### Earnings and Profitability

#### Percent of Average Assets:

<table>
<thead>
<tr>
<th>Component</th>
<th>Mar/12</th>
<th>Mar/11</th>
<th>Dec/11</th>
<th>Dec/10</th>
<th>Dec/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income (TE)</td>
<td>3.42</td>
<td>3.45</td>
<td>3.50</td>
<td>3.44</td>
<td>3.33</td>
</tr>
<tr>
<td>+ Non-Interest Income</td>
<td>0.90</td>
<td>0.80</td>
<td>0.80</td>
<td>0.84</td>
<td>0.85</td>
</tr>
<tr>
<td>- Overhead Expense</td>
<td>3.10</td>
<td>3.08</td>
<td>3.10</td>
<td>3.10</td>
<td>3.17</td>
</tr>
<tr>
<td>- Provision for Losses</td>
<td>0.32</td>
<td>0.49</td>
<td>0.55</td>
<td>0.85</td>
<td>1.17</td>
</tr>
<tr>
<td>+ Securities Gains (Losses)</td>
<td>0.05</td>
<td>0.02</td>
<td>0.05</td>
<td>0.06</td>
<td>0.04</td>
</tr>
<tr>
<td>- Other Tax &amp; Equiv Adjustments</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
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<tr>
<td>= Pretax Net Oper Income (TE)</td>
<td>1.02</td>
<td>0.75</td>
<td>0.75</td>
<td>0.42</td>
<td>-0.04</td>
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<tr>
<td>Net Operating Income</td>
<td>0.73</td>
<td>0.52</td>
<td>0.50</td>
<td>0.22</td>
<td>-0.13</td>
</tr>
<tr>
<td>Net Income</td>
<td>0.73</td>
<td>0.52</td>
<td>0.50</td>
<td>0.23</td>
<td>-0.13</td>
</tr>
<tr>
<td>Net Income (Sub S Adjusted)</td>
<td>0.81</td>
<td>0.62</td>
<td>0.60</td>
<td>0.25</td>
<td>0.08</td>
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#### Percent of Avg Earning Assets:

<table>
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<th>Mar/11</th>
<th>Dec/11</th>
<th>Dec/10</th>
<th>Dec/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest Income (TE)</td>
<td>4.62</td>
<td>4.92</td>
<td>4.88</td>
<td>5.18</td>
<td>5.54</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>0.90</td>
<td>1.16</td>
<td>1.07</td>
<td>1.43</td>
<td>1.95</td>
</tr>
<tr>
<td>Net Interest Income (TE)</td>
<td>3.72</td>
<td>3.76</td>
<td>3.81</td>
<td>3.76</td>
<td>3.61</td>
</tr>
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</table>

#### Losses, Allow and Past Due + Nonaccr:

<table>
<thead>
<tr>
<th>Component</th>
<th>Mar/12</th>
<th>Mar/11</th>
<th>Dec/11</th>
<th>Dec/10</th>
<th>Dec/09</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ln&amp;Ls Allowance/Total Loans &amp; Leases</td>
<td>1.87</td>
<td>1.97</td>
<td>1.90</td>
<td>1.96</td>
<td>1.84</td>
</tr>
<tr>
<td>Nonaccr Ln&amp;Ls + RE Acq/ Ln&amp;Ls + RE Acq</td>
<td>4.14</td>
<td>4.65</td>
<td>4.27</td>
<td>4.71</td>
<td>4.22</td>
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#### Liquidity and Funding:

<table>
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<th>Mar/11</th>
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<th>Dec/09</th>
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<tbody>
<tr>
<td>Tier 1 Leverage Ratio</td>
<td>9.46</td>
<td>9.02</td>
<td>9.35</td>
<td>8.85</td>
<td>8.51</td>
</tr>
<tr>
<td>Equity Capital/Total Assets</td>
<td>9.34</td>
<td>8.64</td>
<td>9.18</td>
<td>8.44</td>
<td>8.04</td>
</tr>
<tr>
<td>Equity Capital + Minority Int/Total Assets</td>
<td>9.44</td>
<td>8.72</td>
<td>9.26</td>
<td>8.53</td>
<td>8.11</td>
</tr>
<tr>
<td>Tier 1 Common Eq Cap / T RVA</td>
<td>11.77</td>
<td>10.84</td>
<td>11.38</td>
<td>10.38</td>
<td>9.42</td>
</tr>
<tr>
<td>Net Loans &amp; Equity Capital (X)</td>
<td>7.05</td>
<td>7.91</td>
<td>7.32</td>
<td>8.30</td>
<td>9.19</td>
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<tr>
<td>Cash Dividends/Net Income</td>
<td>16.81</td>
<td>22.49</td>
<td>24.25</td>
<td>29.04</td>
<td>44.83</td>
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<tr>
<td>Cash Dividends/Net Income (Sub S Adjusted)</td>
<td>9.32</td>
<td>11.20</td>
<td>8.27</td>
<td>6.64</td>
<td>9.64</td>
</tr>
<tr>
<td>Retained Earnings/Avg Equity Cap</td>
<td>5.91</td>
<td>3.37</td>
<td>2.78</td>
<td>-0.45</td>
<td>-5.53</td>
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</table>

#### Capitalization:

<table>
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<tr>
<th>Component</th>
<th>Mar/12</th>
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<th>Dec/11</th>
<th>Dec/10</th>
<th>Dec/09</th>
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</thead>
<tbody>
<tr>
<td>Short-Term Debt/Equity Capital</td>
<td>0.38</td>
<td>0.48</td>
<td>0.40</td>
<td>0.54</td>
<td>0.68</td>
</tr>
<tr>
<td>Long-Term Debt/Equity Capital</td>
<td>1.96</td>
<td>2.15</td>
<td>2.04</td>
<td>2.11</td>
<td>2.19</td>
</tr>
<tr>
<td>Equity Investment in Subs/Eqit Cap</td>
<td>111.53</td>
<td>114.32</td>
<td>113.20</td>
<td>115.13</td>
<td>115.38</td>
</tr>
<tr>
<td>Cash FR Oper + Noncash + Op Exp/Op Exp + Div</td>
<td>85.32</td>
<td>83.07</td>
<td>99.57</td>
<td>95.11</td>
<td>94.71</td>
</tr>
<tr>
<td>---------------------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
</tr>
<tr>
<td>Interest Income (TE)</td>
<td>4.25</td>
<td>4.52</td>
<td>4.48</td>
<td>4.74</td>
<td>5.11</td>
</tr>
<tr>
<td>Less: Interest Expense</td>
<td>0.83</td>
<td>1.07</td>
<td>0.98</td>
<td>1.31</td>
<td>1.80</td>
</tr>
<tr>
<td>Equals: Net Interest Income (TE)</td>
<td>3.42</td>
<td>3.45</td>
<td>3.50</td>
<td>3.44</td>
<td>3.33</td>
</tr>
<tr>
<td>Plus: Non-Interest Income</td>
<td>0.90</td>
<td>0.80</td>
<td>0.10</td>
<td>0.84</td>
<td>0.85</td>
</tr>
<tr>
<td>Equals: Adj Operating Income (TE)</td>
<td>4.37</td>
<td>4.30</td>
<td>4.34</td>
<td>4.32</td>
<td>4.23</td>
</tr>
<tr>
<td>Less: Overhead Expense</td>
<td>3.10</td>
<td>3.08</td>
<td>3.10</td>
<td>3.10</td>
<td>3.17</td>
</tr>
<tr>
<td>Plus: Realized G/L on HTM Sec</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Plus: Realized G/L on AFS Sec</td>
<td>0.05</td>
<td>0.02</td>
<td>0.05</td>
<td>0.06</td>
<td>0.05</td>
</tr>
<tr>
<td>Plus: Other Tax Equiv Adjustments</td>
<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.00</td>
<td>0.01</td>
</tr>
<tr>
<td>Equals: Pretax Net Oper Inc (TE)</td>
<td>1.02</td>
<td>0.75</td>
<td>0.42</td>
<td>-0.04</td>
<td>-0.04</td>
</tr>
<tr>
<td>Less: Applicable Income Taxes (TE)</td>
<td>0.26</td>
<td>0.22</td>
<td>0.25</td>
<td>0.20</td>
<td>0.10</td>
</tr>
<tr>
<td>Less: Minority Interest</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Equals: Net Operating Income</td>
<td>0.73</td>
<td>0.52</td>
<td>0.50</td>
<td>0.22</td>
<td>-0.13</td>
</tr>
<tr>
<td>Plus: Net Extraordinary Items</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Equals: Net Income</td>
<td>0.73</td>
<td>0.52</td>
<td>0.50</td>
<td>0.22</td>
<td>-0.13</td>
</tr>
<tr>
<td>Avg Earning Assets / Avg Assets</td>
<td>92.36</td>
<td>92.20</td>
<td>92.17</td>
<td>91.74</td>
<td>92.46</td>
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<tr>
<td>Int Income (TE) / Avg Earning Assets</td>
<td>4.62</td>
<td>4.92</td>
<td>4.88</td>
<td>5.18</td>
<td>5.54</td>
</tr>
<tr>
<td>Int Expense / Avg Earning Assets</td>
<td>0.90</td>
<td>1.16</td>
<td>1.07</td>
<td>1.43</td>
<td>1.95</td>
</tr>
<tr>
<td>Net Int Inc (TE) / Avg Earning Assets</td>
<td>3.72</td>
<td>3.76</td>
<td>3.81</td>
<td>3.76</td>
<td>3.61</td>
</tr>
<tr>
<td>Total Loans and Leases (TE)</td>
<td>5.61</td>
<td>5.77</td>
<td>5.78</td>
<td>5.90</td>
<td>6.03</td>
</tr>
<tr>
<td>Interest-Bearing Bank Balances</td>
<td>0.26</td>
<td>0.33</td>
<td>0.31</td>
<td>0.37</td>
<td>0.49</td>
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<tr>
<td>Fed Funds Sold &amp; Reverse Repos</td>
<td>0.20</td>
<td>0.19</td>
<td>0.18</td>
<td>0.20</td>
<td>0.20</td>
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<tr>
<td>Trading Assets</td>
<td>0.84</td>
<td>1.75</td>
<td>1.59</td>
<td>1.55</td>
<td>2.23</td>
</tr>
<tr>
<td>Total Earning Assets</td>
<td>4.52</td>
<td>4.81</td>
<td>4.77</td>
<td>5.08</td>
<td>5.45</td>
</tr>
<tr>
<td>Investment Securities (TE)</td>
<td>2.91</td>
<td>3.34</td>
<td>3.23</td>
<td>3.70</td>
<td>4.48</td>
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<td>U.S. Treasury &amp; Agency Sec (excl MBS)</td>
<td>1.82</td>
<td>1.96</td>
<td>2.04</td>
<td>2.41</td>
<td>3.35</td>
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<tr>
<td>Mortgage-Backed Securities</td>
<td>2.58</td>
<td>3.20</td>
<td>3.00</td>
<td>3.73</td>
<td>4.64</td>
</tr>
<tr>
<td>All Other Securities</td>
<td>4.58</td>
<td>5.08</td>
<td>5.11</td>
<td>5.57</td>
<td>5.91</td>
</tr>
<tr>
<td>Interest-Bearing Deposits</td>
<td>0.86</td>
<td>1.13</td>
<td>1.03</td>
<td>1.40</td>
<td>2.02</td>
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<tr>
<td>Time Deposits of $100K or Mbr</td>
<td>1.36</td>
<td>1.66</td>
<td>1.55</td>
<td>1.97</td>
<td>2.76</td>
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<tr>
<td>Time Deposits &lt; $100K</td>
<td>1.44</td>
<td>1.76</td>
<td>1.67</td>
<td>2.12</td>
<td>2.95</td>
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<tr>
<td>Other Domestic Deposits</td>
<td>0.40</td>
<td>0.57</td>
<td>0.51</td>
<td>0.71</td>
<td>0.93</td>
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<td>Foreign Deposits</td>
<td>0.53</td>
<td>0.32</td>
<td>0.32</td>
<td>0.30</td>
<td>0.78</td>
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<tr>
<td>Fed Funds Purchased and Repos</td>
<td>0.71</td>
<td>0.80</td>
<td>0.77</td>
<td>0.90</td>
<td>1.16</td>
</tr>
<tr>
<td>Other Borrowed Funds &amp; Trading Liab</td>
<td>3.14</td>
<td>3.15</td>
<td>3.08</td>
<td>3.37</td>
<td>3.44</td>
</tr>
<tr>
<td>All Interest-Bearing Funds</td>
<td>1.06</td>
<td>1.34</td>
<td>1.25</td>
<td>1.63</td>
<td>2.22</td>
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<tr>
<td>--------------------------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
<td>------------</td>
</tr>
<tr>
<td>Avg Personnel Exp Per Employee ($000)</td>
<td>17</td>
<td>16</td>
<td>66</td>
<td>63</td>
<td>63</td>
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<tr>
<td>Avg Assets per Employee ($000)</td>
<td>4,329</td>
<td>4,272</td>
<td>4,210</td>
<td>4,218</td>
<td>4,187</td>
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**ANALYSIS RATIOS**

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<tbody>
<tr>
<td>Mutual Fund Fee Inc / Non-int Income</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.03</td>
</tr>
<tr>
<td>Overhead Exp / NII + Non-int Income</td>
<td>72.86</td>
<td>74.07</td>
<td>73.76</td>
<td>74.18</td>
<td>77.67</td>
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</table>

**PERCENT OF AVERAGE ASSETS**

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Total Overhead Expense</td>
<td>3.10</td>
<td>3.08</td>
<td>3.10</td>
<td>3.10</td>
<td>3.17</td>
</tr>
<tr>
<td>Personnel Expense</td>
<td>1.66</td>
<td>1.59</td>
<td>1.60</td>
<td>1.57</td>
<td>1.56</td>
</tr>
<tr>
<td>Net Occupancy Expense</td>
<td>0.39</td>
<td>0.40</td>
<td>0.39</td>
<td>0.39</td>
<td>0.41</td>
</tr>
<tr>
<td>Other Operating Expenses</td>
<td>1.04</td>
<td>1.07</td>
<td>1.09</td>
<td>1.11</td>
<td>1.17</td>
</tr>
<tr>
<td>Overhead Less Non-interest Income</td>
<td>2.16</td>
<td>2.25</td>
<td>2.26</td>
<td>2.21</td>
<td>2.26</td>
</tr>
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</table>

**PERCENT OF ADJUSTED OPERATING INCOME (TE):**

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<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Total Overhead Expense</td>
<td>71.53</td>
<td>72.57</td>
<td>72.25</td>
<td>72.76</td>
<td>76.19</td>
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<tr>
<td>Personnel Expense</td>
<td>38.27</td>
<td>37.69</td>
<td>37.29</td>
<td>36.70</td>
<td>37.43</td>
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<tr>
<td>Other Operating Expenses</td>
<td>23.85</td>
<td>25.17</td>
<td>25.41</td>
<td>26.40</td>
<td>28.49</td>
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<tr>
<td>Total Non-interest Income</td>
<td>19.85</td>
<td>18.02</td>
<td>17.91</td>
<td>18.65</td>
<td>19.34</td>
</tr>
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<td>Fiduciary Activities Income</td>
<td>0.77</td>
<td>0.93</td>
<td>0.84</td>
<td>0.97</td>
<td>0.88</td>
</tr>
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<td>Serv Charges on Deposit Accts - Domestic</td>
<td>5.17</td>
<td>5.59</td>
<td>5.79</td>
<td>6.20</td>
<td>7.06</td>
</tr>
<tr>
<td>Trading Revenue</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Investment Banking Fees &amp; Commissions</td>
<td>0.48</td>
<td>0.53</td>
<td>0.52</td>
<td>0.49</td>
<td>0.48</td>
</tr>
<tr>
<td>Venture Capital Revenue</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Net Servicing Fees</td>
<td>0.36</td>
<td>0.35</td>
<td>0.28</td>
<td>0.31</td>
<td>0.34</td>
</tr>
<tr>
<td>Net Securitization Income</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Insurance Activities Revenue</td>
<td>0.30</td>
<td>0.26</td>
<td>0.31</td>
<td>0.36</td>
<td>0.41</td>
</tr>
<tr>
<td>Net Gain (Loss) - Sales Loans, OREO, Oth</td>
<td>2.10</td>
<td>0.88</td>
<td>0.22</td>
<td>0.68</td>
<td>1.03</td>
</tr>
<tr>
<td>Other Non-interest Income</td>
<td>7.40</td>
<td>6.56</td>
<td>7.23</td>
<td>6.80</td>
<td>6.61</td>
</tr>
<tr>
<td>Overhead Less Non-interest Income</td>
<td>50.91</td>
<td>53.92</td>
<td>53.60</td>
<td>53.24</td>
<td>56.31</td>
</tr>
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**TAX RATIOS**

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<table>
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<tr>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Appl Inc Taxes/Pretax NOI (TE)</td>
<td>18.36</td>
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**LOAN M X, % OF GROSS LOANS & LEASES:**

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**Analysis Ratios**

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**Net Loan and Lease Losses by Type**

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<td>90+ Days Nonaccrual</td>
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MEMORANDA:

- 1-4 Family
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual
  - Jr Lien 30-89 Days PD
  - 90+ Days Past Due
  - Jr Lien Nonaccrual
  - Jr Lien 90+ Days PD

- Commercial RE
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual
  - Jr Lien 30-89 Days PD

- Const & Dev
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual

- Multifamily
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual

- Nonfarm Nrs
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual

- Farmland
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual

- Credit Card
  - 30-89 Days Past Due
  - 90+ Days Past Due
  - Nonaccrual
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**PERCENT OF TOTAL ASSETS:**

| Loan Commitments                            | 10.27      | 10.19      | 10.13      | 10.00      | 10.48      |
| Standby Letters of Credit                   | 0.38       | 0.45       | 0.41       | 0.45       | 0.49       |
| Commercial & Similar Letters of Credit      | 0.01       | 0.01       | 0.01       | 0.01       | 0.02       |
| Securities Lent                             | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Credit Derivatives (BHC as Guarantor)       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Credit Derivatives (BHC as Beneficiary)     | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| **TYPE OF DERIVATIVE INSTRUMENT:**          |            |            |            |            |            |
| Derivative Contracts                        | 0.79       | 0.53       | 0.71       | 0.63       | 0.56       |
| Interest Rate Contracts                      | 0.78       | 0.52       | 0.71       | 0.62       | 0.56       |
| Interest Rate Futures & Forward Contr       | 0.16       | 0.05       | 0.13       | 0.09       | 0.06       |
| Written Options Contr (Int Rate)            | 0.17       | 0.09       | 0.17       | 0.15       | 0.13       |
| Purchased Options Contr (Int Rate)          | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Interest Rate Swaps                          | 0.12       | 0.15       | 0.14       | 0.14       | 0.12       |
| Foreign Exchange Contracts                   | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Futures & Forward Foreign Exch Contr        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Written Options Contr (Foreign Exch)        | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Purchased Options Contr (Foreign Exch)       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Foreign Exchange Rate Swaps                 | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Equity, Commodity, & Other Deriv Contr      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Commodity & Other Fut & Forward Contr       | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Written Options Contr (Comm & Other)         | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Purchased Options Contr (Comm & Oth)         | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |
| Commodity & Other Swaps                      | 0.00       | 0.00       | 0.00       | 0.00       | 0.00       |

**PERCENT OF AVERAGE LOANS AND LEASES:**

| Loan Commitments                            | 16.35      | 15.68      | 15.99      | 15.04      | 15.16      |
### PERCENT OF NOTIONAL AMOUNT

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<td>Over-The-Counter</td>
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<td>Deriv Contr (Excl Fut &amp; FX LE 14 Days)</td>
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<td>One Year or Less</td>
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<td>Over 1 Year to 5 Years</td>
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<td>Over 5 Years</td>
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<td>Gross Negative Fair Value (Abs Val)</td>
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<td>Gross Positive Fair Value</td>
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<td>0.58</td>
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### PERCENT OF TIER 1 CAPITAL:

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<td>Gross Negative Fair Value, Abs Val (X)</td>
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<td>Non-Traded (X)</td>
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<td>Credit Losses on Derivative Contracts</td>
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### PAST DUE DERIVATIVE INSTRUMENTS FAIR VALUE:

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<td>30-89 Days Past Due</td>
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<td>0.00</td>
<td>0.00</td>
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<td>90+ Days Past Due</td>
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### OTHER RATIOS:

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<td>Current Credit Exposure/Risk Wt Asts</td>
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<td><strong>ANALYSIS RATIOS:</strong></td>
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<td>Ins Underwriting Assets/Consol Assets</td>
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<tr>
<td>Ins Under Assets (P/C)/Tot Ins Und Ast</td>
<td>18.78</td>
<td>18.45</td>
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<td>Ins Under Assets (L/H)/Tot Ins Und Ast</td>
<td>81.22</td>
<td>81.55</td>
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<td>Sep Acct Assets (L/H)/Total Life Ast</td>
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<td>Ins Activities Revenue/Adj Oper Inc</td>
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<td>Reinsurance Recov (L/H)/Tot Assets (L/H)</td>
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### PROFITABILITY:

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### LEVERAGE:

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<td>0.40</td>
<td>0.54</td>
<td>0.68</td>
</tr>
<tr>
<td>Current Portion of LT Debt/Equity</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Exc Cost Over Fair Value/Equity Cap</td>
<td>0.05</td>
<td>0.08</td>
<td>0.07</td>
<td>0.11</td>
<td>0.09</td>
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<tr>
<td>Long-Term Debt/Consolidated LT Debt</td>
<td>5.54</td>
<td>4.42</td>
<td>4.57</td>
<td>4.07</td>
<td>2.95</td>
</tr>
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</table>

### DOUBLE LEVERAGE:

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<tbody>
<tr>
<td>Equity Investment in Subs/Equity</td>
<td>111.53</td>
<td>114.32</td>
<td>113.20</td>
<td>115.13</td>
<td>115.38</td>
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<td>Total Investment in Subs/Equity</td>
<td>111.94</td>
<td>114.72</td>
<td>113.66</td>
<td>115.65</td>
<td>116.09</td>
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<tr>
<td>Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1</td>
<td>101.62</td>
<td>102.08</td>
<td>102.18</td>
<td>101.90</td>
<td>101.29</td>
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<tr>
<td>Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1</td>
<td>102.07</td>
<td>102.44</td>
<td>102.64</td>
<td>102.27</td>
<td>101.84</td>
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### DOUBLE LEVERAGE PAYBACK:

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</thead>
<tbody>
<tr>
<td>Equity Inv in Subs - Eq Cap/Net Inc (X)</td>
<td>1.37</td>
<td>1.76</td>
<td>1.64</td>
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<td>1.89</td>
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<tr>
<td>Eq Inv in Subs - Eq Cap/Net Inc-Div (X)</td>
<td>4.01</td>
<td>5.05</td>
<td>4.80</td>
<td>4.70</td>
<td>5.91</td>
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### COVERAGE ANALYSIS:

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<tbody>
<tr>
<td>Op Inc-Tax + Noncash/Oper Exp + Div</td>
<td>70.98</td>
<td>68.36</td>
<td>85.10</td>
<td>83.68</td>
<td>84.08</td>
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<tr>
<td>Cash Fl Fr Op+Noncash+Op Exp/Op Ex+Div</td>
<td>85.32</td>
<td>83.07</td>
<td>99.57</td>
<td>95.11</td>
<td>94.71</td>
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<tr>
<td>Adj Cash Fl Fr Op Exp+Repaid LT Debt+Div</td>
<td>80.84</td>
<td>91.91</td>
<td>102.35</td>
<td>99.99</td>
<td>102.97</td>
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<tr>
<td>Pretax Oper Inc + Int Exp/Int Expense</td>
<td>790.77</td>
<td>254.41</td>
<td>1728.77</td>
<td>913.04</td>
<td>1883.98</td>
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<td>Div + Int From Subs/Int Exp + Div</td>
<td>89.36</td>
<td>73.14</td>
<td>111.07</td>
<td>97.64</td>
<td>111.22</td>
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<tr>
<td>Fees+Other Inc From Subs/Sal + Oth Exp</td>
<td>3.22</td>
<td>4.62</td>
<td>4.15</td>
<td>3.73</td>
<td>4.35</td>
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<tr>
<td>Net Inc/Curr Port of LT Debt +Pfd Div(X)</td>
<td>9.69</td>
<td>5.56</td>
<td>11.50</td>
<td>9.47</td>
<td>6.86</td>
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### OTHER RATIOS:

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<tr>
<th></th>
<th>-0.55</th>
<th>-0.70</th>
<th>-0.60</th>
<th>-0.84</th>
<th>-0.75</th>
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<td>Past Due and Nonaccrual As % of LNS&amp;Ls:</td>
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<tr>
<td>90+ Days Past Due</td>
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<tr>
<td>Nonaccrual</td>
<td>14.31</td>
<td>19.00</td>
<td>18.62</td>
<td>23.26</td>
<td>24.63</td>
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<tr>
<td>Total</td>
<td>14.31</td>
<td>19.00</td>
<td>18.62</td>
<td>23.26</td>
<td>24.68</td>
</tr>
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### GUARANTEED LOANS AS % OF EQUITY CAP:

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</thead>
<tbody>
<tr>
<td>To Bank Subsidiaries</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>To Nonbank Subsidiaries</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>To Subsidiary BHCs</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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### AS A % OF CONSOLIDATED BHC ASSETS:

<p>| | | | | | |</p>
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<tr>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonbank Assets of Nonbank Subsidiaries</td>
<td>0.19</td>
<td>0.21</td>
<td>0.24</td>
<td>0.22</td>
<td>0.26</td>
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<tr>
<td>Combined Thrift Assets</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<tr>
<td>Combined Foreign Nonbank Sub Assets</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
</tr>
</tbody>
</table>
### PAYOUT RATIOS - PARENT

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</thead>
<tbody>
<tr>
<td>Div Pld/Inc Before Undist Inc</td>
<td>75.27</td>
<td>76.91</td>
<td>74.92</td>
<td>81.37</td>
<td>84.81</td>
</tr>
<tr>
<td>Dividends Pld/Net Income</td>
<td>17.09</td>
<td>22.55</td>
<td>24.29</td>
<td>28.91</td>
<td>45.00</td>
</tr>
<tr>
<td>Net Income - Dividends/Avg Equity</td>
<td>5.89</td>
<td>3.41</td>
<td>2.84</td>
<td>-0.42</td>
<td>-5.44</td>
</tr>
</tbody>
</table>

### PERCENT OF DIVIDENDS PAID:

- **Dividends From Bank Subs**: 87.38%, 78.96%, 113.13%, 99.87%, 112.73%
- **Dividends From Nonbank Subs**: 0.26%, 0.45%, 0.44%, 0.53%, 0.63%
- **Dividends From All Subsidiaries**: 94.42%, 86.95%, 118.73%, 108.02%, 118.17%

### PAYOUT RATIOS - SUBSIDIARIES:

#### PERCENT OF BANK NET INCOME:

- **Dividends From Bank Subs**: 18.20%, 20.46%, 30.80%, 33.92%, 52.04%
- **Interest Income From Bank Subs**: 0.05%, 0.06%, 0.05%, 0.05%, 0.11%
- **Mgt & Service Fees From Bank Subs**: 0.26%, 0.67%, 0.68%, 0.72%, 0.88%
- **Operating Income From Bank Subs**: 22.00%, 25.09%, 35.89%, 39.45%, 57.50%

#### PERCENT OF NONBANK NET INCOME:

- **Dividends From Nonbank Subs**: 59.94%, 63.42%, 66.23%, 73.29%, 74.88%
- **Interest Income From Nonbank Subs**: 0.10%, 0.08%, 0.24%, 0.29%, 0.03%
- **Mgt & Serv Fees From Nonbank Subs**: 0.00%, 0.00%, 0.00%, 0.02%, 0.03%
- **Operating Inc From Nonbank Subs**: 63.67%, 68.02%, 72.64%, 82.04%, 83.59%

#### PERCENT OF SUB BHC'S NET INCOME:

- **Dividends From Subdiary BHCs**: 3.01%, 10.89%, 9.30%, 15.70%, 15.99%
- **Interest Inc From Subdiary BHCs**: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%
- **Operating Income From Sub BHCs**: 3.62%, 11.00%, 9.32%, 15.70%, 16.41%

### DEPENDENCE ON SUBSIDIARIES:

#### PERCENT OF TOTAL OPERATING INCOME:

- **Dividends From Bank Subs**: 51.50%, 46.63%, 58.16%, 56.55%, 58.15%
- **Interest Income From Bank Subs**: 3.03%, 3.04%, 2.76%, 1.19%, 1.06%
- **Mgt & Serv Fees From Bank Subs**: 1.56%, 2.77%, 1.76%, 1.47%, 1.39%
- **Operating Income From Bank Subs**: 71.20%, 64.84%, 73.71%, 70.33%, 70.68%

- **Dividends From Nonbank Subs**: 3.77%, 3.96%, 1.97%, 3.06%, 2.43%
- **Interest Income From Nonbank Subs**: 0.01%, 0.03%, 0.02%, 0.01%, 0.01%
- **Mgt & Serv Fees From Nonbank Subs**: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%
- **Operating Inc From Nonbank Subs**: 4.16%, 5.05%, 4.36%, 6.14%, 5.65%

- **Dividends From Subdiary BHCs**: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%
- **Interest Inc From Subdiary BHCs**: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%
- **Mgt & Serv Fees From Sub BHCs**: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%
- **Operating Income From Sub BHCs**: 0.00%, 0.00%, 0.00%, 0.00%, 0.00%

#### Loans and Adv From Subs/ST Debt: 720.51, 743.17, 678.47, 791.89, 573.34
### BHCPR Percentile Distribution Report
#### Peer Group 4

<table>
<thead>
<tr>
<th>BHC</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of BHCs in Peer Group</td>
<td>512</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Earnings and Profitability

**Percentage of Average Assets:**

- **Net Interest Income (TE):** 3.42 2.44 2.67 3.07 3.40 3.77 4.15 4.38 (512)
- **Non-interest Income:** 0.89 0.15 0.25 0.50 0.77 1.17 1.81 2.95 (512)
- **Overhead Expense:** 3.10 2.09 2.23 2.59 3.04 3.52 4.14 4.82 (512)
- **Provision for Losses:** 0.31 0.00 0.10 0.23 0.50 0.90 1.20 (512)
- **Securities Gains (Losses):** 0.04 -0.03 0.00 0.00 0.00 0.06 0.29 0.44 (512)
- **Other Tax Equivalent Adjustments:** -0.00 -0.06 0.00 0.00 0.00 0.06 0.29 0.44 (512)
- **Pretax Net Operating Income (TE):** 1.01 -0.21 0.14 0.50 0.98 1.52 1.99 2.35 (512)
- **Net Operating Income:** 0.72 -0.32 0.07 0.33 0.68 1.09 1.50 1.81 (512)
- **Net Income:** 0.72 -0.32 0.07 0.33 0.68 1.09 1.50 1.81 (512)
- **Net Income (Sub S Adjusted):** 0.81 -0.18 0.11 0.44 0.84 1.16 1.54 1.75 (512)

**Percentage of Average Earnings Assets:**

- **Interest Income (TE):** 4.61 3.60 3.83 4.23 4.63 4.99 5.31 5.62 (512)
- **Interest Expense:** 0.90 0.34 0.46 0.68 0.88 1.10 1.35 1.54 (512)
- **Net Interest Income (TE):** 3.71 2.63 2.88 3.36 3.72 4.09 4.44 4.74 (512)

**Losses, Allowance and Past Due + Nonaccr:**

- **Net Loans & Leases Losses/Avg Loans & Leases:** 0.48 -0.04 0.00 0.05 0.30 0.80 1.58 2.33 (512)
- **Earnings Coverage of Net Losses (X):** 12.02 -51.49 -0.72 1.20 3.86 14.16 61.86 131.65 (503)
- **Loans & Leases Allowance/Total Loans & Leases:** 1.86 0.92 1.05 1.30 1.72 2.31 3.16 4.05 (512)
- **Nonaccr Loans & Leases + RE Acq / Loans & Leases + RE Acq:** 4.13 0.57 0.80 1.69 3.33 6.03 10.23 14.24 (512)
- **30-89 Days Past Due Loans and Leases:** 0.99 0.07 0.15 0.38 0.82 1.45 2.39 3.03 (512)

**Liquidity and Funding:**

- **Net Noncore Funding Dependence:** 15.30 -9.13 -2.95 7.63 14.94 23.84 32.29 39.03 (512)
- **Net Short-Term Noncore Funding Dependence:** 3.58 -15.71 11.11 11.11 4.03 9.62 17.97 21.85 (512)
- **Net Loans and Leases/Total Assets:** 62.52 41.52 46.66 54.19 63.51 70.66 76.84 80.19 (512)

**Capitalization:**

- **Tier 1 Leverage Ratio:** 9.46 0.00 0.00 7.49 9.19 10.55 12.10 13.55 (512)
- **Equity Capital / Total Assets:** 9.33 3.42 5.53 7.70 9.26 11.04 12.98 14.48 (512)
- **Equity Capital - Minority Int / Total Assets:** 9.43 3.46 5.81 7.83 9.36 11.06 13.22 14.54 (512)
- **Tier 1 Common Eq Cap / T RWA:** 11.77 3.30 5.81 8.64 11.26 14.29 19.04 21.97 (466)
- **Net Loans & Equity Capital (X):** 7.05 3.28 4.19 5.32 6.67 8.41 11.18 14.13 (504)
- **Cash Dividends / Net Income:** 16.80 0.00 0.00 9.43 34.09 58.57 79.08 473
- **Cash Dividends / Net Income (Sub S Adjusted):** 9.32 -32.65 -19.15 0.00 0.00 20.65 60.54 89.70 (107)
- **Retained Earnings / Avg Equity Cap:** 5.90 -4.98 0.14 2.52 5.59 8.88 12.45 17.28 (504)

**Parent Company Ratios:**

- **Short-Term Debt / Equity Capital:** 0.37 0.00 0.00 0.00 0.00 0.00 3.01 9.11 (504)
- **Long-Term Debt / Equity Capital:** 1.96 0.00 0.00 0.00 0.00 0.00 13.14 24.72 (504)
- **Equity Investment in Subs / Equity Cap:** 111.52 90.69 94.85 99.42 105.59 122.48 142.06 168.01 (504)
- **Cash FR Oper + Noncash Op Exp / Op Exp + Div:** 85.32 -52.13 -1.18 23.73 89.35 113.16 211.83 344.54 (471)
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<thead>
<tr>
<th>PEER</th>
<th>PERCENT OF AVERAGE ASSETS</th>
<th>RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
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<th>95%</th>
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<tr>
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<td>4.25</td>
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<td>3.52</td>
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<td>4.60</td>
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<td>5.28</td>
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<tr>
<td>Less: Interest Expense</td>
<td>0.83</td>
<td>0.31</td>
<td>0.43</td>
<td>0.62</td>
<td>0.82</td>
<td>1.03</td>
<td>1.28</td>
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<td>Equals: Non-Interest Income (TE)</td>
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<td>4.15</td>
<td>4.38</td>
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<td>Less: Provision for Loan and Lease Losses</td>
<td>0.31</td>
<td>0.00</td>
<td>0.00</td>
<td>0.10</td>
<td>0.23</td>
<td>0.50</td>
<td>0.90</td>
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<td>Equals: Adjust Operating Income (TE)</td>
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<td>Less: Overhead Expense</td>
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<td>2.59</td>
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<td>Less: Applicable Income Taxes (TE)</td>
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<td>0.00</td>
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<td>0.72</td>
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<tr>
<td>Equals: Net Income</td>
<td>0.72</td>
<td>-0.32</td>
<td>0.07</td>
<td>0.33</td>
<td>0.68</td>
<td>1.09</td>
<td>1.50</td>
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<tr>
<td>Plus: Realized G/L on HTM Sec</td>
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<tr>
<td>Equals: Realized G/L on AFS Sec</td>
<td>0.05</td>
<td>-0.01</td>
<td>0.00</td>
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<td>0.06</td>
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<tr>
<td>Equals: Other Tax Equivalent Adjustments</td>
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<td>0.00</td>
<td>0.00</td>
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<td>0.00</td>
<td>0.03</td>
<td>512</td>
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<tr>
<td>Equals: Net Income (Last Four Qtrs)</td>
<td>0.54</td>
<td>-1.54</td>
<td>-0.68</td>
<td>0.20</td>
<td>0.66</td>
<td>0.98</td>
<td>1.41</td>
<td>1.67</td>
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**Margi N Analysis:**

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<tr>
<th></th>
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<th>RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avg Earning Assets / Avg Assets</td>
<td>92.36</td>
<td>85.03</td>
<td>87.79</td>
<td>90.58</td>
<td>92.51</td>
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<td>95.92</td>
<td>97.03</td>
<td>512</td>
<td></td>
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</tr>
<tr>
<td>Avg Int-Bearing Funds / Avg Assets</td>
<td>77.50</td>
<td>62.38</td>
<td>69.17</td>
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<td>2.88</td>
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<td>4.74</td>
<td>512</td>
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</table>

**Yi Eld Or CosT:**

| Total Loans and Leases (TE) | 5.60  | 4.77  | 4.98  | 5.26  | 5.56  | 5.94  | 6.30  | 6.64  | 512    |
| Interest-Bearing Bank Balances | 0.25  | 0.00  | 0.14  | 0.23  | 0.33  | 0.69  | 0.96  | 1.06  | 509    |
| Fed Funds Sold & Reverse Repos | 0.19  | 0.00  | 0.12  | 0.24  | 0.70  | 2.88  | 281   |       |       |
| Trading Assets               | 0.83  | 0.65  | 0.91  | 1.35  | 6.79  | 21    |       |       |       |
| Total Earning Assets         | 4.52  | 3.58  | 3.74  | 4.16  | 4.54  | 5.22  | 5.48  | 512    |
| Investment Securities (TE)   | 2.90  | 1.39  | 1.79  | 2.29  | 2.79  | 3.53  | 4.26  | 4.81  | 511    |
| U.S. Treasury & Agency Sec (excl MBS) | 1.81  | 0.31  | 0.67  | 1.11  | 1.66  | 2.42  | 3.30  | 4.28  | 454    |
| Mortgage-Backed Securities   | 2.57  | 1.21  | 1.56  | 1.95  | 2.48  | 3.06  | 3.93  | 4.68  | 487    |
| All Other Securities         | 4.57  | 1.33  | 2.35  | 3.42  | 4.50  | 5.67  | 6.88  | 8.99  | 484    |
| Interest-Bearing Deposits    | 0.85  | 0.35  | 0.46  | 0.65  | 0.84  | 1.04  | 1.27  | 1.39  | 512    |
| Time Deposits of $100K or Mere | 1.36  | 0.71  | 0.83  | 1.06  | 1.32  | 1.63  | 2.01  | 2.21  | 511    |
| Time Deposits < $100K        | 1.44  | 0.78  | 0.91  | 1.15  | 1.39  | 1.74  | 2.04  | 2.34  | 512    |
| Other Domestic Deposits      | 0.40  | 0.13  | 0.17  | 0.25  | 0.37  | 0.54  | 0.71  | 0.80  | 512    |
| Foreign Deposits             | 0.53  | 0.08  | 0.08  | 0.08  | 0.53  | 0.79  | 0.88  | 2      |       |
| Fed Funds Purchased and Repos | 0.71  | 0.00  | 0.17  | 0.42  | 0.99  | 2.95  | 3.71  | 347    |       |
| Other Borrowed Funds & Trading Liab | 3.13  | 0.56  | 1.21  | 2.32  | 3.21  | 3.95  | 4.68  | 5.47  | 458    |
| All Interest-Bearing Funds   | 1.06  | 0.50  | 0.62  | 0.75  | 0.98  | 1.29  | 1.59  | 1.91  | 68     |

**MARGIN ANALYSIS:**

| Peer Group 4 | Relatve Income Statement and Margi n Analysis | Page 2 |
### PEER GROUP 4

#### BHC PERCENTILE DISTRIBUTION REPORT

**NON-INTEREST INCOME AND EXPENSES**

<table>
<thead>
<tr>
<th>PEER RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
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<tr>
<td>Avg Personnel Exp Per Employee ($000)</td>
<td>17.38</td>
<td>12.45</td>
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<td>Avg Assets per Employee ($000)</td>
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#### ANALYSIS RATIOS

**Mutual Fund Fee Inc / Non-Int Income**

- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  

**Overhead Exp / NI + Non-Int Income**

- 72.86  
- 52.04  
- 57.21  
- 64.45  
- 71.74  
- 81.65  
- 91.96  
- 98.09  

**PERCENT OF AVERAGE ASSETS:**

- **Total Overhead Expense**
  - 3.10  
  - 2.09  
  - 2.23  
  - 2.59  
  - 3.04  
  - 3.52  
  - 4.14  
  - 4.82  

- **Personnel Expense**
  - 1.65  
  - 1.07  
  - 1.15  
  - 1.36  
  - 1.62  
  - 1.91  
  - 2.23  
  - 2.87  

- **Net Occupancy Expense**
  - 0.38  
  - 0.18  
  - 0.23  
  - 0.29  
  - 0.37  
  - 0.47  
  - 0.56  
  - 0.68  

**PERCENT OF ADJUSTED OPERATING INCOME (TE):**

- **Total Overhead Expense**
  - 71.52  
  - 50.03  
  - 55.35  
  - 62.57  
  - 70.53  
  - 79.17  
  - 91.17  
  - 97.86  

- **Personnel Expense**
  - 38.26  
  - 25.66  
  - 28.68  
  - 33.56  
  - 38.02  
  - 42.98  
  - 48.90  
  - 52.11  

**Fiduciary Activities Income**

- 0.76  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.20  
- 1.20  
- 4.30  

**Serv Charges on Deposit Accts - Domestic**

- 5.16  
- 0.86  
- 1.49  
- 2.88  
- 4.60  
- 7.11  
- 10.34  
- 12.49  

**Total Non-Interest Income**

- 19.85  
- 4.26  
- 6.85  
- 12.92  
- 18.44  
- 25.75  
- 37.18  
- 47.70  

**Net Servicing Fees**

- 0.36  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  
- 0.00  

**Net Gain (Loss) - Sales Loans, OREO, Oth**

- 2.09  
- 6.91  
- 2.81  
- 0.19  
- 0.80  
- 4.26  
- 10.57  
- 18.00  

**Overhead Less Non-Interest Income**

- 50.90  
- 22.46  
- 30.84  
- 40.40  
- 40.78  
- 50.78  
- 60.08  
- 72.14  

**Appl Inc Taxes/Pretax NOI (TE)**

- 18.35  
- 0.00  
- 0.00  
- 2.02  
- 21.29  
- 30.80  
- 35.86  
- 38.19  

**Appl Inc Tax+TE/Pretax NOI +TE**

- 27.65  
- 0.00  
- 0.76  
- 12.74  
- 31.87  
- 36.54  
- 40.63  
- 45.16  

**Tax Ratios:**
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<th>RATIO</th>
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<th>10%</th>
<th>25%</th>
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<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>BHC</th>
<th>COUNT</th>
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<td>Loans to Foreign Govts and Inst</td>
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### BHCPR Percentile Distribution Report

**Liquid Assets**

<table>
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<th>RATIOS</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
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### Other Liquidity and Funding Ratios:

- **Net Noncore Funding Dependence**: 15.30 -9.13 -2.95 7.63 14.94 23.84 32.29 39.03
- **Short-Term Inv/ST Noncore Funding**: 87.86 9.42 16.23 35.60 68.88 123.61 213.11 346.49
- **Liq Asts-ST Noncore Fndg/Nonliq Asts**: 16.91 -11.78 -4.09 3.97 14.73 27.31 47.10 60.15
- **Net Loans and Leases/Total Deposits**: 76.15 50.03 56.38 65.07 77.04 86.69 95.85 103.35
- **Net Loans and Leases/Core Deposits**: 95.93 57.10 66.26 78.45 93.74 111.58 131.23 143.85
- **Held-To-Mat Sec Appr(Depr)/T1 Cap**: 0.83 -0.18 0.00 0.00 0.10 1.21 3.99 6.99
- **Avail-For-Sale Sec Appr(Depr)/T1 Cap**: 4.17 -2.01 0.04 1.16 3.53 7.10 10.12 12.77
- **Struct Notes Appr(Depr)/T1 Cap**: -0.01 -0.56 -0.23 -0.07 0.03 0.14 0.22

### Percent of Investmen Securities:

- **Held-To-Maturity Securities**: 4.95 0.00 0.00 0.00 3.91 31.41 67.86
- **Available-For-Sale Securities**: 95.04 31.82 67.73 96.02 100.00 100.00 100.00 100.00
- **U.S. Treasury Securities**: 0.69 0.00 0.00 0.00 0.00 0.00 4.84 13.94
- **U.S. Agency Securities (excl MBS)**: 20.76 0.00 0.00 3.22 16.09 35.43 64.45 80.16
- **Municipal Securities**: 18.74 0.00 0.00 3.13 17.16 34.28 47.61 59.47
- **Mortgage-Backed Securities**: 46.36 0.00 3.27 24.68 48.00 66.51 85.45 95.16
- **Asset-Backed Securities**: 0.09 0.00 0.00 0.00 0.00 0.00 0.60 2.43
- **Other Debt Securities**: 1.74 0.00 0.00 0.00 0.00 2.17 10.95 17.84
- **Mutual Funds and Equity Securities**: 0.42 0.00 0.00 0.00 0.34 2.45 5.91

### Debt Securities:

- **1 Year or Less**: 10.05 0.00 0.13 1.74 6.25 16.23 30.82 46.10
- **1 To 5 Years**: 25.58 0.00 1.62 7.98 22.15 40.14 59.37 69.59
- **Over 5 Years**: 58.98 3.46 12.05 36.44 62.81 81.37 92.96 96.70
- **Pledged Securities**: 44.23 2.24 8.45 24.10 44.34 63.40 81.87 90.61
- **Structured Notes, Fair Value**: 2.78 0.00 0.00 0.00 2.82 13.91 25.95
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<th>Analysis Ratios</th>
<th>PEER</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>COUNT</th>
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<tr>
<td>Provision for Ln&amp;Ls Losses/Avg Assets</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.10</td>
<td>0.23</td>
<td>0.50</td>
<td>0.90</td>
<td>1.20</td>
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<td>Provision for Ln&amp;Ls Losses/Avg Ln&amp;Ls</td>
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<td>0.00</td>
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<td>Ln&amp;Ls Allowance/Total Loans &amp; Leases</td>
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<td>0.92</td>
<td>1.05</td>
<td>1.30</td>
<td>1.72</td>
<td>2.31</td>
<td>3.16</td>
<td>4.05</td>
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<td>Ln&amp;Ls Allowance/Net Ln&amp;Ls Losses (X)</td>
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<td>0.93</td>
<td>1.21</td>
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<td>14.25</td>
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<tr>
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<td>26.25</td>
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<td>Ln&amp;Ls Allow 90+ Days PD/Nonaccr Ln&amp;Ls</td>
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<td>25.17</td>
<td>32.03</td>
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<td>0.37</td>
<td>0.96</td>
<td>1.78</td>
<td>2.73</td>
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<tr>
<td>Recoveries/Avg Loans and Leases</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.01</td>
<td>0.05</td>
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<td>2.33</td>
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<td>Write-downs, Trans Lns HFS/Avg Ln&amp;Ls</td>
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<td>0.00</td>
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<td>0.00</td>
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<tr>
<td>Recoveries/Prior Year-End Losses</td>
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<td>-0.72</td>
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<td>3.86</td>
<td>14.16</td>
<td>61.86</td>
<td>131.65</td>
<td>503</td>
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</table>

**Net Loan and Lease Losses by Type**

<p>| Real Estate Loans                                                             | 0.45 | -0.01  | -0.00  | 0.02   | 0.22   | 0.71   | 1.74   | 2.26   | 512   |
| RE Loans Secured By 1-4 Family                                               | 0.38 | -0.02  | -0.00  | 0.00   | 0.18   | 0.64   | 1.40   | 2.19   | 512   |
| Closed-End                                                                    | 0.38 | 0.00   | -0.01  | 0.00   | 0.15   | 0.59   | 1.53   | 2.78   | 512   |
| Commercial Real Estate Loans                                                 | 0.47 | -0.07  | -0.01  | 0.00   | 0.12   | 0.81   | 2.11   | 3.30   | 512   |
| Construction and Land Dev                                                    | 0.84 | -0.33  | -0.06  | 0.00   | 0.00   | 1.12   | 5.11   | 8.91   | 505   |
| Multifamily                                                                   | 0.04 | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 501   |
| Nonfarm Nonresidential                                                        | 0.27 | -0.06  | 0.00   | 0.00   | 0.00   | 0.44   | 1.25   | 2.64   | 512   |
| RE Loans Secured by Farm and Ranch                                           | 0.00 | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.33   | 406   |
| Commercial and Industrial Loans                                              | 0.44 | -0.43  | -0.20  | -0.02  | 0.01   | 0.66   | 2.45   | 4.31   | 509   |
| Loans to Depository Institutions                                             | 0.00 | -41.17 | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 26    |
| Loans to Individuals                                                         | 1.11 | 0.07   | 0.10   | 0.28   | 0.68   | 1.64   | 3.57   | 5.33   | 328   |
| Credit Card Loans                                                            | 1.59 | -0.80  | -0.42  | 0.00   | 0.63   | 3.04   | 6.30   | 10.29  | 157   |
| Agricultural Loans                                                           | 0.00 | -0.10  | -0.00  | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 316   |
| Loans to Foreign Governments &amp; Inst                                           | 0.00 | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 0.00   | 2     |
| Other Loans and Leases                                                       | 0.22 | -0.65  | -0.03  | 0.00   | 0.00   | 0.00   | 1.23   | 4.84   | 452   |</p>
<table>
<thead>
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<th>PEER GROUP 4</th>
<th>PERCENT OF LOANS AND LEASES</th>
<th>PEER</th>
<th>RATIO</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>COUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-89 Days PD Loans and Leases</td>
<td>0.99</td>
<td>0.07</td>
<td>0.15</td>
<td>0.38</td>
<td>0.82</td>
<td>1.45</td>
<td>2.39</td>
<td>3.03</td>
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<tr>
<td>90+ Days PD Loans and Leases</td>
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<td>0.64</td>
<td>0.64</td>
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<tr>
<td>Nonaccrual Loans and Leases</td>
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<td>Nonaccrual Restructured</td>
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<td>0.00</td>
<td>0.01</td>
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<td>3.38</td>
<td>512</td>
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<table>
<thead>
<tr>
<th>PERCENT OF LNS&amp;LS + OTHER ASSETS</th>
<th>PEER GROUP 4</th>
<th>PERCENT OF TOTAL ASSETS</th>
<th>RESTRUCTURED &amp; NONACCRUAL LNS&amp;LS</th>
</tr>
</thead>
<tbody>
<tr>
<td>30+ Days Past Due and Nonaccrual</td>
<td>PEER</td>
<td>RATIO</td>
<td>5%</td>
</tr>
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<td>30-89 Days Past Due Assets</td>
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<td>0.07</td>
<td>0.15</td>
</tr>
<tr>
<td>90+ Days Past Due Assets</td>
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<td>0.00</td>
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<tr>
<td>Nonaccrual Assets</td>
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<td>0.33</td>
<td>0.59</td>
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<tr>
<td>30+ Days PD &amp; Nonaccrual Assets</td>
<td>3.99</td>
<td>0.76</td>
<td>1.02</td>
</tr>
</tbody>
</table>

<p>| Tier 1 Cap + ALLL | 32.64 | 3.90 | 6.42 | 14.19 | 27.96 | 58.17 | 170.59 | 360.79 | 512 |
| Loans &amp; Leases + RE Acquired | 5.29 | 0.69 | 1.07 | 2.15 | 4.25 | 7.43 | 12.42 | 17.08 | 512 |</p>
<table>
<thead>
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<th>Loan Type</th>
<th>Basis</th>
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<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>99%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Real Estate - 30-89 Days PD</td>
<td>1.01</td>
<td>0.03</td>
<td>0.13</td>
<td>0.36</td>
<td>0.81</td>
<td>1.55</td>
<td>2.47</td>
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<td>512</td>
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<tr>
<td>- 90+ Days Past Due</td>
<td>0.07</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.10</td>
<td>0.41</td>
<td>0.73</td>
<td>1.22</td>
<td>512</td>
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<tr>
<td>- Nonaccrual</td>
<td>3.08</td>
<td>0.29</td>
<td>0.57</td>
<td>1.19</td>
<td>2.35</td>
<td>4.45</td>
<td>7.90</td>
<td>10.15</td>
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**MEMORANDA:**

- 1-4 Family - 30-89 Days PD: 1.22
- 90+ Days Past Due: 0.07
- Nonaccrual: 2.15
- Revolving - 30-89 Days PD: 0.48
- 90+ Days Past Due: 0.01
- Nonaccrual: 0.69
- Closed-End - 30-89 Days PD: 1.33
- 90+ Days Past Due: 0.07
- Nonaccrual: 2.46
- Jr Lien 30-89 Days PD: 0.06
- 90+ Days Past Due: 0.00
- Nonaccrual: 0.15
- Commercial RE - 30-89 Days PD: 0.81
- 90+ Days Past Due: 0.05
- Nonaccrual: 3.81
- Const & Dev - 30-89 Days PD: 0.86
- 90+ Days Past Due: 0.04
- Nonaccrual: 8.42
- Multifamily - 30-89 Days PD: 0.21
- 90+ Days Past Due: 0.00
- Nonaccrual: 1.39
- Nonfarm Nres - 30-89 Days PD: 0.74
- 90+ Days Past Due: 0.03
- Nonaccrual: 2.76
- Farmland - 30-89 Days PD: 0.32
- 90+ Days Past Due: 0.00
- Nonaccrual: 1.30
- Credit Card - 30-89 Days PD: 0.99
- 90+ Days Past Due: 0.27
- Nonaccrual: 0.01
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<th>Peer Group</th>
<th>5%</th>
<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>Count</th>
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<td>0.00</td>
<td>7.49</td>
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### Derivatives and Off-Balance-Sheet Transactions

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<th>10%</th>
<th>25%</th>
<th>50%</th>
<th>75%</th>
<th>90%</th>
<th>95%</th>
<th>Count</th>
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<td>2.67</td>
<td>4.07</td>
<td>6.79</td>
<td>9.09</td>
<td>13.77</td>
<td>17.28</td>
<td>19.61</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
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</table>

### Percent of Average Loans and Leases

| Loan Commitments | 16.35 | 4.61 | 6.72 | 11.01 | 15.85 | 21.25 | 27.27 | 31.39 | 512   |

### Percent of Total Assets

| Loan Commitments | 10.27 | 2.67 | 4.07 | 6.79 | 9.09 | 13.77 | 17.28 | 19.61 | 512   |
| Commercial & Similar Letters of Credit | 0.37 | 0.00 | 0.00 | 0.09 | 0.25 | 0.54 | 1.03 | 1.45 | 512   |
| Securities Lent | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.05 | 0.27 | 512   |
| Credit Derivatives (BHC as Guarantor) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Credit Derivatives (BHC as Beneficiary) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |

### Type of Derivative Instrument

<p>| Derivative Contracts | 0.78 | 0.00 | 0.00 | 0.00 | 0.00 | 1.16 | 3.79 | 10.51 | 512   |
| Interest Rate Contracts | 0.78 | 0.00 | 0.00 | 0.00 | 0.00 | 1.16 | 3.79 | 10.51 | 512   |
| Written Options Contr (Int Rate) | 0.15 | 0.00 | 0.00 | 0.00 | 0.00 | 1.00 | 3.05 | 10.51 | 512   |
| Purchased Options Contr (Int Rate) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Interest Rate Swaps | 0.11 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1.03 | 2.05 | 512   |
| Foreign Exchange Contracts | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Written Options Contr (Foreign Exch) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Foreign Exchange Rate Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Equity, Commodity, &amp; Other Deriv Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Commodity &amp; Other Fut &amp; Forward Contr | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Written Options Contr (Comm &amp; Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Purchased Options Contr (Comm &amp; Other) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |
| Commodity &amp; Other Swaps | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 512   |</p>
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### Peer Group 4

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**Net Losses as % of Foreign LNS&Ls by Type:**

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**Growth Rates:**

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## PROFITABILTY:

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<th>75%</th>
<th>90%</th>
<th>95%</th>
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<tr>
<td>Net Income/Avg Equity Capital</td>
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<td>Bank Net Income/Parent Net Income</td>
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## LEVERAGE:

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<th>90%</th>
<th>95%</th>
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<tr>
<td>Total Liabilities/Equity</td>
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<td>0.21</td>
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<td>Total Debt/Equity Capital</td>
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<td>Tot Debt+NP to Subs Iss Tr Pref/Equity</td>
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<td>Tot Debt+Lns Guaranteed for Affl/Equity</td>
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<td>Total Debt/Eq Cap - Exc Over Fair Value</td>
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<td>Short-Term Debt/Equity Capital</td>
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<td>0.00</td>
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## DOUBLE LEVERAGE:

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<tr>
<td>Equity Investment in Subs/Equity</td>
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<td>Eq Inv Sub/Eq Cap, QualTPS+Oth PS in T1</td>
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## OTHER RATIOS:

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## OTHER RATIOS:

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<th>90%</th>
<th>95%</th>
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<tbody>
<tr>
<td>Net Assets Repr in 1 Yr/Total Assets</td>
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<td>0.00</td>
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## OTHER RATIOS:

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<tr>
<td>Net Assets Repr in 1 Yr/Total Assets</td>
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<td>Peer Group</td>
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<td>Payable Ration - Parent</td>
<td>5%</td>
<td>10%</td>
<td>25%</td>
<td>50%</td>
<td>75%</td>
<td>90%</td>
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**PERCENT OF DIVI DENDS PAI D:**

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**DEPENDENCE ON SUBSIDIARIES:**

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<td>2467474</td>
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<td>1066441</td>
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Note: Peer Group 4 has 512 bank holding companies.