

	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	92	88	90	70
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.81	2.92	2.90	3.04
+ Non-interest Income	1.81	1.72	1.88	1.61
- Overhead Expense	3.12	3.18	3.34	3.16
- Provision for Losses	0.22	0.33	0.33	0.49
+ Securities Gains (Losses)	0.03	0.03	0.04	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.42	1.26	1.28	1.12
Net Operating Income	0.93	0.82	0.88	0.72
Net Income	0.95	0.82	0.87	0.72
Net Income (Sub S Adjusted)	1.73	0.11	0.17	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.87	4.14	4.07	4.32
Interest Expense	0.64	0.77	0.74	0.88
Net Interest Income (TE)	3.17	3.31	3.28	3.37
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.53	0.78	0.74	1.17
Earnings Coverage of Net Losses (X)	16.60	7.53	8.80	3.51
Ln&Ls Allowance/Total Loans & Leases	1.59	1.84	1.61	2.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.91	2.44	1.94	2.74
30-89 Days Past Due Loans and Leases	0.79	0.89	0.87	0.96
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	18.88	19.81	19.36	20.15
Net ST Noncore Funding Dependence	3.31	4.24	3.45	4.17
Net Loans and Leases/Total Assets	58.46	56.51	57.96	57.64
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.53	9.65	9.37	9.26
Equity Capital/Total Assets	11.58	11.08	11.30	10.91
Equity Capital+Minority Int/Total Assets	11.86	11.37	11.59	11.12
Tier 1 Common Eq Cap / T RWA	11.62	11.69	11.46	11.33
Net Loans&Ls/Equity Capital (X)	5.13	5.11	5.20	5.26
Cash Dividends/Net Income	24.75	25.37	25.15	24.90
Cash Dividends/Net Income (Sub S Adjusted)	106.81	22.12	-19.73	N/A
Retained Earnings/Avg Equity Cap	6.05	5.41	5.49	4.71
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	2.69	2.64	2.47	3.85
Long-Term Debt/Equity Capital	12.48	11.69	13.81	14.07
Equity Investment in Subs/Equity Cap	105.09	106.91	106.52	107.31
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	172.21	129.45	159.78	126.35

PERCENT OF AVERAGE ASSETS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.42	3.65	3.59	3.90	4.07
Less: Interest Expense	0.56	0.68	0.65	0.79	0.96
Equals: Net Interest Income (TE)	2.81	2.92	2.90	3.04	3.04
Plus: Non-Interest Income	1.81	1.72	1.88	1.61	1.89
Equals: Adj Operating Income (TE)	4.76	4.73	4.89	4.66	4.92
Less: Overhead Expense	3.12	3.18	3.34	3.16	3.19
Less: Provision for Loan and Lease Losses	0.22	0.33	0.33	0.49	1.10
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.03	0.04	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.42	1.26	1.28	1.12	0.77
Less: Applicable Income Taxes (TE)	0.47	0.43	0.42	0.39	0.29
Less: Minority Interest	0.00	0.00	0.01	0.01	0.00
Equals: Net Operating Income	0.93	0.82	0.88	0.72	0.51
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.82	0.87	0.72	0.51
Memo: Net Income (Last Four Qtrs)	0.90	0.75	0.86	0.72	0.52
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.07	89.96	89.87	90.30	89.93
Avg Int-Bearing Funds / Avg Assets	68.14	69.23	68.65	70.86	72.85
Int Income (TE) / Avg Earning Assets	3.87	4.14	4.07	4.32	4.54
Int Expense / Avg Earning Assets	0.64	0.77	0.74	0.88	1.07
Net Int Inc (TE) / Avg Earn Assets	3.17	3.31	3.28	3.37	3.39
YIELD OR COST:					
Total Loans and Leases (TE)	4.79	5.11	5.06	5.34	5.44
Interest-Bearing Bank Balances	0.31	0.33	0.31	0.34	0.35
Fed Funds Sold & Reverse Repos	0.40	0.35	0.40	0.38	0.45
Trading Assets	1.22	1.47	1.25	1.43	1.37
Total Earning Assets	3.81	4.09	4.03	4.26	4.46
Investment Securities (TE)	2.44	2.81	2.65	2.99	3.49
U.S. Treasury & Agency Sec (excl MBS)	1.40	1.72	1.48	1.74	2.23
Mortgage-Backed Securities	2.36	2.81	2.69	3.16	3.82
All Other Securities	3.84	4.04	4.27	4.73	4.79
Interest-Bearing Deposits	0.45	0.56	0.53	0.67	0.88
Time Deposits of \$100K or More	0.98	1.21	1.12	1.30	1.55
Time Deposits < \$100K	1.03	1.27	1.23	1.47	1.76
Other Domestic Deposits	0.25	0.31	0.28	0.38	0.53
Foreign Deposits	0.39	0.43	0.45	0.50	0.48
Fed Funds Purchased and Repos	0.77	0.89	0.91	0.86	0.82
Other Borrowed Funds & Trading Liab	2.11	2.52	2.36	2.41	2.48
All Interest-Bearing Funds	0.72	0.93	0.85	1.11	1.31

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	25	24	97	90	89
Avg Assets per Employee (\$000)	7,148	6,999	7,080	6,503	6,303
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.90	3.24	2.84	3.12	2.86
Overhead Exp / NII + Non-Int Income	66.79	68.01	69.10	68.44	65.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	3.18	3.34	3.16	3.19
Personnel Expense	1.52	1.52	1.49	1.51	1.53
Net Occupancy Expense	0.34	0.34	0.34	0.36	0.38
Other Operating Expenses	1.26	1.30	1.50	1.23	1.24
Overhead Less Non-Interest Income	1.23	1.36	1.37	1.49	1.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.10	67.34	68.49	67.63	65.03
Personnel Expense	32.41	32.71	31.26	32.51	31.04
Net Occupancy Expense	7.46	7.68	7.39	7.92	7.84
Other Operating Expenses	25.26	26.38	29.42	26.22	25.37
Total Non-Interest Income	36.69	34.87	36.31	33.59	36.35
Fiduciary Activities Income	2.36	2.27	2.18	2.81	3.28
Serv Charges on Deposit Accts - Domestic	4.68	4.74	4.62	5.74	6.22
Trading Revenue	1.34	1.47	1.35	1.58	1.80
Investment Banking Fees & Commissions	2.71	3.17	2.80	2.86	3.07
Venture Capital Revenue	0.03	0.13	0.11	0.12	0.12
Net Servicing Fees	1.07	1.09	0.63	0.65	0.92
Net Securitization Income	0.01	0.00	0.01	0.01	0.00
Insurance Activities Revenue	1.17	1.22	1.11	1.03	1.00
Net Gain (Loss) - Sales Loans, OREO, Oth	3.00	1.44	2.05	0.42	0.49
Other Non-Interest Income	10.69	10.40	12.06	12.04	12.94
Overhead Less Non-Interest Income	28.84	31.64	31.82	33.69	28.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.65	29.09	27.20	27.79	21.65
Appl Inc Tax+TE/Pretax NOI+TE	33.09	33.30	30.97	32.84	29.75

PERCENT OF TOTAL ASSETS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	32.85	33.53	32.33	32.56	34.18
Commercial and Industrial Loans	11.81	10.52	11.71	11.70	11.77
Loans to Individuals	4.90	4.77	4.94	6.00	5.68
Loans to Depository Institutions	0.10	0.10	0.10	0.14	0.07
Agricultural Loans	0.11	0.11	0.12	0.15	0.17
Other Loans and Leases	3.97	3.56	4.07	3.49	3.40
Net Loans and Leases	58.46	56.51	57.96	57.64	57.51
Debt Securities Over 1 Year	15.89	17.33	15.92	16.67	16.23
Mutual Funds and Equity Securities	0.12	0.13	0.12	0.12	0.18
Subtotal	75.41	74.91	74.97	75.85	75.08
Interest-Bearing Bank Balances	4.63	4.69	4.20	3.96	4.00
Federal Funds Sold & Reverse Repos	1.14	0.96	1.13	1.30	1.27
Debt Securities 1 Year or Less	2.93	3.17	3.03	3.07	3.03
Trading Assets	0.88	1.04	0.98	1.38	1.43
Total Earning Assets	88.17	88.04	87.84	88.19	87.62
Non-Int Cash and Due From Dep Inst	1.18	1.21	1.52	1.52	1.33
Other Real Estate Owned	0.23	0.30	0.22	0.32	0.37
All Other Assets	10.52	10.60	10.46	10.18	10.96
MEMORANDA:					
Short-Term Investments	9.52	9.64	9.33	10.02	10.19
U.S. Treasury Securities	0.54	0.53	0.56	0.66	0.85
U.S. Agency Securities (excl MBS)	1.35	1.55	1.38	1.81	1.99
Municipal Securities	1.19	1.15	1.13	1.39	1.36
Mortgage-Backed Securities	12.09	13.57	11.90	12.85	11.86
Asset-Backed Securities	0.64	0.60	0.65	0.56	0.51
Other Debt Securities	0.98	1.06	1.01	1.09	1.13
RE Loans Secured by 1-4 Family	16.39	16.75	16.40	14.92	14.72
Revolving	3.27	3.54	3.37	3.75	4.05
Closed-End, Sec by First Liens	12.04	11.94	11.96	9.88	9.36
Closed-End, Sec by Junior Liens	0.63	0.69	0.57	0.81	1.02
Commercial Real Estate Loans	14.26	14.39	13.68	15.96	17.76
Construction and Land Dev	1.69	1.93	1.62	2.35	3.38
Multi family	1.64	1.72	1.65	1.61	1.60
Nonfarm Nonresidential	10.45	10.36	10.10	11.22	11.98
RE Loans Secured by Farmland	0.24	0.23	0.22	0.28	0.32
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	56.57	58.43	55.63	55.27	57.39
RE Loans Secured by 1-4 Family	28.16	29.48	28.18	25.96	25.51
Revolving	5.69	6.34	5.89	6.46	6.91
Closed-End	21.88	22.48	21.76	18.80	17.92
Commercial Real Estate Loans	24.04	24.52	23.19	26.20	28.90
Construction and Land Dev	2.87	3.29	2.75	3.92	5.54
Multi family	2.90	3.01	2.89	2.73	2.64
Nonfarm Nonresidential	17.58	17.63	17.10	18.27	19.36
RE Loans Secured by Farmland	0.42	0.42	0.39	0.50	0.55
Loans to Depository Institutions	0.21	0.19	0.20	0.33	0.17
Commercial and Industrial Loans	19.92	18.51	19.80	20.23	19.83
Loans to Individuals	8.63	8.52	8.67	10.25	9.83
Credit Card Loans	2.38	2.34	2.44	3.15	2.54
Agricultural Loans	0.21	0.19	0.23	0.26	0.28
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.01	0.01
Other Loans and Leases	7.99	7.72	8.42	7.18	6.79

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	9.52	9.64	9.33	10.02	10.19
Liquid Assets	24.70	26.24	24.99	26.81	25.95
Investment Securities	19.87	21.70	20.18	20.93	20.42
Net Loans and Leases	58.46	56.51	57.96	57.64	57.51
Net Lns, Ls & Stbby Ltrs of Credit	60.44	58.51	59.99	60.00	60.00
Core Deposits	56.40	55.39	55.65	55.91	53.59
Noncore Funding	24.42	25.14	24.84	26.62	29.02
Time Deposits of \$100K or More	5.81	6.31	5.83	6.23	6.69
Foreign Deposits	0.97	1.03	1.01	1.65	1.96
Fed Funds Purchased and Repos	2.79	3.28	2.65	3.73	4.09
Net Fed Funds Purchased (Sold)	1.57	2.26	1.51	2.28	2.58
Commercial Paper	0.14	0.10	0.14	0.11	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.23	2.52	2.54	2.68	2.53
Earning Assets Repr in 1 Year	39.23	39.21	39.54	41.57	42.48
Int-Bearing Liab Repr in 1 Year	11.85	13.59	12.30	13.13	14.97
Long-Term Debt Repr in 1 Year	1.33	1.27	1.31	1.62	2.03
Net Assets Repriceable in 1 Year	23.85	22.59	23.69	25.09	23.91
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	18.88	19.81	19.36	20.15	25.33
Net ST Noncore Funding Dependence	3.31	4.24	3.45	4.17	6.24
Short-Term Inv/ST Noncore Funding	97.87	84.05	91.19	75.14	65.99
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.70	19.28	18.48	20.31	15.49
Net Loans and Leases/Total Deposits	93.13	88.11	93.70	87.55	88.15
Net Loans and Leases/Core Deposits	121.68	117.82	125.80	116.55	120.14
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.04	1.21	1.39	0.94	0.28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.92	3.79	4.41	3.77	2.05
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.02	-0.02	-0.17	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.86	10.19	10.63	6.59	5.23
Available-For-Sale Securities	89.14	89.81	89.37	93.41	94.77
U.S. Treasury Securities	3.68	3.20	3.82	3.64	4.71
U.S. Agency Securities (excl MBS)	7.19	7.91	7.26	9.19	11.25
Municipal Securities	6.07	5.23	5.98	6.79	6.92
Mortgage-Backed Securities	63.63	64.52	63.14	61.59	57.24
Asset-Backed Securities	3.66	3.44	3.57	3.53	3.48
Other Debt Securities	5.01	5.87	5.16	6.86	6.80
Mutual Funds and Equity Securities	0.94	0.90	0.91	1.07	1.15
Debt Securities 1 Year or Less	16.91	16.47	16.95	16.71	17.10
Debt Securities 1 To 5 Years	20.19	24.54	20.72	24.69	27.34
Debt Securities Over 5 Years	58.84	54.60	58.02	54.15	50.65
Pledged Securities	40.65	40.73	40.49	47.10	50.95
Structured Notes, Fair Value	0.13	0.25	0.12	0.39	0.47

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.22	0.33	0.33	0.49	1.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.37	0.56	0.55	0.80	1.80
Provision for Ln&Ls Losses/Net Losses	70.37	70.44	76.91	70.36	100.32
Ln&Ls Allowance/Total Loans & Leases	1.59	1.84	1.61	2.11	2.63
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.72	3.36	3.51	2.24	1.70
ALLL/Nonaccrual Assets	122.56	114.67	123.03	115.70	99.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	96.23	89.88	98.84	87.73	78.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.71	0.99	0.94	1.40	2.26
Recoveries/Avg Loans and Leases	0.17	0.19	0.19	0.23	0.20
Net Losses/Avg Loans and Leases	0.53	0.78	0.74	1.17	2.04
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	0.02	0.06
Recoveries/Prior Year-End Losses	5.01	4.35	18.24	12.27	9.74
Earnings Coverage of Net Losses (X)	16.60	7.53	8.80	3.51	2.53
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.44	0.83	0.69	1.20	2.17
RE Loans Secured By 1-4 Family	0.55	0.86	0.81	0.96	1.43
Revolving	0.68	1.04	1.02	1.12	1.31
Closed-End	0.50	0.81	0.76	0.93	1.45
Commercial Real Estate Loans	0.27	0.64	0.50	1.21	2.64
Construction and Land Dev	0.59	1.53	1.28	3.38	6.60
Multi family	0.17	0.32	0.29	0.78	1.20
Nonfarm Nonresidential	0.23	0.45	0.40	0.74	1.38
RE Loans Secured by Farmland	0.35	0.25	0.37	1.03	0.60
Commercial and Industrial Loans	0.50	0.56	0.55	0.87	1.57
Loans to Depository Institutions	0.00	0.01	0.05	-0.02	0.05
Loans to Individuals	1.48	1.70	1.50	1.96	2.88
Credit Card Loans	2.72	3.01	2.70	3.76	5.94
Agricultural Loans	0.04	0.13	0.20	0.34	0.62
Loans to Foreign Governments & Inst	0.00	0.00	0.00	-0.11	-0.13
Other Loans and Leases	0.12	0.13	0.18	0.37	0.72

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES

03/31/2013

03/31/2012

12/31/2012

12/31/2011

12/31/2010

30-89 Days PD Loans and Leases	0.79	0.89	0.87	0.96	1.20
90+ Days PD Loans and Leases	0.55	0.61	0.57	0.72	0.78
Nonaccrual Loans and Leases	1.47	1.91	1.52	2.18	3.12
90+ Days PD and Nonaccrual Loans and Leases	2.31	2.89	2.28	3.00	4.07
30-89 Days PD Restructured	0.05	0.07	0.06	0.08	0.05
90+ Days PD Restructured	0.03	0.03	0.03	0.04	0.02
Nonaccrual Restructured	0.46	0.47	0.47	0.55	0.46

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.80	0.89	0.88	0.96	1.21
90+ Days Past Due Assets	0.56	0.61	0.58	0.73	0.79
Nonaccrual Assets	1.51	1.97	1.56	2.20	3.14
30+ Days PD & Nonaccrual Assets	3.20	3.87	3.24	4.06	5.38

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.38	1.69	1.37	1.76	2.40
90+ PD & Nonaccrual Assets + OREO	1.62	1.99	1.59	2.09	2.79

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

Total Assets	1.77	2.17	1.79	2.43	2.79
Allowance for Loan & Lease Losses	204.04	214.58	201.01	210.83	201.05
Equity Cap + ALLL	14.64	18.62	15.15	20.69	23.64
Tier 1 Cap + ALLL	16.96	21.43	17.90	24.43	26.90
Loans & Leases + RE Acquired	2.95	3.63	3.02	4.08	4.70

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.92	1.07	1.01	1.14	1.38
- 90+ Days Past Due	0.84	0.84	0.75	0.90	0.95
- Nonaccrual	2.27	3.21	2.37	3.76	5.21
Coml & Indl - 30-89 Days PD	0.41	0.40	0.42	0.45	0.64
- 90+ Days Past Due	0.11	0.11	0.12	0.15	0.24
- Nonaccrual	0.89	0.95	0.97	1.12	1.91
Individuals - 30-89 Days PD	1.02	1.11	1.31	1.50	1.89
- 90+ Days Past Due	0.29	0.35	0.29	0.54	0.62
- Nonaccrual	0.29	0.32	0.33	0.30	0.45
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.01	0.02	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.25	0.38	0.25	0.19	0.38
- 90+ Days Past Due	0.01	0.03	0.02	0.03	0.04
- Nonaccrual	1.34	1.15	1.26	1.12	2.38
Foreign Govts- 30-89 Days PD	0.00	0.00	0.92	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.16	0.17	0.17	0.18	0.62
Other Lns&Ls - 30-89 Days PD	0.20	0.23	0.21	0.31	0.50
- 90+ Days Past Due	0.02	0.03	0.03	0.03	0.08
- Nonaccrual	0.29	0.31	0.28	0.43	0.72
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.12	1.27	1.23	1.36	1.57
- 90+ Days Past Due	1.05	1.08	0.99	1.14	1.08
- Nonaccrual	2.17	2.60	2.17	2.74	3.31
Revolving - 30-89 Days PD	0.60	0.75	0.66	0.80	0.75
- 90+ Days Past Due	0.13	0.14	0.12	0.18	0.18
- Nonaccrual	1.22	1.13	1.23	1.02	1.34
Closed-End - 30-89 Days PD	1.27	1.48	1.42	1.63	1.98
- 90+ Days Past Due	1.33	1.42	1.26	1.51	1.45
- Nonaccrual	2.48	3.07	2.47	3.34	4.13
- Jr Lien 30-89 Days PD	0.07	0.11	0.09	0.14	0.19
- Jr Lien 90+ Days PD	0.02	0.02	0.02	0.03	0.05
- Jr Lien Nonaccrual	0.16	0.17	0.16	0.19	0.29
Commercial RE - 30-89 Days PD	0.53	0.70	0.66	0.79	1.11
- 90+ Days Past Due	0.38	0.45	0.34	0.45	0.57
- Nonaccrual	2.18	3.50	2.42	4.31	6.70
Const & Dev - 30-89 Days PD	0.63	1.46	1.24	1.24	1.70
- 90+ Days Past Due	1.14	1.45	1.05	1.40	1.57
- Nonaccrual	5.23	9.06	5.54	10.39	15.47
Multi family - 30-89 Days PD	0.57	0.69	0.55	0.56	0.84
- 90+ Days Past Due	0.15	0.26	0.24	0.19	0.41
- Nonaccrual	1.09	1.92	1.29	2.49	3.44
Nonfarm Nres- 30-89 Days PD	0.47	0.53	0.51	0.60	0.82
- 90+ Days Past Due	0.28	0.27	0.23	0.29	0.34
- Nonaccrual	1.90	2.68	2.09	3.28	4.23
Farmland - 30-89 Days PD	0.44	0.30	0.32	0.40	0.44
- 90+ Days Past Due	0.35	0.54	0.58	0.57	0.23
- Nonaccrual	2.06	2.96	3.17	3.91	5.27
Credit Card - 30-89 Days PD	1.01	1.02	1.06	1.10	1.30
- 90+ Days Past Due	0.59	0.68	0.54	0.70	0.97
- Nonaccrual	0.28	0.29	0.29	0.28	0.39

CAPITAL RATIOS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.53	9.65	9.37	9.26	9.03
Tier 1 RBC Ratio	13.01	13.50	12.86	13.14	12.98
Total Risk-Based Capital Ratio	14.98	15.75	14.85	15.50	15.63
Tangible Tier 1 Leverage Ratio	9.24	9.35	9.10	8.95	8.70
Tangible Common Eq Cap/Tan Assets	8.23	7.95	8.03	7.73	7.05
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.16	22.05	24.43	26.73	24.61
Standby Letters of Credit	1.59	1.52	1.46	2.04	2.31
Commercial & Similar Letters of Credit	0.05	0.06	0.06	0.08	0.08
Securities Lent	0.29	0.37	0.29	0.63	0.84
Credit Derivatives (BHC as Guarantor)	0.17	0.15	0.18	2.62	2.54
Credit Derivatives (BHC as Beneficiary)	0.23	0.33	0.25	2.86	2.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	43.08	48.87	43.22	113.40	106.16
Interest Rate Contracts	29.93	34.79	31.25	86.32	81.18
Interest Rate Futures & Forward Contr	7.07	7.72	6.72	14.00	13.85
Written Options Contr (Int Rate)	2.26	2.33	2.08	4.40	5.08
Purchased Options Contr (Int Rate)	1.40	1.59	1.46	4.16	5.03
Interest Rate Swaps	17.01	19.96	17.60	62.22	51.76
Foreign Exchange Contracts	9.09	9.50	9.01	19.05	17.41
Futures & Forward Foreign Exch Contr	5.55	5.85	5.81	11.41	10.24
Written Options Contr (Foreign Exch)	0.09	0.15	0.11	0.59	0.62
Purchased Options Contr (Foreign Exch)	0.10	0.17	0.11	0.58	0.62
Foreign Exchange Rate Swaps	0.93	0.82	0.92	3.99	2.25
Equity, Commodity, & Other Deriv Contr	1.58	1.84	1.54	3.41	2.77
Commodity & Other Fut & Forward Contr	0.09	0.12	0.09	0.28	0.32
Written Options Contr (Comm & Other)	0.65	0.59	0.64	1.28	1.16
Purchased Options Contr (Comm & Oth)	0.41	0.46	0.40	0.94	0.68
Commodity & Other Swaps	0.24	0.28	0.22	0.49	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	48.57	44.92	49.25	57.21	50.58

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	88.01	86.60	87.64	84.64	87.69
Foreign Exchange Contracts	7.87	7.84	8.15	9.68	8.20
Equity, Comm, & Other Contracts	2.73	2.94	2.78	3.29	2.32
Futures and Forwards	25.34	23.45	24.45	24.99	25.32
Written Options	9.79	9.81	9.30	8.58	7.79
Exchange-Traded	0.16	0.19	0.08	0.31	0.33
Over-The-Counter	9.39	9.36	9.03	7.78	7.09
Purchased Options	3.98	4.45	3.97	4.67	4.47
Exchange-Traded	0.22	0.15	0.15	0.25	0.30
Over-The-Counter	3.50	4.18	3.51	3.95	3.76
Swaps	53.25	53.22	53.82	58.89	55.17
Held for Trading	42.69	42.26	43.59	50.23	51.40
Interest Rate Contracts	32.87	33.40	33.48	39.43	42.14
Foreign Exchange Contracts	3.57	3.62	3.77	4.83	4.24
Equity, Comm, & Other Contracts	1.17	0.79	1.08	1.52	1.09
Non-Traded	57.31	57.74	56.41	49.77	48.60
Interest Rate Contracts	51.30	48.80	50.15	35.88	42.56
Foreign Exchange Contracts	1.93	1.97	1.86	2.02	1.37
Equity, Comm, & Other Contracts	0.69	1.09	0.82	0.71	0.50
Deriv Contr (Excl Fut & FX LE 14 Days)	81.38	80.99	84.06	79.55	82.32
One Year or Less	29.15	29.38	29.65	32.71	31.49
Over 1 Year to 5 Years	32.21	30.61	32.81	27.38	29.22
Over 5 Years	16.34	14.64	16.04	12.84	14.32
Gross Negative Fair Value (Abs Val)	1.75	1.99	1.96	2.16	1.87
Gross Positive Fair Value	1.72	1.82	1.93	2.10	1.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.14	0.15	0.16	0.30	0.23
Gross Positive Fair Value (X)	0.15	0.16	0.17	0.31	0.23
Held for Trading (X)	0.12	0.12	0.13	0.26	0.19
Non-Traded (X)	0.02	0.03	0.02	0.03	0.03
Current Credit Exposure (X)	0.06	0.08	0.08	0.11	0.10
Credit Losses on Derivative Contracts	0.00	0.00	0.01	0.02	0.03
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.76	0.98	0.95	1.31	1.22

INSURANCE ACTIVITIES	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.15	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	50.07	46.95	48.59	47.64	45.80
Ins Under Assets(L/H)/Tot Ins Und Ast	49.93	53.05	51.41	52.36	54.20
Sep Acct Assets(L/H)/Total Life Ast	4.85	5.36	4.18	1.57	1.95
Ins Activities Revenue/Adj Oper Inc	1.17	1.22	1.11	1.03	1.00
Premium Inc/Ins Activities Revenue	11.59	11.08	13.13	11.85	14.18
Credit Rel Prem Inc/Tot Prem Inc	57.90	58.50	53.89	60.16	61.98
Other Prem Inc/Total Prem Inc	42.10	41.50	46.11	39.84	38.02
Ins Under Net Income/Consol Net Income	0.25	0.37	0.29	0.46	0.53
Ins Net Inc (P/C)/Equity (P/C)	4.54	5.07	5.29	7.11	8.71
Ins Net Inc (L/H)/Equity (L/H)	7.58	5.99	5.92	5.07	5.19
Insur Ben, Losses, Exp/Insur Premiums	197.18	117.04	177.80	377.60	185.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.07	0.76	1.81	2.36	1.34
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.49	0.43	0.29	0.10	0.36
Net Assets Ins Under Subs/Cons Assets	0.01	0.01	0.01	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	10.08	9.46	10.26	9.14	9.27
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.46	0.55	0.40	1.28	1.39
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.65	2.58	2.21	2.39	3.64
Cost: Interest-Bearing Deposits	0.39	0.43	0.45	0.50	0.48
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	7.78	3.56	3.40	3.56	194.12
Commercial and Industrial Loans	2.58	1.50	0.50	1.17	1.06
Foreign Governments and Inst	0.00	0.00	0.00	-0.11	-0.13
GROWTH RATES:					
Net Loans and Leases	21.53	32.45	15.15	37.19	22.90
Total Selected Assets	16.17	59.12	18.85	60.45	16.54
Deposits	-8.46	-11.86	-6.60	-12.83	0.96

PROFITABILITY:

	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.46	7.66	7.91	6.79	4.97
Bank Net Inc/Avg Eq Inv in Banks	8.20	7.89	7.91	7.54	5.21
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.51	5.63	5.13	4.59	4.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.15	8.47	8.47	6.79	5.34
Bank Net Income/Parent Net Income	69.26	71.22	72.74	79.98	80.04
Nonbank Net Income/Parent Net Income	10.36	8.78	11.07	6.07	15.07
Sub BHCs Net Inc/Parent Net Income	81.93	81.19	82.20	82.84	83.04

LEVERAGE:

Total Liabilities/Equity	28.53	27.39	30.15	32.76	36.76
Total Debt/Equity Capital	17.24	15.49	18.34	18.40	19.69
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.29	21.22	22.61	24.81	27.38
Tot Debt+Lns Guaranteed for Affl/Equity	19.06	17.40	20.27	20.86	22.56
Total Debt/Eq Cap - Exc Over Fair Value	17.31	15.61	18.44	18.52	19.79
Long-Term Debt/Equity Capital	12.48	11.69	13.81	14.07	16.28
Short-Term Debt/Equity Capital	2.69	2.64	2.47	3.85	2.78
Current Portion of LT Debt/Equity	0.31	0.18	0.38	0.25	0.34
Exc Cost Over Fair Value/Equity Cap	0.11	0.15	0.12	0.18	0.18
Long-Term Debt/Consolidated LT Debt	24.81	20.41	25.51	19.05	17.29

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	105.09	106.91	106.52	107.31	108.44
Total Investment in Subs/Equity	112.72	114.24	114.89	117.67	120.23
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.28	100.57	101.21	99.97	99.62
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	107.25	108.78	108.80	109.40	110.53

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	1.29	1.23	1.40	2.98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.85	3.76	3.33	2.98	7.87

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	164.14	124.63	152.89	119.92	112.81
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	172.21	129.45	159.78	126.35	115.83
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	167.37	106.83	116.64	107.81	87.23
Pretax Oper Inc + Int Exp/Int Expense	998.37	1096.04	1388.83	-----	923.24
Div + Int From Subs/Int Exp + Div	188.67	159.80	202.49	161.34	128.64
Fees+Other Inc From Subs/Sal + Oth Exp	12.36	11.41	9.12	13.20	19.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	74.61	79.92	108.47	183.20	63.84

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	3.33	3.34	3.24	3.66	4.51
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.01	0.00	0.09	0.28	0.12
Nonaccrual	7.56	12.24	7.11	15.04	2.10
Total	7.61	12.47	8.06	15.65	4.02
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.90	0.65	0.95	1.76	1.21
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.90	0.71	0.95	1.92	1.28
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.50	6.65	8.02	5.67	7.97
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.30
Combined Foreign Nonbank Sub Assets	0.79	0.48	0.69	0.66	0.77

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	71.44	66.67	64.35	69.45	73.55
Dividends Paid/Net Income	24.75	25.37	25.15	24.90	35.75
Net Income - Dividends/Avg Equity	6.08	5.41	5.50	4.71	3.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	208.26	116.67	161.00	117.14	83.88
Dividends From Nonbank Subs	5.72	7.94	19.39	17.32	12.50
Dividends From Subsidiary BHCs	17.59	20.42	35.97	44.17	32.86
Dividends From All Subsidiaries	336.10	223.87	277.66	229.85	187.24
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	51.96	38.40	52.35	37.26	27.49
Interest Income From Bank Subs	0.49	0.69	0.67	1.07	2.76
Mgt & Service Fees From Bank Subs	2.73	2.96	1.99	5.53	6.45
Other Income From Bank Subs	0.01	0.00	0.00	0.02	0.36
Operating Income From Bank Subs	67.66	48.96	63.78	50.83	57.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	28.51	28.97	46.23	67.04	53.73
Interest Income From Nonbank Subs	10.81	9.60	8.57	15.69	15.94
Mgt & Serv Fees From Nonbank Subs	1.90	2.48	4.75	2.98	5.72
Other Income From Nonbank Subs	0.05	0.63	0.19	0.52	0.09
Operating Inc From Nonbank Subs	63.47	59.65	97.04	107.00	97.57
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	20.86	23.56	49.24	47.86	50.38
Interest Inc From Subsidiary BHCs	0.27	0.59	0.28	1.02	1.39
Mgt & Serv Fees From Sub BHCs	0.92	1.05	0.92	1.15	2.41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	23.47	26.63	51.87	51.44	54.18
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	38.51	33.54	42.98	37.13	24.89
Interest Income From Bank Subs	2.45	4.09	1.17	2.30	3.50
Mgt & Serv Fees From Bank Subs	2.21	2.81	1.48	5.07	10.18
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	52.86	50.84	50.87	52.88	46.82
Dividends From Nonbank Subs	3.09	3.20	6.48	6.77	8.28
Interest Income From Nonbank Subs	3.65	3.68	2.49	3.16	4.14
Mgt & Serv Fees From Nonbank Subs	0.42	0.37	0.39	0.31	0.33
Other Income From Nonbank Subs	0.04	0.07	0.07	0.03	0.00
Operating Inc From Nonbank Subs	12.81	11.10	13.08	13.76	16.65
Dividends From Subsidiary BHCs	7.12	7.31	10.75	10.01	8.88
Interest Inc From Subsidiary BHCs	0.07	0.12	0.08	0.26	0.26
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	8.95	9.48	12.34	12.02	10.64
Loans and Adv From Subs/ST Debt	116.83	285.00	188.63	307.77	718.14
Loans and Adv From Subs/Total Debt	28.24	61.71	28.76	58.77	73.30

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.80	0.98	1.22	2.38	2.94	3.23	3.83	4.68	92
+ Non-interest Income	1.81	0.12	0.34	0.94	1.43	2.35	3.57	7.04	92
- Overhead Expense	3.12	1.46	1.72	2.56	2.91	3.53	4.49	7.38	92
- Provision for Losses	0.22	-0.10	-0.02	0.04	0.15	0.33	0.58	1.06	92
+ Securities Gains (Losses)	0.03	-0.03	-0.00	0.00	0.00	0.05	0.14	0.19	92
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	92
= Pretax Net Oper Income (TE)	1.42	0.15	0.51	1.05	1.39	1.80	2.20	2.64	92
Net Operating Income	0.92	0.09	0.29	0.62	0.91	1.27	1.48	1.59	92
Net Income	0.95	0.10	0.31	0.65	0.93	1.31	1.48	1.98	92
Net Income (Sub S Adjusted)	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.86	1.56	2.65	3.36	3.79	4.31	5.12	6.20	92
Interest Expense	0.64	0.14	0.24	0.34	0.49	0.89	1.36	1.74	92
Net Interest Income (TE)	3.17	1.08	1.54	2.72	3.30	3.64	4.14	5.04	92
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.53	0.00	0.03	0.16	0.35	0.72	1.56	2.09	92
Earnings Coverage of Net Losses (X)	16.59	-2.38	1.44	2.88	5.40	14.13	63.70	157.07	92
Ln&Ls Allowance/Total Loans & Leases	1.58	0.42	0.62	1.10	1.55	2.00	2.55	3.05	92
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.91	0.33	0.52	0.99	1.73	2.55	3.81	5.69	92
30-89 Days Past Due Loans and Leases	0.79	0.09	0.23	0.42	0.65	1.14	1.61	2.34	92
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	18.88	-8.49	-2.59	6.02	17.18	28.22	44.06	61.60	92
Net ST Noncore Funding Dependence	3.30	-23.83	-18.04	-4.69	4.42	11.26	18.44	24.65	92
Net Loans and Leases/Total Assets	58.46	16.15	32.43	44.79	62.19	68.40	76.73	80.35	92
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.52	6.24	6.91	8.25	9.34	10.75	11.81	13.14	75
Equity Capital/Total Assets	11.58	7.47	8.19	9.78	11.28	13.14	15.52	16.40	92
Equity Capital+Minority Int/Total Assets	11.86	7.78	8.26	10.14	11.46	13.52	15.97	17.65	92
Tier 1 Common Eq Cap / T RWA	11.62	7.42	8.24	9.98	11.59	13.18	14.97	16.21	75
Net Loans&Ls/Equity Capital (X)	5.13	1.55	2.67	3.94	5.25	6.19	7.14	8.81	92
Cash Dividends/Net Income	24.75	0.00	0.00	0.13	24.05	41.61	80.07	92.28	89
Cash Dividends/Net Income (Sub S Adjusted)	106.81	106.81	106.81	106.81	106.81	106.81	106.81	106.81	1
Retained Earnings/Avg Equity Cap	6.05	-1.59	0.70	2.98	5.86	8.43	10.98	15.61	92
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.68	0.00	0.00	0.00	0.00	2.50	10.88	38.54	92
Long-Term Debt/Equity Capital	12.47	0.00	0.00	0.00	7.10	23.67	40.62	68.99	92
Equity Investment in Subs/Equity Cap	105.08	85.62	90.86	98.17	103.43	110.72	123.50	128.08	92
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	172.20	-268.52	-55.64	16.80	102.72	215.30	629.95	1270.28	91

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.41	1.46	2.11	3.01	3.43	3.77	4.62	5.13	92
Less: Interest Expense	0.56	0.13	0.22	0.30	0.43	0.83	1.20	1.53	92
Equals: Net Interest Income (TE)	2.80	0.98	1.22	2.38	2.94	3.23	3.83	4.68	92
Plus: Non-Interest Income	1.81	0.12	0.34	0.94	1.43	2.35	3.57	7.04	92
Equals: Adj Operating Income (TE)	4.76	2.52	3.31	3.78	4.36	5.26	7.35	10.86	92
Less: Overhead Expense	3.12	1.46	1.72	2.56	2.91	3.53	4.49	7.38	92
Less: Provision for Loan and Lease Losses	0.22	-0.10	-0.02	0.04	0.15	0.33	0.58	1.06	92
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	0.03	-0.03	-0.00	0.00	0.00	0.05	0.12	0.19	92
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	92
Equals: Pretax Net Oper Inc (TE)	1.42	0.15	0.51	1.05	1.39	1.80	2.20	2.64	92
Less: Applicable Income Taxes (TE)	0.47	0.00	0.11	0.31	0.46	0.61	0.74	1.05	92
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.04	92
Equals: Net Operating Income	0.92	0.09	0.29	0.62	0.91	1.27	1.48	1.59	92
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	0.95	0.10	0.31	0.65	0.93	1.31	1.48	1.98	92
Memo: Net Income (Last Four Qtrs)	0.90	-0.01	0.22	0.56	0.89	1.15	1.46	2.11	89
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.07	74.99	84.67	87.68	90.07	92.54	95.78	96.68	92
Avg Int-Bearing Funds / Avg Assets	68.13	54.61	57.57	61.96	66.98	73.30	81.40	82.48	75
Int Income (TE) / Avg Earning Assets	3.86	1.56	2.65	3.36	3.79	4.31	5.12	6.20	92
Int Expense / Avg Earning Assets	0.64	0.14	0.24	0.34	0.49	0.89	1.36	1.74	92
Net Int Inc (TE) / Avg Earn Assets	3.17	1.08	1.54	2.72	3.30	3.64	4.14	5.04	92
YIELD OR COST:									
Total Loans and Leases (TE)	4.78	2.83	3.70	4.15	4.56	5.40	6.37	7.64	92
Interest-Bearing Bank Balances	0.30	0.06	0.14	0.20	0.26	0.37	0.55	0.97	92
Fed Funds Sold & Reverse Repos	0.39	0.00	0.00	0.05	0.19	0.59	1.28	1.95	62
Trading Assets	1.21	0.00	0.00	0.00	0.57	2.06	3.97	7.91	68
Total Earning Assets	3.81	1.53	2.65	3.33	3.71	4.25	5.09	6.18	92
Investment Securities (TE)	2.43	0.94	1.33	1.93	2.33	2.88	3.59	4.47	91
U.S. Treasury & Agency Sec (excl MBS)	1.39	0.06	0.30	0.75	1.28	1.89	2.74	3.56	84
Mortgage-Backed Securities	2.35	1.28	1.40	1.82	2.12	2.68	3.56	4.43	90
All Other Securities	3.84	0.21	0.83	2.09	3.60	5.26	7.13	10.68	90
Interest-Bearing Deposits	0.45	0.07	0.14	0.23	0.37	0.59	0.84	1.27	92
Time Deposits of \$100K or More	0.98	0.00	0.33	0.66	0.99	1.23	1.77	2.00	91
Time Deposits < \$100K	1.02	0.27	0.44	0.66	0.93	1.25	1.96	2.13	88
Other Domestic Deposits	0.25	0.05	0.09	0.12	0.19	0.33	0.60	0.77	92
Foreign Deposits	0.38	0.00	0.06	0.11	0.22	0.43	1.11	2.44	45
Fed Funds Purchased and Repos	0.76	0.00	0.07	0.11	0.20	0.92	3.43	4.21	81
Other Borrowed Funds & Trading Liab	2.10	0.18	0.53	1.07	1.81	2.81	4.43	5.33	92
All Interest-Bearing Funds	0.71	0.23	0.34	0.44	0.62	0.83	1.34	1.82	75

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	24.91	14.48	16.96	20.20	23.13	28.78	37.09	40.23	92
Avg Assets per Employee (\$000)	7148.02	2735.53	3549.16	4797.48	5997.19	8960.79	12672.3	16613.5	92
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.89	0.00	0.00	0.35	2.24	4.27	8.89	12.02	89
Overhead Exp / NOI + Non-Int Income	66.78	45.96	50.56	59.92	66.93	74.65	83.11	86.99	92
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.12	1.46	1.72	2.56	2.91	3.53	4.49	7.38	92
Personnel Expense	1.52	0.70	0.79	1.23	1.54	1.79	2.34	2.54	92
Net Occupancy Expense	0.33	0.08	0.16	0.24	0.33	0.41	0.49	0.64	92
Other Operating Expenses	1.25	0.45	0.63	0.75	0.94	1.39	2.59	5.15	92
Overhead Less Non-Interest Income	1.22	-0.92	0.00	0.68	1.29	1.71	2.13	2.58	92
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	66.10	45.96	50.54	59.00	65.53	73.81	82.80	86.26	92
Personnel Expense	32.41	15.77	19.66	25.31	33.78	37.71	41.95	44.66	92
Net Occupancy Expense	7.45	1.57	2.98	5.71	7.45	8.96	11.34	12.39	92
Other Operating Expenses	25.25	14.55	15.91	18.35	21.98	30.54	41.74	53.01	92
Total Non-Interest Income	36.68	4.33	9.94	22.23	32.08	47.55	76.06	81.19	92
Fiduciary Activities Income	2.36	0.00	0.00	0.00	1.17	3.62	8.19	16.94	92
Serv Charges on Deposit Accts - Domestic	4.68	0.00	0.02	1.55	4.74	7.38	8.67	12.91	92
Trading Revenue	1.33	-0.11	0.00	0.00	0.39	2.04	5.82	9.56	92
Investment Banking Fees & Commissions	2.71	0.00	0.00	0.54	1.86	3.29	9.48	18.19	92
Venture Capital Revenue	0.02	-0.17	-0.07	0.00	0.00	0.00	0.21	0.66	92
Net Servicing Fees	1.07	-0.00	0.00	0.02	0.39	1.78	3.49	6.21	92
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	92
Insurance Activities Revenue	1.16	0.00	0.00	0.02	0.26	1.26	4.79	15.27	92
Net Gain (Loss) - Sales Loans, OREO, Oth	3.00	-1.49	-0.22	0.12	1.68	4.62	9.47	17.48	92
Other Non-Interest Income	10.69	1.19	2.74	5.17	8.86	11.96	22.92	39.85	92
Overhead Less Non-Interest Income	28.83	-5.23	-0.07	13.66	31.61	40.71	50.71	56.99	92
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.65	8.03	16.06	25.09	30.15	34.92	37.94	38.89	88
Appl Inc Tax+TE/Pretax NOI+TE	33.08	12.36	24.56	30.15	33.81	36.72	39.08	39.75	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.84	0.52	5.55	20.34	33.69	47.05	56.26	68.11	92
Commercial and Industrial Loans	11.80	0.01	0.26	5.72	11.13	18.68	23.53	28.75	92
Loans to Individuals	4.90	0.03	0.05	0.44	2.27	8.20	12.56	30.93	92
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.00	0.01	0.75	1.31	92
Agricultural Loans	0.11	0.00	0.00	0.00	0.03	0.17	0.50	0.73	92
Other Loans and Leases	3.97	0.00	0.13	1.20	3.22	6.02	9.97	12.89	92
Net Loans and Leases	58.46	16.15	32.43	44.79	62.19	68.40	76.73	80.35	92
Debt Securities Over 1 Year	15.89	0.47	2.12	9.52	14.38	20.42	32.58	41.32	92
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.04	0.18	0.49	0.77	92
Subtotal	75.40	40.57	45.83	68.51	80.25	84.72	89.53	91.00	92
Interest-Bearing Bank Balances	4.62	0.14	0.40	1.11	3.18	7.23	13.17	17.02	92
Federal Funds Sold & Reverse Repos	1.13	0.00	0.00	0.00	0.02	0.80	5.20	13.83	92
Debt Securities 1 Year or Less	2.92	0.01	0.06	0.33	1.69	5.05	7.90	13.16	92
Trading Assets	0.88	0.00	0.00	0.00	0.22	0.78	4.19	9.58	92
Total Earning Assets	88.17	66.24	82.17	86.18	88.30	91.50	93.61	95.29	92
Non-Int Cash and Due From Dep Inst	1.17	0.17	0.36	0.73	1.13	1.53	2.13	2.55	92
Other Real Estate Owned	0.23	0.00	0.00	0.04	0.14	0.31	0.71	0.95	92
All Other Assets	10.52	3.73	4.70	7.07	10.38	12.51	17.32	30.47	92
MEMORANDA:									
Short-Term Investments	9.51	0.71	1.26	3.33	6.50	14.80	22.86	32.98	92
U.S. Treasury Securities	0.53	0.00	0.00	0.00	0.04	0.68	2.72	3.50	92
U.S. Agency Securities (excl MBS)	1.34	0.00	0.00	0.00	0.39	2.43	5.49	8.53	92
Municipal Securities	1.19	0.00	0.00	0.05	0.72	2.12	3.62	6.46	92
Mortgage-Backed Securities	12.09	0.12	1.15	4.67	10.74	17.56	25.09	33.92	92
Asset-Backed Securities	0.63	0.00	0.00	0.00	0.05	1.07	2.44	5.73	92
Other Debt Securities	0.98	0.00	0.00	0.00	0.24	1.49	4.95	6.74	92
RE Loans Secured by 1-4 Family	16.39	0.02	0.74	7.65	15.77	22.10	34.32	46.91	92
Revolving	3.27	0.00	0.02	0.83	2.39	5.14	7.86	10.05	92
Closed-End, Sec by First Liens	12.04	0.00	0.69	4.65	11.26	16.01	28.85	44.98	92
Closed-End, Sec by Junior Liens	0.62	0.00	0.00	0.08	0.46	0.94	1.47	2.27	92
Commercial Real Estate Loans	14.25	0.01	0.20	4.10	13.14	21.48	31.92	34.78	92
Construction and Land Dev	1.68	0.00	0.02	0.30	1.18	2.65	4.65	5.32	92
Multi family	1.64	0.00	0.01	0.35	1.00	2.50	4.79	6.56	92
Nonfarm Nonresidential	10.45	0.00	0.04	3.45	8.78	15.51	23.32	26.12	92
RE Loans Secured by Farmland	0.23	0.00	0.00	0.00	0.05	0.28	1.38	1.85	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	56.57	2.08	15.07	38.72	58.94	72.70	86.97	96.57	92
RE Loans Secured by 1-4 Family	28.16	0.04	2.14	15.00	27.69	36.71	58.39	68.12	92
Revolving	5.69	0.00	0.20	1.34	4.42	9.49	13.41	16.01	92
Closed-End	21.88	0.04	1.78	9.73	18.33	28.63	50.96	64.54	92
Commercial Real Estate Loans	24.04	0.04	0.61	9.98	22.82	35.45	49.83	55.16	92
Construction and Land Dev	2.86	0.00	0.05	0.71	2.26	4.19	8.01	9.58	92
Multi family	2.89	0.00	0.02	0.74	1.91	4.57	7.56	11.37	92
Nonfarm Nonresidential	17.57	0.00	0.14	6.48	17.22	26.17	34.72	40.24	92
RE Loans Secured by Farmland	0.41	0.00	0.00	0.00	0.08	0.36	2.44	3.50	92
Loans to Depository Institutions	0.20	0.00	0.00	0.00	0.00	0.05	1.33	3.24	92
Commercial and Industrial Loans	19.92	0.04	0.44	10.07	20.16	28.37	38.27	48.23	92
Loans to Individuals	8.62	0.05	0.11	1.26	4.38	13.83	23.63	51.48	92
Credit Card Loans	2.37	0.00	0.00	0.00	0.13	1.46	9.91	37.91	92
Agricultural Loans	0.20	0.00	0.00	0.00	0.05	0.26	1.06	1.36	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.18	92
Other Loans and Leases	7.99	0.00	0.49	2.07	5.74	10.54	22.56	38.61	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.51	0.71	1.26	3.33	6.50	14.80	22.86	32.98	92
Liquid Assets	24.70	5.76	9.71	15.82	21.01	30.07	47.00	54.14	92
Investment Securities	19.86	1.12	4.12	11.63	16.60	25.88	42.91	50.14	92
Net Loans and Leases	58.46	16.15	32.43	44.79	62.19	68.40	76.73	80.35	92
Net Lns, Ls & Stdbly Ltrs of Credit	60.44	17.07	34.88	46.70	64.59	71.19	78.59	83.21	92
Core Deposits	56.39	5.75	19.68	41.15	61.79	70.34	76.17	78.49	92
Noncore Funding	24.41	6.80	7.90	12.18	19.34	33.88	53.32	60.92	92
Time Deposits of \$100K or More	5.80	0.07	0.66	2.19	5.19	8.42	12.92	16.49	92
Foreign Deposits	0.97	0.00	0.00	0.00	0.00	0.99	4.73	9.90	92
Fed Funds Purchased and Repos	2.78	0.00	0.00	0.29	1.42	5.06	9.83	11.11	92
Net Fed Funds Purchased (Sold)	1.57	-4.33	-2.35	0.00	0.78	2.64	6.61	9.48	92
Commercial Paper	0.14	0.00	0.00	0.00	0.00	0.00	0.95	2.64	92
Oth Borrowings W/Rem Mat 1 Yr or Less	2.23	0.00	0.00	0.09	0.85	3.48	7.06	9.90	92
Earning Assets Repr in 1 Year	39.22	12.29	16.34	25.69	39.96	48.62	61.52	72.14	92
Int-Bearing Liab Repr in 1 Year	11.84	0.24	2.76	6.06	9.27	14.87	26.94	44.71	92
Long-Term Debt Repr in 1 Year	1.32	0.00	0.00	0.00	0.06	1.72	6.04	10.32	92
Net Assets Repriceable in 1 Year	23.84	-8.23	-0.56	11.36	23.71	37.01	45.89	57.97	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	18.88	-8.49	-2.59	6.02	17.18	28.22	44.06	61.60	92
Net ST Noncore Funding Dependence	3.30	-23.83	-18.04	-4.69	4.42	11.26	18.44	24.65	92
Short-Term Inv/ST Noncore Funding	97.87	5.42	7.56	26.37	67.70	111.21	302.83	533.11	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.69	-12.26	-6.48	2.42	12.78	25.21	56.53	77.95	92
Net Loans and Leases/Total Deposits	93.12	41.73	49.70	69.07	87.89	101.24	136.79	244.25	92
Net Loans and Leases/Core Deposits	121.68	49.73	58.93	81.38	98.47	134.40	272.16	471.20	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.03	-0.85	-0.02	0.00	0.39	1.38	3.85	7.04	51
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.91	0.05	0.16	1.57	3.05	5.99	9.38	11.20	75
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.27	-0.25	-0.00	0.00	0.01	0.05	0.10	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.86	0.00	0.00	0.00	1.25	17.99	48.16	57.02	91
Available-For-Sale Securities	89.13	29.85	51.22	81.51	98.42	100.00	100.00	100.00	91
U. S. Treasury Securities	3.68	0.00	0.00	0.00	0.31	4.83	17.93	32.72	91
U. S. Agency Securities (excl MBS)	7.18	0.00	0.00	0.04	2.31	12.81	29.43	40.80	91
Municipal Securities	6.07	0.00	0.00	0.57	5.00	11.08	17.26	22.80	91
Mortgage-Backed Securities	63.63	9.86	19.52	43.73	68.12	84.46	95.54	98.47	91
Asset-Backed Securities	3.66	0.00	0.00	0.00	0.39	7.01	14.28	26.87	91
Other Debt Securities	5.00	0.00	0.00	0.04	2.09	8.18	16.15	33.66	91
Mutual Funds and Equity Securities	0.93	0.00	0.00	0.02	0.27	1.32	3.51	7.74	91
Debt Securities 1 Year or Less	16.91	0.25	0.48	2.98	14.19	27.27	41.13	58.95	91
Debt Securities 1 To 5 Years	20.19	0.16	0.68	3.77	13.06	34.94	54.87	66.24	91
Debt Securities Over 5 Years	58.84	8.69	14.51	35.54	62.86	79.38	93.75	97.14	91
Pledged Securities	40.64	0.08	3.80	19.73	39.88	64.96	74.70	78.88	91
Structured Notes, Fair Value	0.12	0.00	0.00	0.00	0.00	0.00	0.93	1.59	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.22	-0.10	-0.02	0.04	0.15	0.33	0.58	1.06	92
Provision for Ln&Ls Losses/Avg Lns&Ls	0.36	-0.19	-0.06	0.08	0.26	0.53	1.03	1.57	92
Provision for Ln&Ls Losses/Net Losses	70.36	-230.46	-59.97	35.57	71.37	100.00	184.37	223.04	92
Ln&Ls Allowance/Total Loans & Leases	1.58	0.42	0.62	1.10	1.55	2.00	2.55	3.05	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.72	1.14	1.42	2.13	3.48	7.57	15.44	31.41	89
ALLL/Nonaccrual Assets	122.56	35.13	42.93	70.60	105.85	162.47	237.29	360.82	90
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	96.23	24.82	34.57	50.48	80.06	129.34	204.30	275.47	92
Gross Ln&Ls Losses/Avg Loans & Leases	0.71	0.04	0.08	0.25	0.50	0.87	2.01	2.85	92
Recoveries/Avg Loans and Leases	0.16	0.01	0.02	0.06	0.14	0.22	0.34	0.53	92
Net Losses/Avg Loans and Leases	0.53	0.00	0.03	0.16	0.35	0.72	1.56	2.09	92
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	92
Recoveries/Prior Year-End Losses	5.00	0.89	1.66	3.01	4.56	6.69	8.80	12.04	91
Earnings Coverage of Net Losses (X)	16.59	-2.38	1.44	2.88	5.40	14.13	63.70	157.07	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.44	-0.01	0.00	0.08	0.23	0.65	1.27	2.06	90
RE Loans Secured By 1-4 Family	0.55	0.00	0.00	0.11	0.31	0.84	1.90	2.24	88
Revolving	0.67	-0.00	0.00	0.03	0.40	1.23	1.93	2.68	87
Closed-End	0.49	0.00	0.00	0.09	0.27	0.76	1.63	2.22	88
Commercial Real Estate Loans	0.27	-0.19	-0.04	0.00	0.15	0.41	1.01	1.27	89
Construction and Land Dev	0.58	-1.28	-0.59	-0.03	0.00	0.86	3.00	5.27	88
Multi family	0.17	-0.34	-0.07	0.00	0.00	0.16	1.09	1.78	85
Nonfarm Nonresidential	0.22	-0.15	-0.01	0.00	0.12	0.35	0.70	0.98	86
RE Loans Secured by Farmland	0.35	-0.78	-0.21	0.00	0.00	0.01	1.12	6.20	61
Commercial and Industrial Loans	0.49	-0.19	-0.05	0.01	0.21	0.51	2.35	3.58	89
Loans to Depository Institutions	0.00	-0.09	0.00	0.00	0.00	0.00	0.00	0.00	42
Loans to Individuals	1.47	0.05	0.16	0.54	1.24	2.24	3.48	3.98	69
Credit Card Loans	2.71	0.00	0.00	1.53	2.84	3.97	4.64	5.21	62
Agricultural Loans	0.04	-0.70	-0.12	-0.01	0.00	0.00	0.27	1.82	65
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
Other Loans and Leases	0.12	-0.12	-0.01	0.00	0.05	0.22	0.46	0.72	89

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.79	0.09	0.23	0.42	0.65	1.14	1.61	2.34	92
90+ Days PD Loans and Leases	0.54	0.00	0.00	0.01	0.23	0.92	2.04	3.67	92
Nonaccrual Loans and Leases	1.46	0.20	0.43	0.80	1.19	1.96	3.17	4.75	92
90+ Days PD and Nonaccrual Loans and Leases	2.30	0.40	0.59	1.12	1.73	2.86	5.40	9.70	92
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.02	0.08	0.16	0.26	92
90+ Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.27	92
Nonaccrual Restructured	0.46	0.00	0.03	0.18	0.35	0.67	1.18	1.68	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.79	0.09	0.24	0.42	0.68	1.14	1.64	2.34	92
90+ Days Past Due Assets	0.55	0.00	0.00	0.01	0.23	0.92	2.03	3.67	92
Nonaccrual Assets	1.50	0.22	0.45	0.85	1.21	2.04	3.17	4.80	92
30+ Days PD & Nonaccrual Assets	3.19	0.63	1.20	1.65	2.39	4.00	6.67	13.02	92
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.37	0.06	0.23	0.69	1.11	1.87	2.76	6.26	92
90+ PD & Nonaccrual Assets + OREO	1.61	0.13	0.24	0.78	1.38	2.17	2.92	6.89	92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.77	0.14	0.21	0.80	1.65	2.48	3.80	5.41	92
Allowance for Loan & Lease Losses	204.03	51.04	72.47	122.39	165.99	285.22	413.00	488.64	92
Equity Cap + ALLL	14.63	1.15	2.58	6.08	12.51	21.32	33.29	47.13	92
Tier 1 Cap + ALLL	16.96	2.39	4.41	8.10	15.81	21.55	36.63	48.48	75
Loans & Leases + RE Acquired	2.95	0.48	1.14	1.44	2.65	3.72	6.40	8.41	92

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	0.91	0.09	0.25	0.45	0.74	1.31	2.11	2.24	90
- 90+ Days Past Due	0.83	0.00	0.00	0.00	0.21	1.25	3.48	6.54	90
- Nonaccrual	2.26	0.36	0.62	1.03	1.86	3.10	5.51	8.23	90
Coml & Indl - 30-89 Days PD	0.40	0.00	0.01	0.13	0.25	0.61	1.06	1.47	89
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.03	0.16	0.42	0.75	89
- Nonaccrual	0.89	0.00	0.13	0.31	0.61	1.21	2.71	3.77	89
Individuals - 30-89 Days PD	1.01	0.00	0.00	0.42	0.94	1.46	2.52	2.91	92
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.14	0.51	1.03	1.26	92
- Nonaccrual	0.29	0.00	0.00	0.02	0.20	0.51	0.81	1.54	92
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Agricultural - 30-89 Days PD	0.25	0.00	0.00	0.00	0.00	0.45	1.22	1.55	65
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.16	65
- Nonaccrual	1.33	0.00	0.00	0.00	0.12	1.13	5.16	18.48	65
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
- Nonaccrual	0.15	0.00	0.00	0.00	0.00	0.00	0.00	0.39	17
Other Lns&Ls - 30-89 Days PD	0.19	0.00	0.00	0.00	0.07	0.29	0.83	1.36	89
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.33	89
- Nonaccrual	0.29	0.00	0.00	0.00	0.11	0.47	1.18	1.87	89
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.11	0.15	0.25	0.56	0.91	1.51	2.52	3.33	88
- 90+ Days Past Due	1.04	0.00	0.00	0.00	0.11	1.36	5.12	7.07	88
- Nonaccrual	2.17	0.19	0.30	0.84	1.65	3.45	5.09	7.29	88
Revolving - 30-89 Days PD	0.60	0.00	0.02	0.29	0.62	0.85	1.27	1.71	87
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.21	0.58	1.04	87
- Nonaccrual	1.22	0.00	0.00	0.37	1.01	1.91	3.32	4.48	87
Closed-End - 30-89 Days PD	1.26	0.14	0.26	0.58	0.99	1.96	2.78	3.48	88
- 90+ Days Past Due	1.32	0.00	0.00	0.00	0.16	2.23	6.81	9.00	88
- Nonaccrual	2.47	0.19	0.29	0.97	1.77	3.65	5.89	8.98	88
- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.00	0.05	0.11	0.24	0.29	88
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.11	88
- Jr Lien Nonaccrual	0.16	0.00	0.00	0.01	0.08	0.27	0.54	0.79	88
Commercial RE - 30-89 Days PD	0.53	0.00	0.00	0.19	0.49	0.81	1.41	1.63	89
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.05	0.44	1.86	3.07	89
- Nonaccrual	2.17	0.00	0.38	0.94	1.77	2.94	4.42	8.09	89
Const & Dev - 30-89 Days PD	0.63	0.00	0.00	0.01	0.35	0.99	1.98	3.53	88
- 90+ Days Past Due	1.13	0.00	0.00	0.00	0.02	1.14	7.11	10.19	88
- Nonaccrual	5.23	0.00	0.00	1.57	4.04	7.14	15.03	24.11	88
Multi Family - 30-89 Days PD	0.56	0.00	0.00	0.00	0.25	1.00	1.97	4.09	85
- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.14	0.93	1.44	85
- Nonaccrual	1.09	0.00	0.00	0.27	0.66	1.70	3.89	4.79	85
Nonfarm Nres- 30-89 Days PD	0.46	0.00	0.00	0.22	0.35	0.72	1.21	1.43	86
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.05	0.39	1.24	2.61	86
- Nonaccrual	1.90	0.00	0.21	0.76	1.25	2.46	4.36	7.29	86
Farmland - 30-89 Days PD	0.44	0.00	0.00	0.00	0.24	0.70	1.39	3.25	61
- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.04	2.39	4.29	61
- Nonaccrual	2.06	0.00	0.00	0.00	1.00	2.65	8.67	16.32	61
Credit Card - 30-89 Days PD	1.01	0.00	0.00	0.54	1.02	1.52	2.09	3.23	62
- 90+ Days Past Due	0.58	0.00	0.00	0.00	0.48	1.12	1.57	1.68	62
- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.37	1.47	1.95	62

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.52	6.24	6.91	8.25	9.34	10.75	11.81	13.14	75
Tier 1 RBC Ratio	13.00	9.59	10.65	11.18	12.78	14.29	16.25	17.00	75
Total Risk-Based Capital Ratio	14.97	11.65	12.20	13.64	14.72	16.06	17.67	18.42	75
Tangible Tier 1 Leverage Ratio	9.24	4.87	6.66	8.02	9.22	10.43	11.55	13.12	75
Tangible Common Eq Cap/Tan Assets	8.22	4.14	5.91	7.25	8.30	9.25	10.28	11.89	75
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.16	3.16	6.54	12.03	22.69	33.23	43.82	110.77	92
Standby Letters of Credit	1.58	0.00	0.00	0.17	1.00	2.50	4.76	5.49	92
Commercial & Similar Letters of Credit	0.05	0.00	0.00	0.00	0.02	0.08	0.20	0.35	92
Securities Lent	0.28	0.00	0.00	0.00	0.00	0.00	1.36	5.76	92
Credit Derivatives (BHC as Guarantor)	0.16	0.00	0.00	0.00	0.00	0.08	0.93	2.16	92
Credit Derivatives (BHC as Beneficiary)	0.23	0.00	0.00	0.00	0.00	0.08	1.20	3.80	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	43.08	0.19	0.90	6.64	16.23	48.76	150.32	386.26	92
Interest Rate Contracts	29.92	0.06	0.41	5.48	13.44	38.48	100.68	238.29	92
Interest Rate Futures & Forward Contr	7.07	0.00	0.00	0.00	0.77	4.44	36.16	93.36	92
Written Options Contr (Int Rate)	2.26	0.00	0.00	0.02	0.69	2.04	8.29	32.64	92
Purchased Options Contr (Int Rate)	1.40	0.00	0.00	0.00	0.14	1.29	5.64	16.09	92
Interest Rate Swaps	17.00	0.00	0.00	1.76	9.95	21.98	51.56	131.59	92
Foreign Exchange Contracts	9.08	0.00	0.00	0.00	0.36	3.34	14.00	246.80	92
Futures & Forward Foreign Exch Contr	5.55	0.00	0.00	0.00	0.18	2.93	8.43	133.84	92
Written Options Contr (Foreign Exch)	0.09	0.00	0.00	0.00	0.00	0.00	0.39	2.10	92
Purchased Options Contr (Foreign Exch)	0.09	0.00	0.00	0.00	0.00	0.00	0.44	2.19	92
Foreign Exchange Rate Swaps	0.92	0.00	0.00	0.00	0.00	0.18	2.94	18.51	92
Equity, Commodity, & Other Deriv Contr	1.57	0.00	0.00	0.00	0.00	1.33	9.68	19.65	92
Commodity & Other Fut & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.17	2.07	92
Written Options Contr (Comm & Other)	0.65	0.00	0.00	0.00	0.00	0.20	3.51	10.77	92
Purchased Options Contr (Comm & Oth)	0.40	0.00	0.00	0.00	0.00	0.14	1.66	5.48	92
Commodity & Other Swaps	0.24	0.00	0.00	0.00	0.00	0.13	1.39	3.17	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	48.56	6.66	12.76	23.03	37.98	62.44	116.99	171.10	92

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	88.01	8.30	55.12	79.48	92.77	99.87	100.00	100.00	90
Foreign Exchange Contracts	7.87	0.00	0.00	0.00	1.71	10.81	29.85	70.97	90
Equity, Comm, & Other Contracts	2.72	0.00	0.00	0.00	0.00	3.27	15.68	21.05	90
Futures and Forwards	25.33	0.00	0.13	7.26	17.85	37.69	63.44	87.90	90
Written Options	9.78	0.00	0.00	1.78	6.57	13.92	30.82	43.56	90
Exchange-Traded	0.16	0.00	0.00	0.00	0.00	0.00	1.23	2.82	90
Over-The-Counter	9.38	0.00	0.00	1.63	5.90	13.57	28.67	43.56	90
Purchased Options	3.97	0.00	0.00	0.00	2.07	7.74	11.54	19.15	90
Exchange-Traded	0.21	0.00	0.00	0.00	0.00	0.00	1.28	3.51	90
Over-The-Counter	3.50	0.00	0.00	0.00	1.65	6.49	11.54	17.95	90
Swaps	53.24	0.00	0.00	30.19	61.99	78.78	89.32	95.09	90
Held for Trading	42.68	0.00	0.00	0.00	48.08	86.99	98.58	99.68	90
Interest Rate Contracts	32.87	0.00	0.00	0.00	30.70	71.94	83.16	91.15	90
Foreign Exchange Contracts	3.57	0.00	0.00	0.00	0.00	3.56	15.69	34.82	90
Equity, Comm, & Other Contracts	1.16	0.00	0.00	0.00	0.00	0.05	4.42	16.71	90
Non-Traded	57.31	0.24	1.30	12.39	49.49	100.00	100.00	100.00	90
Interest Rate Contracts	51.30	0.00	0.47	9.16	40.13	90.10	100.00	100.00	90
Foreign Exchange Contracts	1.92	0.00	0.00	0.00	0.00	0.90	11.95	21.32	90
Equity, Comm, & Other Contracts	0.69	0.00	0.00	0.00	0.00	0.10	3.09	13.13	90
Deriv Contr (Excl Fut & FX LE 14 Days)	81.38	29.14	50.43	68.26	86.23	95.34	99.89	100.00	74
One Year or Less	29.14	2.07	6.14	14.61	22.44	38.85	65.63	82.38	74
Over 1 Year to 5 Years	32.20	0.00	0.55	11.75	32.87	44.38	55.55	61.08	74
Over 5 Years	16.33	0.00	0.00	5.66	14.30	25.38	44.81	48.48	74
Gross Negative Fair Value (Abs Val)	1.75	0.11	0.25	0.86	1.65	2.42	3.58	3.91	90
Gross Positive Fair Value	1.72	0.05	0.27	0.74	1.66	2.57	3.12	3.65	90
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.14	0.00	0.00	0.01	0.03	0.08	0.45	1.95	75
Gross Positive Fair Value (X)	0.15	0.00	0.00	0.00	0.03	0.10	0.42	1.96	75
Held for Trading (X)	0.11	0.00	0.00	0.00	0.02	0.06	0.37	1.89	75
Non-Traded (X)	0.02	0.00	0.00	0.00	0.00	0.03	0.07	0.10	75
Current Credit Exposure (X)	0.06	0.00	0.00	0.00	0.03	0.08	0.20	0.43	75
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	75
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	75
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	75
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.75	0.00	0.00	0.10	0.41	0.93	2.24	5.69	75

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.14	0.00	0.00	0.00	0.00	0.04	0.29	3.50	92
Ins Under Assets(P/C)/Tot Ins Und Ast	50.07	0.00	0.00	0.00	39.81	98.65	100.00	100.00	36
Ins Under Assets(L/H)/Tot Ins Und Ast	49.92	0.00	0.00	0.00	43.18	100.00	100.00	100.00	36
Sep Acct Assets(L/H)/Total Life Ast	4.84	0.00	0.00	0.00	0.00	0.00	22.26	60.76	27
Ins Activities Revenue/Adj Oper Inc	1.16	0.00	0.00	0.02	0.26	1.26	4.79	15.27	92
Premium Inc/Ins Activities Revenue	11.59	0.00	0.00	0.00	0.00	10.81	71.92	89.09	77
Credit Rel Prem Inc/Tot Prem Inc	57.90	0.00	0.00	3.46	90.69	100.00	100.00	100.00	29
Other Prem Inc/Total Prem Inc	42.09	0.00	0.00	0.00	0.00	94.35	100.00	100.00	29
Ins Under Net Income/Consol Net Income	0.25	-0.08	-0.01	0.00	0.00	0.00	1.40	3.94	92
Ins Net Inc (P/C)/Equity (P/C)	4.54	-11.19	-6.50	-1.59	1.57	8.42	18.33	20.03	25
Ins Net Inc (L/H)/Equity (L/H)	7.57	-3.23	-0.75	0.06	3.42	11.95	24.15	31.70	27
Insur Ben, Losses, Exp/Insur Premiums	197.17	14.06	37.96	61.33	77.85	175.39	295.39	1424.13	29
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.06	0.00	0.00	0.00	0.00	2.65	8.90	14.71	26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.48	0.00	0.00	0.00	0.00	0.15	1.57	6.00	27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	92
CSV Life Insurance/Tier 1 Cap + ALLL	10.07	0.00	0.00	2.82	8.47	18.40	24.33	25.42	75
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.45	0.00	0.00	0.00	0.00	0.04	1.25	12.76	92
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.64	0.00	0.00	0.00	0.14	3.40	5.83	7.79	68
Cost: Interest-Bearing Deposits	0.38	0.00	0.06	0.11	0.22	0.43	1.11	2.44	45
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	7.77	0.12	0.12	0.12	0.61	1.34	17.95	23.48	4
Commercial and Industrial Loans	2.57	0.04	0.04	0.06	0.17	1.07	5.81	10.25	8
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17
GROWTH RATES:									
Net Loans and Leases	21.52	-55.72	-33.14	-12.46	8.21	36.32	116.20	158.37	65
Total Selected Assets	16.16	-59.03	-42.32	-13.04	6.24	32.87	90.17	123.00	72
Deposits	-8.46	-99.98	-72.21	-29.27	-5.66	8.69	34.10	67.89	44

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.45	1.33	3.08	6.12	8.31	10.63	13.82	15.63	92
Bank Net Inc/Avg Eq Inv in Banks	8.20	-4.15	0.31	4.80	8.04	11.43	14.59	15.89	74
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.51	-8.39	-3.86	0.00	4.40	10.50	16.94	22.03	81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.14	-0.21	4.31	6.56	9.44	12.31	15.44	21.83	32
Bank Net Income/Parent Net Income	69.26	0.00	0.00	0.00	100.10	105.97	117.56	122.61	88
Nonbank Net Income/Parent Net Income	10.35	0.00	0.00	0.01	2.10	12.27	54.21	78.68	74
Sub BHCs Net Inc/Parent Net Income	81.92	2.70	8.91	39.93	100.00	104.16	109.19	147.82	30
LEVERAGE:									
Total Liabilities/Equity	28.52	0.02	0.46	8.54	18.77	36.61	66.44	209.36	92
Total Debt/Equity Capital	17.23	0.00	0.00	0.00	8.95	28.08	49.08	136.08	92
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.28	0.00	0.00	6.31	14.30	31.35	49.41	136.08	92
Tot Debt+Lns Guaranteed for Affl/Equity	19.06	0.00	0.00	0.00	10.14	28.18	52.56	150.07	92
Total Debt/Eq Cap - Exc Over Fair Value	17.31	0.00	0.00	0.00	9.56	28.08	49.45	136.08	92
Long-Term Debt/Equity Capital	12.47	0.00	0.00	0.00	7.10	23.67	40.62	68.99	92
Short-Term Debt/Equity Capital	2.68	0.00	0.00	0.00	0.00	2.50	10.88	38.54	92
Current Portion of LT Debt/Equity	0.31	0.00	0.00	0.00	0.00	0.00	1.39	6.13	92
Exc Cost Over Fair Value/Equity Cap	0.10	0.00	0.00	0.00	0.00	0.00	0.58	1.47	92
Long-Term Debt/Consolidated LT Debt	24.80	0.00	0.00	0.00	19.20	49.45	74.99	82.60	92
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	105.08	85.62	90.86	98.17	103.43	110.72	123.50	128.08	92
Total Investment in Subs/Equity	112.71	86.50	95.40	100.71	108.51	120.43	136.99	176.81	92
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.27	85.10	88.79	94.23	98.57	104.53	115.23	123.65	75
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	107.25	86.64	92.85	96.61	100.84	115.23	133.18	154.94	75
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	-1.77	-1.28	-0.27	0.36	1.39	2.99	6.40	89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.85	0.01	0.08	0.47	1.29	3.99	8.04	13.61	58
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	164.14	9.08	21.90	51.34	103.34	173.11	559.31	977.32	91
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	172.20	-268.52	-55.64	16.80	102.72	215.30	629.95	1270.28	91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	167.36	-403.16	-133.22	44.69	105.20	174.68	711.81	1253.96	91
Pretax Oper Inc + Int Exp/Int Expense	998.36	-341.97	-123.22	9.44	159.68	1233.42	3587.89	14403.7	60
Div + Int From Subs/Int Exp + Div	188.66	0.11	1.03	11.21	100.16	202.69	852.58	1126.62	84
Fees+Other Inc From Subs/Sal + Oth Exp	12.35	0.00	0.00	0.00	0.00	16.82	76.07	89.67	91
Net Inc/Curr Port of LT Debt+Pfd Div(X)	74.61	0.14	0.36	3.71	12.04	40.63	355.59	806.29	51
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.33	-15.75	-6.07	-0.10	3.48	7.94	12.49	13.78	92
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.15	23
Nonaccrual	7.56	0.00	0.00	0.00	0.00	3.16	45.74	69.72	23
Total	7.61	0.00	0.00	0.00	0.00	3.16	45.74	69.72	23
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	92
To Nonbank Subsidiaries	0.90	0.00	0.00	0.00	0.00	0.00	6.47	15.08	92
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Total	0.90	0.00	0.00	0.00	0.00	0.00	6.47	15.10	92
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.50	0.00	0.00	0.00	0.40	3.83	37.45	62.21	92
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Combined Foreign Nonbank Sub Assets	0.78	0.00	0.00	0.00	0.00	0.02	5.88	12.40	92

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	71.44	0.00	0.00	7.21	49.65	100.15	183.98	665.20	61
Dividends Paid/Net Income	24.75	0.00	0.00	0.13	24.05	41.61	80.07	92.28	89
Net Income - Dividends/Avg Equity	6.07	-1.59	0.70	2.98	5.86	8.43	11.07	15.61	92
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	208.26	0.00	0.00	0.00	74.07	178.15	1343.08	2050.30	70
Dividends From Nonbank Subs	5.72	0.00	0.00	0.00	0.00	3.17	32.14	67.45	70
Dividends From Subsidiary BHCs	17.59	0.00	0.00	0.00	0.00	0.00	129.97	238.31	70
Dividends From All Subsidiaries	336.09	0.00	0.00	14.28	111.30	267.74	1416.82	2850.63	70
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	51.96	0.00	0.00	0.00	46.72	93.53	127.01	289.22	67
Interest Income From Bank Subs	0.48	0.00	0.00	0.00	0.10	0.48	2.43	4.05	67
Mgt & Service Fees From Bank Subs	2.73	0.00	0.00	0.00	0.00	1.32	15.65	39.26	67
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.46	67
Operating Income From Bank Subs	67.65	0.00	0.02	3.19	51.11	100.00	145.11	403.63	67
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	28.50	0.00	0.00	0.00	0.07	59.71	100.00	253.05	61
Interest Income From Nonbank Subs	10.81	0.00	0.00	0.00	0.24	16.91	52.05	77.47	61
Mgt & Serv Fees From Nonbank Subs	1.90	0.00	0.00	0.00	0.00	0.92	13.17	19.57	61
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.86	61
Operating Inc From Nonbank Subs	63.46	0.00	0.00	2.23	35.71	100.00	150.61	539.12	61
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.86	0.00	0.00	0.00	0.00	49.19	75.45	80.03	31
Interest Inc From Subsidiary BHCs	0.27	0.00	0.00	0.00	0.00	0.01	1.40	2.04	31
Mgt & Serv Fees From Sub BHCs	0.91	0.00	0.00	0.00	0.00	0.00	4.85	10.26	31
Other Income From Subsidiary BHCs	0.00	-2.50	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Income From Sub BHCs	23.47	-2.50	0.00	0.00	5.05	49.56	77.72	89.38	31
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	38.51	0.00	0.00	0.00	0.44	93.84	99.22	99.99	89
Interest Income From Bank Subs	2.45	0.00	0.00	0.00	0.08	1.31	9.41	49.37	89
Mgt & Serv Fees From Bank Subs	2.20	0.00	0.00	0.00	0.00	0.30	10.56	39.54	89
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	89
Operating Income From Bank Subs	52.85	0.00	0.00	0.32	78.23	99.11	100.00	101.09	89
Dividends From Nonbank Subs	3.08	0.00	0.00	0.00	0.00	1.49	16.16	48.43	89
Interest Income From Nonbank Subs	3.64	0.00	0.00	0.00	0.00	1.49	26.24	51.50	89
Mgt & Serv Fees From Nonbank Subs	0.42	0.00	0.00	0.00	0.00	0.00	2.47	6.97	89
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.38	89
Operating Inc From Nonbank Subs	12.80	0.00	0.00	0.00	0.86	20.00	65.56	84.87	89
Dividends From Subsidiary BHCs	7.11	0.00	0.00	0.00	0.00	0.00	70.18	98.40	89
Interest Inc From Subsidiary BHCs	0.07	0.00	0.00	0.00	0.00	0.00	0.03	2.07	89
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	89
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	89
Operating Income From Sub BHCs	8.95	0.00	0.00	0.00	0.00	0.00	73.55	98.41	89
Loans and Adv From Subs/ST Debt	116.83	0.00	0.00	3.92	45.50	158.44	474.87	599.10	34
Loans and Adv From Subs/Total Debt	28.24	0.00	0.00	1.34	14.07	48.11	119.00	172.29	60

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1562859	166,199,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	156,903,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1562176	548,880,000	AMERICAN INTERNATIONAL GROUP,	NEW YORK, NY	
1095674	14,294,687	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	23,277,768	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	16,210,524	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,395,806	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	78,851,727	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,176,625,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,563,474	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	355,984,000	BANK OF NEW YORK MELLON CORP	NEW YORK, NY	
4028712	12,745,930	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	19,610,828	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	180,836,757	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	69,639,420	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	122,361,785	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,440,462	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	300,293,699	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,520,715	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,577,894	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	Moved from Peer 2
1026632	133,324,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	44,563,888	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,881,734,000	CITIGROUP INC.	NEW YORK, NY	
1027518	27,433,754	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	64,975,279	COMERICA INCORPORATED	DALLAS, TX	
1049341	22,240,695	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	22,560,339	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	75,523,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	76,139,250	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	44,966,314	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	23,102,005	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	18,306,488	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	11,997,990	F. N. B. CORPORATION	HERMITAGE, PA	
1070345	121,381,537	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,005,877	FIRST BANCORP	SAN JUAN, PR	
1075612	21,351,012	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,167,457	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,890,934	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	36,889,787	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	13,078,898	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1070804	15,273,159	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	13,094,150	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	16,659,671	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1631915	537,952,605	GENERAL ELECTRIC CAPITAL CORPO	NORWALK, CT	
1086533	19,092,456	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,298,569	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	305,349,633	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	40,283,892	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	56,054,966	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	12,951,199	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	25,416,957	IMB HOLDCO LLC	PASADENA, CA	

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1104231	11,520,172	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	12,890,433	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
3843075	29,028,299	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,389,349,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	89,441,210	KEYCORP	CLEVELAND, OH	
1037003	82,811,957	M&T BANK CORPORATION	BUFFALO, NY	
2568278	10,441,287	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	Moved from Peer 2
2132932	44,511,718	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	93,156,775	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
3650152	30,577,101	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	300,945,933	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,943,000	POPULAR, INC.	SAN JUAN, PR	
3853449	200,762,850	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	
1839319	13,372,230	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	15,085,425	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	22,735,145	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	126,322,821	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	119,717,632	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	82,733,574	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	217,852,811	STATE STREET CORPORATION	BOSTON, MA	
1131787	172,527,629	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	17,967,174	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	22,802,242	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,212,879	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,540,469	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	222,716,131	TD BANK US HOLDING COMPANY	PORTLAND, ME	
2706735	10,020,871	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,121,723	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	11,850,515	TRUSTMARK CORPORATION	JACKSON, MS	Moved from Peer 2
1119794	355,447,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	15,705,470	UMB FINANCIAL CORPORATION 10	KANSAS CITY, MO	
2747644	11,500,124	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	96,959,643	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	119,886,059	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	48,620,956	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	16,028,703	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	13,115,833	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	20,116,020	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,436,634,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	17,074,247	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	54,110,564	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 92 bank holding companies.