88	0.36	0.45	0.67	0.86	1.05	1.25	1.62	97
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Equals: Net Income	0.87	0.36	0.45	0.66	0.86	1.05	1.25	1.62	97
Memo: Net Income (Last Four Qtrs)	0.90	0.38	0.48	0.65	0.87	1.10	1.27	1.60	94
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.64	86.75	87.56	89.53	91.41	93.97	95.56	96.82	97
Avg Int-Bearing Funds / Avg Assets	66.96	49.14	55.02	59.86	65.69	74.09	82.22	84.62	97
Int Income (TE) / Avg Earning Assets	3.62	1.31	2.46	3.17	3.55	3.97	4.95	6.37	97
Int Expense / Avg Earning Assets	0.45	0.13	0.15	0.26	0.37	0.60	0.88	1.25	97
Net Int Inc (TE) / Avg Earn Assets	3.16	1.09	1.69	2.71	3.09	3.56	4.47	5.88	97
YIELD OR COST:									
Total Loans and Leases (TE)	4.32	2.40	3.45	3.71	4.14	4.58	5.70	7.63	97
Interest-Bearing Bank Balances	0.46	0.14	0.23	0.32	0.47	0.56	0.71	0.80	97
Fed Funds Sold & Reverse Repos	0.72	0.00	0.00	0.16	0.53	0.87	1.65	5.15	58
Trading Assets	0.89	0.00	0.00	0.00	0.32	1.74	2.88	3.59	70
Total Earning Assets	3.56	1.24	2.43	3.07	3.48	3.87	4.90	6.35	97
Investment Securities (TE)	2.40	1.22	1.56	2.04	2.38	2.75	3.30	3.73	96
U.S. Treasury & Agency Sec (excl MBS)	1.49	0.00	0.35	0.85	1.42	1.95	2.65	3.14	87
Mortgage-Backed Securities	2.21	1.16	1.61	1.83	2.20	2.46	2.91	3.27	96
All Other Securities	3.66	1.04	1.45	2.50	3.41	4.60	5.61	8.62	94
Interest-Bearing Deposits	0.37	0.06	0.11	0.18	0.32	0.54	0.72	1.07	97
Time Deposits of \$100K or More	0.82	0.20	0.37	0.57	0.77	1.05	1.39	1.56	96
Time Deposits < \$100K	0.76	0.15	0.26	0.48	0.79	1.00	1.30	1.63	94
Other Domestic Deposits	0.25	0.04	0.06	0.12	0.20	0.32	0.55	0.77	97
Foreign Deposits	0.29	-0.00	0.03	0.13	0.22	0.35	0.68	0.78	34
Fed Funds Purchased and Repos	0.55	0.03	0.06	0.15	0.34	0.58	1.82	3.03	87
Other Borrowed Funds & Trading Liab	1.59	0.34	0.50	0.94	1.42	1.91	3.44	4.21	97
All Interest-Bearing Funds	0.62	0.19	0.23	0.40	0.55	0.83	1.13	1.46	97

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	52.55	31.14	32.30	44.11	49.57	60.63	73.97	90.55	97
Avg Assets per Employee (\$000)	8188.70	3554.09	4570.35	5595.07	6909.68	10244.0	14351.9	20152.6	97
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.08	0.00	0.00	0.56	2.65	5.11	8.47	10.08	97
Overhead Exp / NII + Non-Int Income	64.29	42.09	48.79	57.17	65.45	70.32	76.56	80.05	97
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.74	1.43	1.81	2.30	2.67	3.13	3.91	4.10	97
Personnel Expense	1.41	0.65	0.80	1.06	1.35	1.72	2.17	2.32	97
Net Occupancy Expense	0.30	0.11	0.14	0.23	0.29	0.37	0.44	0.53	97
Other Operating Expenses	0.99	0.41	0.59	0.71	0.88	1.11	1.99	2.32	97
Overhead Less Non-Interest Income	1.36	-0.12	0.50	1.02	1.40	1.72	2.07	2.21	97
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	63.41	41.21	48.72	55.73	64.43	70.16	75.03	79.12	97
Personnel Expense	33.37	15.44	21.40	26.23	34.07	39.25	43.75	46.72	97
Net Occupancy Expense	7.25	1.96	3.55	5.52	7.32	8.75	10.79	11.80	97
Other Operating Expenses	22.14	13.61	14.78	18.16	21.06	25.81	29.83	38.22	97
Total Non-Interest Income	30.70	6.83	9.32	18.61	28.71	40.38	53.70	75.49	97
Fiduciary Activities Income	2.50	0.00	0.00	0.00	1.95	4.13	7.87	12.23	97
Serv Charges on Deposit Accts - Domestic	4.56	0.00	0.22	1.80	5.03	6.75	8.27	9.99	97
Trading Revenue	1.34	-0.04	0.00	0.00	0.11	1.26	6.21	9.80	97
Investment Banking Fees & Commissions	2.35	0.00	0.00	0.30	1.49	2.60	9.13	13.80	97
Venture Capital Revenue	0.01	-0.05	-0.00	0.00	0.00	0.00	0.03	0.29	97
Net Servicing Fees	0.08	-3.72	-1.93	-0.02	0.04	0.50	1.39	2.61	97
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	97
Insurance Activities Revenue	0.82	0.00	0.00	0.00	0.16	0.79	3.12	8.64	97
Net Gain (Loss) - Sales Loans, OREO, Oth	1.99	-0.52	-0.08	0.17	0.89	3.12	6.25	14.13	97
Other Non-Interest Income	10.98	2.49	3.72	6.33	9.13	14.70	19.91	29.05	97
Overhead Less Non-Interest Income	32.22	-2.75	10.41	23.86	34.17	41.89	47.70	50.56	97
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.89	11.93	20.77	26.24	30.23	34.24	36.59	38.25	96
Appl Inc Tax+TE/Pretax NOI+TE	34.51	23.83	26.70	32.25	34.98	37.35	39.33	40.90	96

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	34.90	0.21	8.64	21.80	34.84	47.58	58.70	71.39	97
Commercial and Industrial Loans	13.42	0.70	2.13	6.37	11.90	20.13	25.65	29.19	97
Loans to Individuals	5.08	0.02	0.11	0.57	2.22	7.73	14.67	32.65	97
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.02	0.42	0.94	97
Agricultural Loans	0.18	0.00	0.00	0.00	0.03	0.23	0.83	1.89	97
Other Loans and Leases	5.21	0.03	0.24	2.09	4.81	7.10	10.55	14.43	97
Net Loans and Leases	63.71	22.25	35.34	55.34	67.59	73.30	78.80	80.43	97
Debt Securities Over 1 Year	15.11	0.15	3.68	8.60	14.90	19.68	27.44	33.14	97
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.02	0.13	0.26	0.48	97
Subtotal	80.18	38.22	52.59	79.15	83.19	86.86	88.87	91.13	97
Interest-Bearing Bank Balances	3.93	0.25	0.42	1.07	2.42	6.09	12.12	14.06	97
Federal Funds Sold & Reverse Repos	0.76	0.00	0.00	0.00	0.00	0.22	3.36	12.61	97
Debt Securities 1 Year or Less	2.11	0.00	0.03	0.32	1.17	3.64	6.11	9.69	97
Trading Assets	0.82	0.00	0.00	0.00	0.24	0.67	3.66	9.75	97
Total Earning Assets	90.14	81.83	85.59	88.42	89.94	92.33	94.53	95.27	97
Non-Int Cash and Due From Dep Inst	1.11	0.33	0.46	0.80	1.09	1.42	1.78	1.87	97
Other Real Estate Owned	0.08	0.00	0.00	0.01	0.05	0.12	0.22	0.48	97
All Other Assets	8.71	3.49	4.31	6.43	8.69	10.62	12.65	15.24	97
MEMORANDA:									
Short-Term Investments	8.15	0.94	1.35	2.54	5.55	11.32	18.18	44.57	97
U.S. Treasury Securities	1.00	0.00	0.00	0.00	0.17	1.58	4.45	6.33	97
U.S. Agency Securities (excl MBS)	0.88	0.00	0.00	0.00	0.29	1.44	3.23	6.41	97
Municipal Securities	1.54	0.00	0.00	0.02	1.02	2.51	5.90	7.47	97
Mortgage-Backed Securities	11.39	0.15	1.76	5.99	11.34	16.67	21.98	25.29	97
Asset-Backed Securities	0.42	0.00	0.00	0.00	0.00	0.73	1.79	3.63	97
Other Debt Securities	0.44	0.00	0.00	0.00	0.07	0.65	1.80	3.41	97
RE Loans Secured by 1-4 Family	14.48	0.20	1.97	7.09	13.59	20.25	26.42	38.56	97
Revolving	2.79	0.00	0.12	0.70	2.38	4.34	6.35	8.04	97
Closed-End, Sec by First Liens	10.91	0.04	1.61	5.05	9.58	14.68	22.93	36.74	97
Closed-End, Sec by Junior Liens	0.41	0.00	0.00	0.10	0.31	0.66	1.08	1.47	97
Commercial Real Estate Loans	18.21	0.00	0.71	8.79	17.18	30.09	34.02	40.60	97
Construction and Land Dev	2.62	0.00	0.14	0.78	2.25	3.97	5.46	7.33	97
Multi family	2.71	0.00	0.03	0.70	1.85	3.79	7.33	12.33	97
Nonfarm Nonresidential	12.07	0.00	0.44	5.28	10.90	18.70	24.70	27.67	97
RE Loans Secured by Farml and	0.28	0.00	0.00	0.00	0.04	0.29	1.53	1.98	97
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	54.08	0.27	21.75	39.63	51.05	69.99	79.81	90.88	97
RE Loans Secured by 1-4 Family	23.25	0.25	4.55	12.74	23.35	30.26	39.40	53.94	97
Revolving	4.44	0.00	0.23	1.29	4.16	7.09	9.98	11.88	97
Closed-End	18.42	0.24	3.51	9.00	16.70	24.56	35.80	51.53	97
Commercial Real Estate Loans	27.60	0.03	2.74	14.17	27.55	41.83	49.59	53.62	97
Construction and Land Dev	4.08	0.00	0.21	1.43	3.49	5.77	9.15	10.61	97
Multi family	4.07	0.00	0.25	1.42	2.77	5.45	11.04	16.35	97
Nonfarm Nonresidential	18.27	0.00	2.30	9.31	16.66	27.65	32.66	37.30	97
RE Loans Secured by Farml and	0.46	0.00	0.00	0.00	0.06	0.45	2.47	3.90	97
Loans to Depository Institutions	0.16	0.00	0.00	0.00	0.00	0.05	0.86	2.40	97
Commercial and Industrial Loans	21.79	0.96	3.09	13.86	20.04	30.57	39.79	41.78	97
Loans to Individuals	8.12	0.02	0.16	1.00	3.82	13.22	22.65	44.58	97
Credit Card Loans	1.59	0.00	0.00	0.00	0.18	1.21	6.12	23.91	97
Agricultural Loans	0.29	0.00	0.00	0.00	0.06	0.35	1.18	2.62	97
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.19	97
Other Loans and Leases	9.69	0.04	0.44	3.24	7.83	13.73	23.95	38.51	97

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.15	0.94	1.35	2.54	5.55	11.32	18.18	44.57	97
Liquid Assets	23.01	7.65	9.08	15.08	19.99	27.60	46.97	60.76	97
Investment Securities	17.93	0.19	4.75	11.39	17.23	23.21	33.47	39.03	97
Net Loans and Leases	63.71	22.25	35.34	55.34	67.59	73.30	78.80	80.43	97
Net Lns, Ls & Stdbly Ltrs of Credit	65.11	22.30	40.52	56.20	68.58	74.16	78.95	80.56	97
Core Deposits	60.54	23.87	30.02	51.21	63.78	70.65	75.62	81.37	97
Noncore Funding	23.32	6.09	9.60	13.65	20.20	30.07	47.60	53.88	97
Time Deposits of \$100K or More	5.69	0.28	1.26	2.41	4.72	7.78	13.80	16.33	97
Foreign Deposits	0.67	0.00	0.00	0.00	0.00	0.23	5.06	6.92	97
Fed Funds Purchased and Repos	1.85	0.00	0.00	0.21	0.98	2.94	6.64	9.06	97
Net Fed Funds Purchased (Sold)	0.93	-5.72	-0.82	0.00	0.52	1.92	3.72	5.09	97
Commercial Paper	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	97
Oth Borrowings W/Rem Mat 1 Yr or Less	3.27	0.00	0.00	0.78	2.72	4.94	8.61	12.01	97
Earning Assets Repr in 1 Year	40.78	15.67	21.04	30.90	39.89	47.87	61.03	65.45	97
Int-Bearing Liab Repr in 1 Year	9.00	1.12	2.45	4.82	7.08	11.69	18.84	30.71	97
Long-Term Debt Repr in 1 Year	1.75	0.00	0.00	0.00	0.34	3.34	7.95	10.59	97
Net Assets Repriceable in 1 Year	28.79	-2.65	4.92	16.00	30.01	40.58	47.03	57.43	97
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.88	-6.43	-0.64	9.20	15.42	23.76	43.01	50.14	97
Net ST Noncore Funding Dependence	4.74	-64.39	-9.00	-0.85	5.14	13.07	19.43	23.54	97
Short-Term Inv/ST Noncore Funding	78.97	5.93	7.48	24.51	54.14	104.07	230.96	327.88	97
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.81	-15.87	-7.42	1.41	12.35	23.46	57.63	91.25	97
Net Loans and Leases/Total Deposits	89.18	45.14	60.71	77.72	89.76	98.85	118.25	138.36	97
Net Loans and Leases/Core Deposits	107.89	59.77	67.15	87.40	100.86	115.57	168.70	194.84	97
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.64	-0.48	-0.07	0.05	1.16	2.51	5.17	6.61	78
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.45	0.04	0.16	0.83	1.97	3.38	5.99	8.76	96
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.27	-0.17	-0.01	0.00	0.00	0.01	0.03	16
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	19.48	0.00	0.00	0.19	14.43	38.73	52.41	61.40	96
Available-For-Sale Securities	80.51	36.37	45.19	60.08	82.95	99.62	100.00	100.00	96
U. S. Treasury Securities	6.37	0.00	0.00	0.00	2.08	12.93	22.30	35.57	96
U. S. Agency Securities (excl MBS)	5.33	0.00	0.00	0.00	1.63	9.93	20.43	31.51	96
Municipal Securities	8.35	0.00	0.00	0.36	5.00	15.63	23.90	38.29	96
Mortgage-Backed Securities	66.68	17.51	28.95	47.05	68.84	83.07	94.91	98.71	96
Asset-Backed Securities	2.24	0.00	0.00	0.00	0.00	3.90	9.96	16.85	96
Other Debt Securities	2.57	0.00	0.00	0.01	0.56	3.71	11.06	15.29	96
Mutual Funds and Equity Securities	0.69	0.00	0.00	0.01	0.18	0.82	2.99	5.05	96
Debt Securities 1 Year or Less	12.05	0.24	0.75	2.18	8.73	19.92	30.33	38.76	96
Debt Securities 1 To 5 Years	20.63	0.11	1.54	4.23	14.85	32.82	56.60	69.96	96
Debt Securities Over 5 Years	63.50	8.34	24.03	38.82	69.58	81.43	93.01	95.26	96
Pledged Securities	36.54	0.68	4.11	14.72	33.01	58.64	73.18	80.20	96
Structured Notes, Fair Value	0.10	0.00	0.00	0.00	0.00	0.00	0.29	2.91	96

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.21	-0.06	0.00	0.06	0.14	0.28	0.51	1.45	97
Provision for Ln&Ls Losses/Avg Lns&Ls	0.35	-0.07	0.01	0.11	0.24	0.46	0.83	1.97	97
Provision for Ln&Ls Losses/Net Losses	150.19	-294.29	46.15	92.46	123.49	170.74	307.04	726.44	97
Ln&Ls Allowance/Total Loans & Leases	1.12	0.33	0.54	0.83	1.10	1.32	1.72	2.53	97
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.09	1.22	1.46	3.05	4.42	11.46	24.60	101.02	90
ALLL/Nonaccrual Assets	165.37	41.79	59.29	96.06	141.81	204.15	337.04	537.28	95
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	132.53	29.41	43.57	73.76	108.11	182.77	284.89	346.72	97
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.02	0.06	0.11	0.30	0.48	0.90	2.01	97
Recoveries/Avg Loans and Leases	0.11	0.01	0.01	0.04	0.08	0.16	0.28	0.49	97
Net Losses/Avg Loans and Leases	0.27	-0.01	0.00	0.05	0.19	0.37	0.65	1.61	97
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	97
Recoveries/Prior Year-End Losses	19.91	3.21	6.25	11.79	17.25	23.72	37.15	65.42	95
Earnings Coverage of Net Losses (X)	26.36	-55.58	2.21	5.00	8.73	25.48	95.71	304.33	97
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.03	-0.12	-0.04	-0.00	0.03	0.05	0.16	0.25	96
RE Loans Secured By 1-4 Family	0.07	-0.05	-0.03	-0.00	0.04	0.13	0.22	0.41	94
Revolving	0.14	-0.15	-0.05	0.00	0.07	0.25	0.54	0.75	93
Closed-End	0.05	-0.08	-0.04	-0.00	0.03	0.10	0.20	0.34	94
Commercial Real Estate Loans	-0.00	-0.22	-0.11	-0.02	0.00	0.01	0.08	0.15	95
Construction and Land Dev	-0.04	-1.28	-0.24	-0.08	-0.01	0.00	0.08	0.18	90
Multi family	-0.00	-0.09	-0.04	-0.00	0.00	0.00	0.03	0.07	91
Nonfarm Nonresidential	0.00	-0.15	-0.08	-0.02	0.00	0.02	0.11	0.19	93
RE Loans Secured by Farmland	-0.03	-0.53	-0.22	-0.01	0.00	0.00	0.01	0.07	73
Commercial and Industrial Loans	0.36	-0.04	-0.01	0.06	0.19	0.57	1.02	1.61	96
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Loans to Individuals	1.10	0.03	0.10	0.41	0.94	1.57	2.78	3.27	84
Credit Card Loans	2.79	0.02	0.97	2.18	2.97	3.49	4.02	4.61	63
Agricultural Loans	0.04	-0.18	-0.05	0.00	0.00	0.03	0.25	0.50	68
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Other Loans and Leases	0.13	-0.00	-0.00	0.00	0.07	0.21	0.42	0.93	93

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.50	0.06	0.13	0.22	0.37	0.65	1.31	1.87	97
90+ Days PD Loans and Leases	0.25	0.00	0.00	0.01	0.07	0.37	0.99	1.62	97
Nonaccrual Loans and Leases	0.81	0.09	0.17	0.44	0.71	1.07	1.52	2.69	97
90+ Days PD and Nonaccrual Loans and Leases	1.16	0.25	0.35	0.63	0.96	1.44	2.14	3.95	97
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.01	0.03	0.10	0.15	97
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.15	97
Nonaccrual Restructured	0.23	0.00	0.01	0.07	0.21	0.35	0.56	0.68	97
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.50	0.06	0.13	0.22	0.37	0.65	1.34	1.87	97
90+ Days Past Due Assets	0.25	0.00	0.00	0.01	0.07	0.39	0.99	1.62	97
Nonaccrual Assets	0.82	0.09	0.24	0.47	0.71	1.09	1.52	2.69	97
30+ Days PD & Nonaccrual Assets	1.70	0.38	0.59	0.92	1.45	2.18	3.78	5.46	97
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.69	0.08	0.25	0.40	0.67	0.93	1.23	1.65	97
90+ PD & Nonaccrual Assets + OREO	0.78	0.08	0.29	0.49	0.74	1.05	1.34	1.72	97
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	0.98	0.15	0.29	0.65	0.92	1.30	1.74	2.48	97
Allowance for Loan & Lease Losses	147.20	43.26	53.20	89.79	127.79	194.01	265.70	389.04	97
Equity Cap + ALLL	8.02	1.20	2.34	5.06	7.44	10.05	14.24	24.78	97
Tier 1 Cap + ALLL	10.13	2.04	3.11	6.08	9.56	13.65	17.79	28.13	97
Loans & Leases + RE Acquired	1.56	0.38	0.54	0.91	1.35	2.00	2.65	4.90	97

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	0.49	0.01	0.11	0.21	0.34	0.60	1.48	2.10	96
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.06	0.45	1.44	2.59	96
- Nonaccrual	0.87	0.02	0.14	0.29	0.70	1.11	2.17	3.35	96
Coml & Indl - 30-89 Days PD	0.30	0.00	0.01	0.05	0.18	0.41	0.92	1.26	96
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.06	0.18	0.36	96
- Nonaccrual	1.18	0.00	0.08	0.37	0.91	1.40	2.89	3.89	96
Individuals - 30-89 Days PD	0.98	0.00	0.08	0.45	0.84	1.34	2.19	3.01	97
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.07	0.35	0.75	1.07	97
- Nonaccrual	0.22	0.00	0.00	0.01	0.12	0.32	0.81	1.07	97
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49
Agricultural - 30-89 Days PD	0.26	0.00	0.00	0.00	0.02	0.30	1.41	1.89	68
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.44	68
- Nonaccrual	0.69	0.00	0.00	0.00	0.14	0.75	3.57	6.00	68
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.07	14
Other Lns&Ls - 30-89 Days PD	0.14	0.00	0.00	0.00	0.04	0.24	0.56	0.99	93
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.10	93
- Nonaccrual	0.15	0.00	0.00	0.00	0.06	0.24	0.59	0.93	93
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.75	0.05	0.15	0.30	0.53	1.01	1.96	2.67	94
- 90+ Days Past Due	0.63	0.00	0.00	0.00	0.07	0.72	3.59	4.64	94
- Nonaccrual	1.22	0.07	0.16	0.46	1.00	1.79	2.87	3.93	94
Revolvi ng - 30-89 Days PD	0.47	0.00	0.07	0.20	0.39	0.68	1.04	1.50	93
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.23	0.46	93
- Nonaccrual	1.34	0.03	0.09	0.39	0.89	1.83	4.15	5.29	93
Closed-End - 30-89 Days PD	0.83	0.04	0.12	0.31	0.58	1.24	2.21	2.74	94
- 90+ Days Past Due	0.75	0.00	0.00	0.00	0.08	1.10	3.84	5.06	94
- Nonaccrual	1.24	0.03	0.13	0.38	1.09	1.71	2.79	4.70	94
- Jr Lien 30-89 Days PD	0.03	0.00	0.00	0.00	0.02	0.07	0.10	0.13	94
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	94
- Jr Lien Nonaccrual	0.10	0.00	0.00	0.00	0.05	0.14	0.35	0.63	94
Commercial RE - 30-89 Days PD	0.15	0.00	0.00	0.04	0.12	0.21	0.46	0.64	95
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.08	0.24	0.46	95
- Nonaccrual	0.45	0.00	0.05	0.17	0.39	0.65	0.89	1.76	95
Const & Dev - 30-89 Days PD	0.17	0.00	0.00	0.00	0.05	0.28	0.68	0.92	90
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.35	0.79	90
- Nonaccrual	0.45	0.00	0.00	0.03	0.26	0.64	1.69	2.54	90
Mul ti fami ly - 30-89 Days PD	0.11	0.00	0.00	0.00	0.03	0.15	0.43	0.81	91
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.57	91
- Nonaccrual	0.18	0.00	0.00	0.00	0.08	0.20	0.78	1.43	91
Nonfarm Nres- 30-89 Days PD	0.15	0.00	0.00	0.04	0.12	0.22	0.42	0.69	93
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.09	0.22	0.39	93
- Nonaccrual	0.53	0.00	0.03	0.21	0.44	0.66	1.15	2.06	93
Farmland - 30-89 Days PD	0.23	0.00	0.00	0.00	0.02	0.35	0.77	1.84	73
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.06	0.75	1.15	73
- Nonaccrual	0.75	0.00	0.00	0.00	0.15	1.22	2.86	5.24	73
Credi t Card - 30-89 Days PD	1.11	0.00	0.57	0.76	1.06	1.30	1.82	2.67	63
- 90+ Days Past Due	0.60	0.00	0.00	0.12	0.69	1.02	1.42	1.52	63
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.05	0.62	0.96	63

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.64	6.90	7.42	8.45	9.35	10.57	11.96	13.29	97
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	26.50	7.96	9.39	15.56	23.30	32.40	46.48	99.93	97
Standby Letters of Credit	1.16	0.00	0.03	0.31	0.72	1.59	3.17	4.57	97
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.01	0.04	0.12	0.20	97
Securities Lent	0.19	0.00	0.00	0.00	0.00	0.00	0.73	3.69	97
Credit Derivatives (BHC as Guarantor)	0.44	0.00	0.00	0.00	0.00	0.20	0.81	5.61	97
Credit Derivatives (BHC as Beneficiary)	0.46	0.00	0.00	0.00	0.00	0.20	0.59	7.02	97
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	66.89	0.30	1.26	5.88	16.95	45.54	195.12	743.05	97
Interest Rate Contracts	49.07	0.22	1.01	5.59	15.24	38.20	118.75	494.98	97
Interest Rate Futures & Forward Contr	11.06	0.00	0.00	0.00	0.53	4.05	54.36	165.64	97
Written Options Contr (Int Rate)	3.28	0.00	0.00	0.09	0.71	2.73	7.94	48.44	97
Purchased Options Contr (Int Rate)	2.09	0.00	0.00	0.00	0.12	1.88	7.71	24.98	97
Interest Rate Swaps	30.61	0.00	0.19	3.57	10.63	25.15	62.97	320.52	97
Foreign Exchange Contracts	12.94	0.00	0.00	0.00	0.17	2.68	10.05	337.46	97
Futures & Forward Foreign Exch Contr	7.21	0.00	0.00	0.00	0.15	2.12	6.38	152.71	97
Written Options Contr (Foreign Exch)	0.25	0.00	0.00	0.00	0.00	0.00	0.23	3.82	97
Purchased Options Contr (Foreign Exch)	0.24	0.00	0.00	0.00	0.00	0.00	0.23	3.68	97
Foreign Exchange Rate Swaps	1.69	0.00	0.00	0.00	0.00	0.00	2.09	38.93	97
Equity, Commodity, & Other Deriv Contr	2.21	0.00	0.00	0.00	0.00	0.69	6.31	55.35	97
Commodity & Other Fut & Forward Contr	0.18	0.00	0.00	0.00	0.00	0.00	0.29	6.51	97
Written Options Contr (Comm & Other)	0.82	0.00	0.00	0.00	0.00	0.09	1.98	15.35	97
Purchased Options Contr (Comm & Oth)	0.69	0.00	0.00	0.00	0.00	0.09	1.50	19.03	97
Commodity & Other Swaps	0.29	0.00	0.00	0.00	0.00	0.06	1.24	5.21	97
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	48.48	11.90	14.07	25.46	36.20	63.21	110.35	154.43	97

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.79	40.35	73.99	87.69	97.24	100.00	100.00	100.00	96
Foreign Exchange Contracts	4.96	0.00	0.00	0.00	0.96	7.54	19.44	50.79	96
Equity, Comm, & Other Contracts	1.46	0.00	0.00	0.00	0.00	2.12	8.12	11.34	96
Futures and Forwards	17.54	0.00	0.00	2.44	10.90	25.78	58.34	68.66	96
Written Options	8.84	0.00	0.00	1.86	5.43	13.91	28.65	42.79	96
Exchange-Traded	0.13	0.00	0.00	0.00	0.00	0.00	0.92	2.58	96
Over-The-Counter	8.37	0.00	0.00	1.68	4.98	13.49	26.81	42.79	96
Purchased Options	3.78	0.00	0.00	0.00	2.42	6.12	13.44	17.34	96
Exchange-Traded	0.23	0.00	0.00	0.00	0.00	0.00	1.37	3.76	96
Over-The-Counter	3.11	0.00	0.00	0.00	0.99	5.53	11.49	17.34	96
Swaps	63.88	0.00	4.28	40.96	69.73	89.88	98.53	100.00	96
Held for Trading	41.15	0.00	0.00	0.00	44.60	84.03	96.60	98.98	96
Interest Rate Contracts	34.15	0.00	0.00	0.00	34.45	74.39	85.48	88.96	96
Foreign Exchange Contracts	2.60	0.00	0.00	0.00	0.00	3.32	12.52	21.12	96
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.06	3.76	5.09	96
Non-Traded	58.84	0.69	3.02	15.91	53.57	100.00	100.00	100.00	96
Interest Rate Contracts	54.70	0.19	1.35	13.07	45.10	99.19	100.00	100.00	96
Foreign Exchange Contracts	0.91	0.00	0.00	0.00	0.67	5.99	9.02	9.02	96
Equity, Comm, & Other Contracts	0.42	0.00	0.00	0.00	0.00	0.01	2.64	6.66	96
Deriv Contr (Excl Fut & FX LE 14 Days)	89.26	48.73	58.34	81.98	93.86	99.96	100.55	111.80	96
One Year or Less	28.73	0.00	0.40	7.87	22.06	39.21	72.43	82.50	96
Over 1 Year to 5 Years	29.47	0.00	0.14	14.28	32.06	45.25	55.03	62.39	96
Over 5 Years	25.04	0.00	0.00	7.74	22.84	37.77	61.81	75.83	96
Gross Negative Fair Value (Abs Val)	1.97	0.37	0.56	1.09	1.73	2.47	4.07	7.03	96
Gross Positive Fair Value	1.73	0.01	0.24	0.88	1.84	2.49	2.92	3.37	96
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.12	0.00	0.00	0.01	0.04	0.08	0.23	1.64	96
Gross Positive Fair Value (X)	0.12	0.00	0.00	0.00	0.03	0.09	0.28	1.67	96
Held for Trading (X)	0.09	0.00	0.00	0.00	0.01	0.06	0.21	1.61	96
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.07	0.11	96
Current Credit Exposure (X)	0.05	0.00	0.00	0.00	0.02	0.07	0.19	0.45	96
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	96
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	96
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.74	0.00	0.00	0.04	0.30	0.90	2.51	7.37	96

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.03	0.00	0.00	0.00	0.00	0.00	0.04	0.68	97
Ins Under Assets(P/C)/Tot Ins Und Ast	55.95	0.00	0.00	0.00	52.99	100.00	100.00	100.00	30
Ins Under Assets(L/H)/Tot Ins Und Ast	44.04	0.00	0.00	0.00	19.08	97.10	100.00	100.00	30
Sep Acct Assets(L/H)/Total Life Ast	2.17	0.00	0.00	0.00	0.00	0.00	3.90	41.59	19
Ins Activities Revenue/Adj Oper Inc	0.82	0.00	0.00	0.00	0.16	0.79	3.12	8.64	97
Premium Inc/Ins Activities Revenue	5.41	0.00	0.00	0.00	0.00	1.12	28.91	55.65	77
Credit Rel Prem Inc/Tot Prem Inc	60.28	0.00	0.00	0.00	100.00	100.00	100.00	100.00	24
Other Prem Inc/Total Prem Inc	39.71	-120.00	0.00	0.00	0.00	91.03	100.00	100.00	24
Ins Under Net Income/Consol Net Income	0.10	-0.00	0.00	0.00	0.00	0.00	0.27	1.98	97
Ins Net Inc (P/C)/Equity (P/C)	5.77	-15.65	-6.50	-0.34	2.13	7.25	24.86	31.80	22
Ins Net Inc (L/H)/Equity (L/H)	9.80	-3.29	-0.98	1.12	2.74	13.26	25.11	40.75	17
Insur Ben, Losses, Exp/Insur Premiums	191.00	28.59	34.80	57.07	100.00	250.00	461.93	947.00	24
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.46	0.00	0.00	0.00	0.00	0.00	2.15	4.77	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.26	19
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	97
CSV Life Insurance/Tier 1 Cap + ALLL	10.24	0.00	0.00	2.51	9.98	16.71	23.63	26.14	97
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.49	0.00	0.00	0.00	0.00	0.01	0.63	14.98	97
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.06	0.00	0.00	0.00	0.00	1.85	5.28	7.07	74
Cost: Interest-Bearing Deposits	0.29	-0.00	0.03	0.13	0.22	0.35	0.68	0.78	34
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.08	0.05	0.05	0.05	0.05	0.08	0.10	0.10	2
Commercial and Industrial Loans	0.91	0.08	0.11	0.23	0.41	1.58	2.28	5.00	19
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
GROWTH RATES:									
Net Loans and Leases	-3.67	-80.35	-46.51	-23.10	-3.36	9.28	45.22	51.16	69
Total Selected Assets	-1.00	-69.81	-45.24	-18.53	-1.41	13.72	42.12	50.88	73
Deposits	-25.04	-100.00	-100.00	-59.54	-2.05	6.94	20.92	21.79	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.65	2.87	4.25	5.36	7.52	9.23	11.31	13.84	97
Bank Net Inc/Avg Eq Inv in Banks	8.48	1.77	4.27	5.66	8.07	9.99	14.03	18.23	86
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.94	-3.36	-1.56	0.00	3.99	9.05	18.96	28.18	84
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.20	-7.37	-0.36	4.72	7.01	8.64	12.14	14.85	22
Bank Net Income/Parent Net Income	82.51	0.00	0.00	76.72	101.91	107.19	113.78	116.44	95
Nonbank Net Income/Parent Net Income	8.45	0.00	0.00	0.03	1.52	6.37	32.31	98.30	77
Sub BHCs Net Inc/Parent Net Income	79.76	4.65	8.43	22.89	93.40	102.43	112.62	120.84	20
LEVERAGE:									
Total Liabilities/Equity	20.24	0.06	0.86	6.48	14.22	25.08	62.21	89.61	97
Total Debt/Equity Capital	13.90	0.00	0.00	0.00	8.27	19.14	53.58	79.08	97
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.39	0.00	0.00	4.52	12.76	21.19	53.79	80.35	97
Tot Debt+Lns Guaranteed for Affl/Equity	14.30	0.00	0.00	0.00	8.75	19.17	53.78	81.19	97
Total Debt/Eq Cap - Exc Over Fair Value	14.02	0.00	0.00	0.00	8.64	19.14	55.76	79.23	97
Long-Term Debt/Equity Capital	12.28	0.00	0.00	0.00	8.18	18.69	51.77	59.92	97
Short-Term Debt/Equity Capital	1.16	0.00	0.00	0.00	0.00	0.02	6.80	12.52	97
Current Portion of LT Debt/Equity	0.37	0.00	0.00	0.00	0.00	0.00	2.23	5.05	97
Exc Cost Over Fair Value/Equity Cap	0.16	0.00	0.00	0.00	0.00	0.00	0.65	2.78	97
Long-Term Debt/Consolidated LT Debt	23.61	0.00	0.00	0.00	17.37	43.02	70.36	81.42	97
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.79	88.80	93.75	97.43	101.53	107.89	113.53	116.49	97
Total Investment in Subs/Equity	108.68	93.22	96.90	99.65	104.78	111.80	133.48	157.03	97
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)	0.41	-1.78	-0.76	-0.22	0.25	0.99	1.88	2.72	96
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.00	0.04	0.20	0.60	1.36	2.89	5.45	7.13	58
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	146.74	18.95	40.64	85.35	111.95	194.70	329.57	444.77	96
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	163.19	8.64	45.34	92.16	127.51	237.26	361.92	490.75	96
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	114.41	-116.54	-17.11	60.40	102.65	146.34	262.63	431.04	96
Pretax Oper Inc + Int Exp/Int Expense	2588.96	-232.29	-63.34	149.43	662.90	2055.81	11392.7	23430.5	71
Div + Int From Subs/Int Exp + Div	170.29	3.84	12.09	83.06	117.49	248.46	369.29	704.17	92
Fees+Other Inc From Subs/Sal + 0th Exp	17.34	0.00	0.00	0.00	0.00	38.24	76.18	93.45	96
Net Inc/Curr Port of LT Debt+Pfd Div(X)	18.26	0.36	0.60	2.07	12.74	23.57	40.14	90.09	56
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.68	-4.58	-1.35	0.00	3.37	9.09	15.23	17.57	97
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.66	0.00	0.00	0.00	0.00	0.00	0.13	1.73	18
Nonaccrual	13.09	0.00	0.00	0.00	0.00	3.68	40.63	68.60	18
Total	13.76	0.00	0.00	0.00	0.00	9.00	40.63	68.60	18
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	97
To Nonbank Subsidiaries	0.21	0.00	0.00	0.00	0.00	0.00	0.19	4.85	97
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Total	0.24	0.00	0.00	0.00	0.00	0.00	0.19	5.27	97
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	3.47	0.00	0.00	0.00	0.20	1.88	23.90	31.43	97
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Combined Foreign Nonbank Sub Assets	0.17	0.00	0.00	0.00	0.00	0.00	0.31	3.62	97

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.51	0.00	10.11	30.35	67.71	100.13	129.73	173.27	80
Dividends Paid/Net Income	30.46	0.00	0.00	11.04	33.01	42.49	70.39	78.17	96
Net Income - Dividends/Avg Equity	5.12	1.04	1.50	3.51	4.83	6.43	9.49	10.84	97
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	128.83	0.00	0.00	1.04	118.00	186.26	338.62	467.87	82
Dividends From Nonbank Subs	5.00	0.00	0.00	0.00	0.02	2.63	35.44	61.06	82
Dividends From Subsidiary BHCs	12.53	0.00	0.00	0.00	0.00	0.00	104.45	209.31	82
Dividends From All Subsidiaries	186.38	0.00	10.00	100.45	154.65	261.55	437.09	548.95	82
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	49.25	0.00	0.00	12.27	51.29	85.24	108.32	133.13	83
Interest Income From Bank Subs	0.56	0.00	0.00	0.00	0.02	0.83	3.05	4.20	83
Mgt & Service Fees From Bank Subs	2.62	0.00	0.00	0.00	0.00	1.00	19.46	33.58	83
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	83
Operating Income From Bank Subs	55.99	0.00	0.00	26.62	54.07	86.61	132.33	171.75	83
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.68	0.00	0.00	0.00	5.46	100.00	166.50	345.13	62
Interest Income From Nonbank Subs	5.87	0.00	0.00	0.00	0.01	5.84	30.19	54.13	62
Mgt & Serv Fees From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	0.01	8.34	24.96	62
Other Income From Nonbank Subs	0.96	-0.14	0.00	0.00	0.00	0.00	1.79	17.84	62
Operating Inc From Nonbank Subs	78.98	0.00	0.00	2.35	52.51	100.00	310.52	435.97	62
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	42.48	0.00	0.00	0.00	48.99	83.19	91.79	109.33	20
Interest Inc From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.99	1.15	20
Mgt & Serv Fees From Sub BHCs	0.53	0.00	0.00	0.00	0.00	0.00	0.00	10.20	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	44.68	0.00	0.00	0.00	48.99	83.19	92.39	109.35	20
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.27	0.00	0.00	0.00	74.85	99.20	99.94	100.00	95
Interest Income From Bank Subs	1.32	0.00	0.00	0.00	0.04	0.80	5.08	21.00	95
Mgt & Serv Fees From Bank Subs	2.62	0.00	0.00	0.00	0.00	0.68	18.06	26.57	95
Other Income From Bank Subs	0.44	0.00	0.00	0.00	0.00	0.00	0.56	10.47	95
Operating Income From Bank Subs	66.58	0.00	0.03	20.63	95.40	99.60	100.00	100.03	95
Dividends From Nonbank Subs	4.02	0.00	0.00	0.00	0.00	1.12	21.79	50.04	95
Interest Income From Nonbank Subs	2.20	0.00	0.00	0.00	0.00	0.40	14.88	32.44	95
Mgt & Serv Fees From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.67	95
Other Income From Nonbank Subs	0.44	0.00	0.00	0.00	0.00	0.00	0.12	13.16	95
Operating Inc From Nonbank Subs	11.55	0.00	0.00	0.00	0.35	16.96	57.89	84.92	95
Dividends From Subsidiary BHCs	7.60	0.00	0.00	0.00	0.00	0.00	74.92	86.43	95
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.77	95
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	95
Operating Income From Sub BHCs	8.30	0.00	0.00	0.00	0.00	0.00	75.47	86.75	95
Loans and Adv From Subs/ST Debt	87.58	0.00	0.00	1.21	41.48	149.56	299.33	387.47	25
Loans and Adv From Subs/Total Debt	29.73	0.00	0.00	0.11	11.14	39.73	116.94	254.24	70

BHCPR Reporters for Quarter Ending 06/30/2016
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
1562859	157,931,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,884,030	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	16,634,738	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	29,038,699	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,017,071	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
3153130	10,157,662	BANC OF CALIFORNIA, INC.	IRVINE, CA	Moved from Peer 2
1097614	14,130,157	BANCORPSOUTH, INC.	TUPELO, MS	
4989420	80,624,408	BANCWEST HOLDING INC.	SAN FRANCISCO, CA	New Y-9C/BHCPR reporter
1073757	2,189,811,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	15,916,031	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	372,351,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
1097089	12,279,579	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
4028712	26,309,192	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	29,672,671	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	221,858,615	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	91,753,156	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	132,007,952	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	32,050,291	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	11,340,612	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	339,247,718	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	13,493,177	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,292,830	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1036967	66,783,624	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,818,771,000	CITIGROUP INC.	NEW YORK, NY	
1132449	145,568,297	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	71,440,155	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,726,507	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	29,014,585	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	54,629,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	87,511,328	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	49,202,038	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	32,952,138	EAST WEST BANCORP, INC.	PASADENA, CA	
1427239	10,025,463	EASTERN BANK CORPORATION	BOSTON, MA	Moved from Peer 2
3838857	27,354,310	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	21,214,967	F. N. B. CORPORATION	PITTSBURGH, PA	
1070345	143,625,325	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,508,702	FIRST BANCORP	SAN JUAN, PR	
1075612	32,230,403	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1025608	19,052,593	FIRST HAWAIIAN, INC.	HONOLULU, HI	Name change from BANCWEST CORPORATION
1094640	27,541,899	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1208184	10,995,810	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1020902	18,783,090	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	39,998,293	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	16,235,257	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	26,153,691	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	13,723,711	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	18,433,910	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	896,870,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
4809920	11,453,222	GREAT WESTERN BANCORP, INC.	SIOUX FALLS, SD	Moved from Peer 2
1086533	23,071,656	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	13,077,902	HILTOP HOLDINGS, INC	DALLAS, TX	

BHCPR Reporters for Quarter Ending 06/30/2016
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2016 and Other Notes
3232316	295,534,689	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	73,954,016	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	20,160,855	IBERIA BANK CORPORATION	LAFAYETTE, LA	
1104231	11,776,640	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	21,733,831	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	35,453,189	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,466,096,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	101,406,977	KEYCORP	CLEVELAND, OH	
1037003	123,820,584	M&T BANK CORPORATION	BUFFALO, NY	
1090987	15,995,790	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	12,301,042	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
1378434	117,205,079	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	
2132932	49,035,747	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	121,509,559	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	14,420,599	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	21,147,143	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	40,120,118	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	361,528,406	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	37,606,000	POPULAR, INC.	SAN JUAN, PR	
1839319	18,169,191	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	21,880,979	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3226762	151,710,605	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	126,378,482	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	126,502,203	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	255,396,733	STATE STREET CORPORATION	BOSTON, MA	
3083291	13,089,172	STERLING BANCORP	MONTEBELLO, NY	
1131787	199,276,480	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	43,147,945	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	82,384,173	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	29,459,691	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	21,081,736	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	276,317,370	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	21,081,024	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	12,624,307	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	13,030,349	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	438,463,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	19,734,076	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	24,132,600	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	14,338,012	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1048773	21,809,738	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,821,600	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	25,131,298	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,889,235,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	16,728,767	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	24,427,295	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	59,642,992	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 97 bank holding companies.