

	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	88	92	90	70
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	2.85	2.81	2.84	2.90
+ Non-interest Income	1.53	1.81	1.74	1.88
- Overhead Expense	2.88	3.12	3.15	3.34
- Provision for Losses	0.15	0.22	0.19	0.33
+ Securities Gains (Losses)	0.02	0.03	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.39	1.42	1.40	1.28
Net Operating Income	0.92	0.93	0.94	0.88
Net Income	0.92	0.95	0.94	0.87
Net Income (Sub S Adjusted)	N/A	1.73	N/A	0.17
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.69	3.87	3.82	4.08
Interest Expense	0.49	0.64	0.59	0.74
Net Interest Income (TE)	3.16	3.17	3.17	3.28
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.33	0.53	0.44	0.74
Earnings Coverage of Net Losses (X)	15.00	16.60	19.62	8.80
Ln&Ls Allowance/Total Loans & Leases	1.37	1.59	1.41	1.61
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.33	1.91	1.42	1.94
30-89 Days Past Due Loans and Leases	0.68	0.79	0.68	0.87
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	16.84	18.84	17.84	19.34
Net ST Noncore Funding Dependence	3.16	3.10	3.67	3.44
Net Loans and Leases/Total Assets	60.80	58.48	60.16	57.97
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.70	9.53	9.64	9.37
Equity Capital/Total Assets	11.62	11.59	11.59	11.30
Equity Capital+Minority Int/Total Assets	11.80	11.87	11.78	11.59
Tier 1 Common Eq Cap / T RWA	11.97	11.62	11.79	11.43
Net Loans&Ls/Equity Capital (X)	5.28	5.13	5.30	5.20
Cash Dividends/Net Income	25.35	24.75	27.33	25.15
Cash Dividends/Net Income (Sub S Adjusted)	N/A	106.81	N/A	-19.73
Retained Earnings/Avg Equity Cap	5.73	6.05	5.84	5.49
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	2.80	2.67	2.95	2.47
Long-Term Debt/Equity Capital	10.99	12.50	12.70	13.81
Equity Investment in Subs/Equity Cap	103.37	105.09	104.36	106.52
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	132.19	172.21	168.26	160.13

PERCENT OF AVERAGE ASSETS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.33	3.42	3.41	3.59	3.90
Less: Interest Expense	0.44	0.56	0.53	0.65	0.80
Equals: Net Interest Income (TE)	2.85	2.81	2.84	2.90	3.04
Plus: Non-Interest Income	1.53	1.81	1.74	1.88	1.61
Equals: Adj Operating Income (TE)	4.51	4.76	4.73	4.89	4.66
Less: Overhead Expense	2.88	3.12	3.15	3.34	3.16
Less: Provision for Loan and Lease Losses	0.15	0.22	0.19	0.33	0.49
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.02	0.04	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.39	1.42	1.40	1.28	1.12
Less: Applicable Income Taxes (TE)	0.46	0.47	0.44	0.42	0.39
Less: Minority Interest	0.01	0.00	0.00	0.01	0.01
Equals: Net Operating Income	0.92	0.93	0.94	0.88	0.72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.92	0.95	0.94	0.87	0.72
Memo: Net Income (Last Four Qtrs)	0.94	0.90	0.94	0.86	0.72
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.06	90.06	90.57	89.85	90.30
Avg Int-Bearing Funds / Avg Assets	67.32	68.25	68.42	68.66	70.87
Int Income (TE) / Avg Earning Assets	3.69	3.87	3.82	4.08	4.32
Int Expense / Avg Earning Assets	0.49	0.64	0.59	0.74	0.88
Net Int Inc (TE) / Avg Earn Assets	3.16	3.17	3.17	3.28	3.37
YIELD OR COST:					
Total Loans and Leases (TE)	4.48	4.79	4.72	5.06	5.34
Interest-Bearing Bank Balances	0.30	0.31	0.32	0.31	0.34
Fed Funds Sold & Reverse Repos	0.35	0.40	0.39	0.40	0.38
Trading Assets	1.22	1.23	1.19	1.25	1.43
Total Earning Assets	3.63	3.82	3.76	4.03	4.26
Investment Securities (TE)	2.41	2.43	2.39	2.65	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.21	1.36	1.23	1.49	1.74
Mortgage-Backed Securities	2.37	2.36	2.32	2.70	3.16
All Other Securities	3.70	3.84	4.23	4.25	4.73
Interest-Bearing Deposits	0.36	0.45	0.42	0.53	0.67
Time Deposits of \$100K or More	0.84	0.98	0.95	1.12	1.30
Time Deposits < \$100K	0.81	1.03	0.96	1.23	1.47
Other Domestic Deposits	0.21	0.25	0.24	0.28	0.38
Foreign Deposits	0.29	0.39	0.37	0.46	0.50
Fed Funds Purchased and Repos	0.66	0.77	0.72	0.91	0.86
Other Borrowed Funds & Trading Liab	1.80	2.11	1.96	2.36	2.42
All Interest-Bearing Funds	0.59	0.72	0.69	0.85	1.11

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	25	25	98	97	90
Avg Assets per Employee (\$000)	7,467	7,148	7,282	7,080	6,503
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.26	2.92	2.95	2.84	3.12
Overhead Exp / NII + Non-Int Income	66.26	66.79	67.53	69.11	68.44
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.88	3.12	3.15	3.34	3.16
Personnel Expense	1.46	1.52	1.48	1.49	1.51
Net Occupancy Expense	0.34	0.34	0.34	0.34	0.36
Other Operating Expenses	1.06	1.26	1.32	1.50	1.23
Overhead Less Non-Interest Income	1.31	1.23	1.32	1.37	1.49
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.51	66.10	66.81	68.50	67.64
Personnel Expense	33.17	32.41	31.94	31.26	32.51
Net Occupancy Expense	7.81	7.46	7.52	7.36	7.92
Other Operating Expenses	23.53	25.26	26.47	29.46	26.22
Total Non-Interest Income	33.31	36.68	35.19	36.31	33.59
Fiduciary Activities Income	2.71	2.40	2.42	2.18	2.81
Serv Charges on Deposit Accts - Domestic	4.73	4.68	4.76	4.61	5.74
Trading Revenue	1.36	1.34	1.09	1.35	1.58
Investment Banking Fees & Commissions	2.65	2.68	2.55	2.81	2.86
Venture Capital Revenue	0.07	0.03	0.06	0.11	0.12
Net Servicing Fees	0.66	1.07	1.02	0.60	0.65
Net Securitization Income	0.00	0.01	0.01	0.01	0.01
Insurance Activities Revenue	0.78	1.18	0.96	1.11	1.03
Net Gain (Loss) - Sales Loans, OREO, Oth	1.28	3.00	2.04	2.02	0.42
Other Non-Interest Income	10.01	10.71	11.39	12.15	12.04
Overhead Less Non-Interest Income	32.27	28.84	31.19	31.82	33.69
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.38	29.65	28.67	27.20	27.79
Appl Inc Tax+TE/Pretax NOI+TE	33.06	33.09	32.20	30.97	32.84

PERCENT OF TOTAL ASSETS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	33.75	32.89	32.68	32.01	32.57
Commercial and Industrial Loans	12.91	11.76	12.57	11.65	11.71
Loans to Individuals	5.03	4.90	5.25	4.94	6.00
Loans to Depository Institutions	0.12	0.10	0.12	0.10	0.14
Agricultural Loans	0.12	0.11	0.14	0.12	0.15
Other Loans and Leases	4.19	3.99	4.31	4.15	3.49
Net Loans and Leases	60.80	58.48	60.16	57.97	57.65
Debt Securities Over 1 Year	15.37	15.89	15.69	15.91	16.68
Mutual Funds and Equity Securities	0.13	0.12	0.13	0.12	0.12
Subtotal	77.77	75.42	76.88	74.97	75.87
Interest-Bearing Bank Balances	4.55	4.61	4.42	4.19	3.96
Federal Funds Sold & Reverse Repos	0.69	1.14	0.85	1.13	1.30
Debt Securities 1 Year or Less	2.36	2.94	2.67	3.05	3.07
Trading Assets	0.87	0.88	0.80	0.98	1.37
Total Earning Assets	89.25	88.18	88.92	87.84	88.20
Non-Int Cash and Due From Dep Inst	1.44	1.19	1.38	1.53	1.52
Other Real Estate Owned	0.17	0.23	0.17	0.22	0.32
All Other Assets	9.22	10.52	9.61	10.45	10.17
MEMORANDA:					
Short-Term Investments	8.73	9.51	9.06	9.34	10.03
U.S. Treasury Securities	0.67	0.54	0.55	0.56	0.66
U.S. Agency Securities (excl MBS)	1.38	1.35	1.36	1.38	1.81
Municipal Securities	1.14	1.19	1.14	1.13	1.39
Mortgage-Backed Securities	11.88	12.10	11.95	11.90	12.85
Asset-Backed Securities	0.43	0.64	0.59	0.65	0.56
Other Debt Securities	0.56	0.98	0.88	1.01	1.09
RE Loans Secured by 1-4 Family	15.71	16.40	15.40	16.04	14.92
Revolving	3.26	3.28	3.24	3.38	3.77
Closed-End, Sec by First Liens	11.36	12.05	11.10	11.60	9.88
Closed-End, Sec by Junior Liens	0.56	0.62	0.51	0.56	0.80
Commercial Real Estate Loans	16.02	14.29	15.04	13.71	15.96
Construction and Land Dev	1.89	1.69	1.69	1.62	2.35
Multi family	2.07	1.64	1.99	1.65	1.61
Nonfarm Nonresidential	10.98	10.45	10.65	10.10	11.22
RE Loans Secured by Farmland	0.24	0.24	0.24	0.22	0.28
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	54.67	56.63	54.52	55.30	55.27
RE Loans Secured by 1-4 Family	26.28	28.17	26.15	27.79	25.96
Revolving	5.44	5.72	5.54	5.91	6.49
Closed-End	20.22	21.87	20.05	21.35	18.76
Commercial Real Estate Loans	24.98	24.10	24.21	23.24	26.20
Construction and Land Dev	3.06	2.86	2.72	2.75	3.92
Multi family	3.22	2.90	3.30	2.89	2.73
Nonfarm Nonresidential	17.13	17.57	17.16	17.10	18.27
RE Loans Secured by Farmland	0.39	0.42	0.41	0.39	0.50
Loans to Depository Institutions	0.28	0.21	0.24	0.20	0.33
Commercial and Industrial Loans	21.40	19.83	20.78	19.65	20.24
Loans to Individuals	8.49	8.62	9.00	8.70	10.25
Credit Card Loans	1.76	2.38	2.51	2.44	3.15
Agricultural Loans	0.20	0.21	0.24	0.23	0.26
Loans to Foreign Govts and Inst	0.02	0.01	0.02	0.00	0.01
Other Loans and Leases	8.20	8.04	8.51	8.88	7.17

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 01 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	8.73	9.51	9.06	9.34	10.03
Liquid Assets	24.91	24.70	24.52	24.99	26.81
Investment Securities	18.58	19.87	19.27	20.19	20.93
Net Loans and Leases	60.80	58.48	60.16	57.97	57.65
Net Lns, Ls & Stbby Ltrs of Credit	62.90	60.46	62.26	60.00	60.15
Core Deposits	60.00	56.42	58.48	55.65	55.92
Noncore Funding	23.25	24.40	23.92	24.84	26.62
Time Deposits of \$100K or More	5.64	5.79	5.44	5.83	6.23
Foreign Deposits	1.03	0.97	1.00	1.00	1.65
Fed Funds Purchased and Repos	2.78	2.79	2.45	2.65	3.73
Net Fed Funds Purchased (Sold)	1.91	1.57	1.55	1.51	2.28
Commercial Paper	0.12	0.14	0.14	0.14	0.11
Oth Borrowings W/Rem Mat 1 Yr or Less	2.43	2.23	3.17	2.54	2.68
Earning Assets Repr in 1 Year	39.40	39.07	40.00	39.71	41.58
Int-Bearing Liab Repr in 1 Year	11.45	11.85	11.28	12.42	13.13
Long-Term Debt Repr in 1 Year	1.21	1.33	1.27	1.31	1.62
Net Assets Repriceable in 1 Year	24.98	23.69	25.41	23.76	25.09
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.84	18.84	17.84	19.34	20.15
Net ST Noncore Funding Dependence	3.16	3.10	3.67	3.44	4.17
Short-Term Inv/ST Noncore Funding	83.10	99.19	91.40	91.22	75.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.50	18.05	18.17	18.45	20.29
Net Loans and Leases/Total Deposits	86.98	93.13	88.65	93.70	87.55
Net Loans and Leases/Core Deposits	106.04	121.66	110.13	125.79	116.55
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	1.04	-1.16	1.39	0.94
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.21	3.92	-0.71	4.41	3.77
Struct Notes Appr(Depr)/T1 Cap	-0.14	-0.01	-0.25	-0.02	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	16.05	10.86	15.26	10.63	6.59
Available-For-Sale Securities	83.95	89.14	84.74	89.37	93.41
U.S. Treasury Securities	4.74	3.68	3.79	3.82	3.64
U.S. Agency Securities (excl MBS)	7.20	7.19	7.35	7.26	9.19
Municipal Securities	6.06	6.07	6.20	5.98	6.79
Mortgage-Backed Securities	67.07	63.63	65.16	63.14	61.59
Asset-Backed Securities	2.77	3.66	3.33	3.57	3.53
Other Debt Securities	3.12	5.01	4.45	5.16	6.86
Mutual Funds and Equity Securities	0.93	0.94	0.89	0.91	1.07
Debt Securities 1 Year or Less	14.61	16.96	15.52	17.02	16.71
Debt Securities 1 To 5 Years	20.00	20.24	20.54	20.75	24.10
Debt Securities Over 5 Years	60.58	58.75	59.57	57.92	54.74
Pledged Securities	42.77	40.65	41.15	40.49	47.10
Structured Notes, Fair Value	0.18	0.13	0.19	0.12	0.39

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.15	0.22	0.19	0.33	0.49
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.37	0.32	0.55	0.80
Provision for Ln&Ls Losses/Net Losses	83.28	70.37	65.21	76.76	70.36
Ln&Ls Allowance/Total Loans & Leases	1.37	1.59	1.41	1.61	2.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.63	5.72	7.44	3.51	2.24
ALLL/Nonaccrual Assets	150.17	122.53	147.72	123.13	115.87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	116.08	95.80	115.01	98.08	87.66
Gross Ln&Ls Losses/Avg Loans & Leases	0.48	0.71	0.63	0.94	1.40
Recoveries/Avg Loans and Leases	0.15	0.17	0.18	0.19	0.23
Net Losses/Avg Loans and Leases	0.33	0.53	0.44	0.74	1.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	0.01	0.02
Recoveries/Prior Year-End Losses	7.26	5.02	23.10	18.24	12.27
Earnings Coverage of Net Losses (X)	15.00	16.60	19.62	8.80	3.51
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.19	0.44	0.34	0.69	1.20
RE Loans Secured By 1-4 Family	0.25	0.55	0.45	0.81	0.96
Revolvi ng	0.36	0.68	0.57	1.02	1.12
Closed-End	0.21	0.50	0.39	0.76	0.93
Commercial Real Estate Loans	0.08	0.27	0.20	0.50	1.21
Construction and Land Dev	0.08	0.59	0.41	1.28	3.38
Multi family	0.01	0.15	0.10	0.29	0.78
Nonfarm Nonresidential	0.09	0.23	0.19	0.40	0.74
RE Loans Secured by Farmland	0.01	0.26	0.17	0.37	1.03
Commercial and Industrial Loans	0.23	0.50	0.40	0.56	0.87
Loans to Depository Institutions	0.00	0.00	0.00	0.05	-0.02
Loans to Individuals	1.21	1.48	1.25	1.51	1.96
Credit Card Loans	2.41	2.72	2.42	2.70	3.76
Agricultural Loans	0.04	0.04	0.17	0.20	0.35
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	-0.11
Other Loans and Leases	0.14	0.12	0.17	0.18	0.37

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 01

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## PERCENT OF LOANS AND LEASES

03/31/2014

03/31/2013

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases	0.68	0.79	0.68	0.87	0.96
90+ Days PD Loans and Leases	0.41	0.61	0.40	0.56	0.73
Nonaccrual Loans and Leases	1.01	1.47	1.09	1.52	2.17
90+ Days PD and Nonaccrual Loans and Leases	1.54	2.31	1.64	2.28	3.00
30-89 Days PD Restructured	0.04	0.05	0.05	0.06	0.08
90+ Days PD Restructured	0.03	0.03	0.03	0.03	0.04
Nonaccrual Restructured	0.33	0.46	0.36	0.47	0.55

## PERCENT OF LNS&amp;LS + OTHER ASSETS

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.69	0.80	0.69	0.88	0.96
90+ Days Past Due Assets	0.41	0.61	0.40	0.57	0.73
Nonaccrual Assets	1.03	1.51	1.12	1.56	2.20
30+ Days PD & Nonaccrual Assets	2.26	3.20	2.39	3.24	4.06

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.92	1.38	0.99	1.36	1.76
90+ PD & Nonaccrual Assets + OREO	1.09	1.62	1.16	1.59	2.09

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

Total Assets	1.37	1.78	1.44	1.79	2.43
Allowance for Loan & Lease Losses	177.35	204.07	176.31	200.83	210.57
Equity Cap + ALLL	11.12	14.64	11.88	15.11	20.66
Tier 1 Cap + ALLL	12.48	16.96	13.57	17.86	24.40
Loans & Leases + RE Acquired	2.22	2.95	2.36	3.02	4.08

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.72	0.92	0.75	1.01	1.14
- 90+ Days Past Due	0.54	0.84	0.58	0.75	0.91
- Nonaccrual	1.60	2.27	1.69	2.38	3.75
Coml & Indl - 30-89 Days PD	0.30	0.41	0.31	0.43	0.46
- 90+ Days Past Due	0.06	0.12	0.08	0.13	0.16
- Nonaccrual	0.64	0.90	0.69	1.00	1.12
Individuals - 30-89 Days PD	1.08	1.02	1.22	1.31	1.50
- 90+ Days Past Due	0.28	0.29	0.31	0.29	0.54
- Nonaccrual	0.26	0.29	0.23	0.33	0.30
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.01	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.15	0.26	0.18	0.25	0.18
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.03
- Nonaccrual	1.17	1.34	0.84	1.27	1.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.92	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.16	0.00	0.17	0.18
Other Lns&Ls - 30-89 Days PD	0.23	0.19	0.21	0.21	0.31
- 90+ Days Past Due	0.03	0.02	0.04	0.03	0.03
- Nonaccrual	0.18	0.29	0.22	0.27	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.98	1.12	1.04	1.23	1.36
- 90+ Days Past Due	0.80	1.05	0.85	0.99	1.13
- Nonaccrual	1.83	2.17	1.80	2.20	2.73
Revolving - 30-89 Days PD	0.59	0.60	0.57	0.66	0.80
- 90+ Days Past Due	0.11	0.13	0.13	0.12	0.18
- Nonaccrual	1.21	1.22	1.27	1.23	1.02
Closed-End - 30-89 Days PD	1.11	1.27	1.21	1.43	1.63
- 90+ Days Past Due	1.00	1.33	1.06	1.26	1.51
- Nonaccrual	2.07	2.48	2.02	2.49	3.32
- Jr Lien 30-89 Days PD	0.06	0.07	0.06	0.10	0.14
- Jr Lien 90+ Days PD	0.01	0.02	0.01	0.02	0.03
- Jr Lien Nonaccrual	0.13	0.16	0.14	0.17	0.19
Commercial RE - 30-89 Days PD	0.38	0.53	0.33	0.65	0.79
- 90+ Days Past Due	0.18	0.38	0.21	0.34	0.46
- Nonaccrual	1.19	2.18	1.32	2.42	4.31
Const & Dev - 30-89 Days PD	0.46	0.63	0.44	1.24	1.26
- 90+ Days Past Due	0.40	1.14	0.45	1.06	1.43
- Nonaccrual	2.15	5.23	2.45	5.54	10.39
Multi family - 30-89 Days PD	0.28	0.57	0.26	0.55	0.57
- 90+ Days Past Due	0.11	0.16	0.11	0.26	0.19
- Nonaccrual	0.48	1.09	0.52	1.29	2.49
Nonfarm Nres- 30-89 Days PD	0.38	0.47	0.34	0.51	0.60
- 90+ Days Past Due	0.14	0.28	0.16	0.23	0.30
- Nonaccrual	1.17	1.90	1.29	2.09	3.28
Farmland - 30-89 Days PD	0.33	0.44	0.29	0.32	0.40
- 90+ Days Past Due	0.42	0.35	0.32	0.58	0.57
- Nonaccrual	1.49	2.06	1.55	3.17	3.91
Credit Card - 30-89 Days PD	1.14	1.01	1.10	1.06	1.10
- 90+ Days Past Due	0.58	0.59	0.54	0.54	0.70
- Nonaccrual	0.14	0.28	0.16	0.29	0.28



CAPITAL RATIOS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	9.70	9.53	9.64	9.37	9.27
Tier 1 RBC Ratio	13.27	13.01	13.08	12.83	13.12
Total Risk-Based Capital Ratio	14.95	14.98	14.97	14.83	15.48
Tangible Tier 1 Leverage Ratio	9.83	9.25	9.34	9.10	8.95
Tangible Common Eq Cap/Tan Assets	8.69	8.23	8.32	8.03	7.73
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.90	25.15	26.36	24.41	26.67
Standby Letters of Credit	1.63	1.59	1.47	1.46	2.11
Commercial & Similar Letters of Credit	0.05	0.05	0.05	0.06	0.08
Securities Lent	0.42	0.29	0.30	0.29	0.63
Credit Derivatives (BHC as Guarantor)	0.80	0.17	0.16	0.18	2.62
Credit Derivatives (BHC as Beneficiary)	0.82	0.23	0.19	0.25	2.86
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	60.34	43.09	40.20	43.22	113.53
Interest Rate Contracts	42.51	29.93	26.76	31.25	86.42
Interest Rate Futures & Forward Contr	5.33	7.08	4.16	6.74	14.01
Written Options Contr (Int Rate)	1.94	2.27	1.59	2.08	4.40
Purchased Options Contr (Int Rate)	1.87	1.41	1.53	1.47	4.16
Interest Rate Swaps	31.36	17.01	17.88	17.60	62.30
Foreign Exchange Contracts	13.07	9.09	9.17	9.02	19.07
Futures & Forward Foreign Exch Contr	7.82	5.55	5.83	5.83	11.43
Written Options Contr (Foreign Exch)	0.34	0.09	0.06	0.11	0.60
Purchased Options Contr (Foreign Exch)	0.34	0.10	0.07	0.11	0.59
Foreign Exchange Rate Swaps	1.50	0.93	0.85	0.92	4.00
Equity, Commodity, & Other Deriv Contr	1.89	1.58	1.58	1.55	3.41
Commodity & Other Fut & Forward Contr	0.23	0.09	0.10	0.09	0.28
Written Options Contr (Comm & Other)	0.65	0.65	0.63	0.64	1.28
Purchased Options Contr (Comm & Oth)	0.55	0.41	0.40	0.40	0.95
Commodity & Other Swaps	0.36	0.24	0.26	0.22	0.50
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	48.60	48.54	51.61	49.22	57.10

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	89.89	88.01	88.14	87.64	84.63
Foreign Exchange Contracts	6.64	7.87	7.99	8.15	9.68
Equity, Comm, & Other Contracts	2.39	2.73	2.56	2.78	3.30
Futures and Forwards	18.23	25.34	19.35	24.45	24.98
Written Options	8.40	9.79	7.54	9.31	8.59
Exchange-Traded	0.25	0.16	0.14	0.08	0.31
Over-The-Counter	7.70	9.39	7.07	9.05	7.79
Purchased Options	4.71	3.98	4.52	3.98	4.68
Exchange-Traded	0.31	0.22	0.29	0.15	0.25
Over-The-Counter	3.91	3.51	3.92	3.52	3.96
Swaps	65.08	53.24	59.22	53.79	58.87
Held for Trading	47.29	42.69	47.69	43.59	50.43
Interest Rate Contracts	37.25	32.87	37.39	33.48	39.62
Foreign Exchange Contracts	3.82	3.57	3.70	3.77	4.83
Equity, Comm, & Other Contracts	1.03	1.17	1.19	1.07	1.54
Non-Traded	52.71	57.31	52.31	56.41	49.57
Interest Rate Contracts	48.69	51.30	46.77	50.15	35.66
Foreign Exchange Contracts	1.40	1.93	1.94	1.86	2.02
Equity, Comm, & Other Contracts	0.59	0.69	0.60	0.82	0.71
Deriv Contr (Excl Fut & FX LE 14 Days)	83.43	81.53	86.34	84.04	79.53
One Year or Less	24.04	29.29	25.72	29.65	32.71
Over 1 Year to 5 Years	29.61	32.21	31.03	32.79	27.38
Over 5 Years	23.01	16.34	20.77	16.03	12.83
Gross Negative Fair Value (Abs Val)	1.21	1.75	1.33	1.96	2.16
Gross Positive Fair Value	1.26	1.72	1.39	1.93	2.10
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.09	0.14	0.12	0.16	0.30
Gross Positive Fair Value (X)	0.10	0.15	0.12	0.17	0.31
Held for Trading (X)	0.08	0.12	0.10	0.13	0.26
Non-Traded (X)	0.01	0.02	0.02	0.02	0.03
Current Credit Exposure (X)	0.04	0.06	0.05	0.08	0.11
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.01	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.51	0.76	0.65	0.95	1.31

INSURANCE ACTIVITIES	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.03	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	55.09	50.07	54.12	48.49	47.64
Ins Under Assets(L/H)/Tot Ins Und Ast	44.91	49.93	45.88	51.51	52.36
Sep Acct Assets(L/H)/Total Life Ast	1.21	4.85	2.28	3.94	1.57
Ins Activities Revenue/Adj Oper Inc	0.78	1.18	0.96	1.11	1.03
Premium Inc/Ins Activities Revenue	8.34	11.60	11.57	13.39	11.85
Credit Rel Prem Inc/Tot Prem Inc	67.18	57.90	57.99	53.80	60.16
Other Prem Inc/Total Prem Inc	32.82	42.10	42.01	46.20	39.84
Ins Under Net Income/Consol Net Income	0.12	0.25	0.25	0.29	0.46
Ins Net Inc (P/C)/Equity (P/C)	4.43	4.54	7.65	5.23	7.11
Ins Net Inc (L/H)/Equity (L/H)	6.49	7.58	5.80	5.92	5.07
Insur Ben, Losses, Exp/Insur Premiums	110.37	197.18	134.22	176.23	377.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.25	2.07	2.00	1.84	2.36
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.34	0.49	0.27	0.29	0.10
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.00	0.01	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.77	10.08	10.32	10.26	9.14
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.65	0.46	0.44	0.40	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.28	1.71	1.63	2.25	2.39
Cost: Interest-Bearing Deposits	0.29	0.39	0.37	0.46	0.50
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.27	7.78	1.72	3.40	3.56
Commercial and Industrial Loans	0.49	2.38	9.33	0.50	1.17
Foreign Governments and Inst	0.00	0.00	0.00	0.00	-0.11
GROWTH RATES:					
Net Loans and Leases	22.29	21.47	21.62	15.08	37.19
Total Selected Assets	20.02	15.95	15.29	18.65	60.44
Deposits	6.66	-8.46	3.16	-6.60	-12.83

## PROFITABILITY:

	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.19	8.46	8.28	7.91	6.78
Bank Net Inc/Avg Eq Inv in Banks	8.07	8.21	7.90	7.91	7.54
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.23	5.56	6.01	5.13	4.59
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.65	10.15	8.90	8.47	6.79
Bank Net Income/Parent Net Income	72.02	69.26	69.98	72.74	79.98
Nonbank Net Income/Parent Net Income	8.86	10.36	12.21	11.07	6.07
Sub BHCs Net Inc/Parent Net Income	77.95	81.93	96.65	82.20	82.84

## LEVERAGE:

Total Liabilities/Equity	24.50	28.52	28.43	30.15	32.75
Total Debt/Equity Capital	15.21	17.24	17.10	18.34	18.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.57	21.29	20.42	22.61	24.81
Tot Debt+Lns Guaranteed for Affl/Equity	16.38	19.06	18.41	20.27	20.86
Total Debt/Eq Cap - Exc Over Fair Value	15.33	17.31	17.17	18.44	18.52
Long-Term Debt/Equity Capital	10.99	12.50	12.70	13.81	14.07
Short-Term Debt/Equity Capital	2.80	2.67	2.95	2.47	3.85
Current Portion of LT Debt/Equity	0.21	0.31	0.21	0.50	0.25
Exc Cost Over Fair Value/Equity Cap	0.14	0.11	0.10	0.12	0.18
Long-Term Debt/Consolidated LT Debt	23.84	24.87	25.28	25.51	19.05

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.37	105.09	104.36	106.52	107.31
Total Investment in Subs/Equity	110.59	112.72	113.06	114.89	117.67
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.22	100.26	100.49	101.21	99.98
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	105.80	107.23	107.80	108.80	109.41

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.51	0.71	0.79	1.23	1.40
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.25	2.85	2.19	3.33	2.98

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	124.92	164.14	173.51	152.89	119.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	132.19	172.21	168.26	160.13	126.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	147.12	167.37	119.87	116.94	107.81
Pretax Oper Inc + Int Exp/Int Expense	1277.97	998.37	1806.84	1388.83	-----
Div + Int From Subs/Int Exp + Div	124.23	188.67	206.18	202.49	161.34
Fees+Other Inc From Subs/Sal + Oth Exp	16.82	12.36	10.57	9.12	13.20
Net Inc/Curr Port of LT Debt+Pfd Div(X)	42.95	74.61	52.81	106.19	182.98

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	3.70	3.35	4.03	3.25	3.68
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.03	0.01	0.02	0.09	0.28
Nonaccrual	3.78	7.56	4.82	7.11	15.04
Total	4.18	7.61	4.86	8.06	15.65
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.63	0.90	0.86	0.95	1.76
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.69	0.90	0.86	0.95	1.92
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	4.21	6.51	5.97	8.00	5.73
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.25	0.79	0.49	0.69	0.66

PAYOUT RATIOS - PARENT	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	75.27	71.44	50.95	64.35	69.45
Dividends Paid/Net Income	25.35	24.75	27.33	25.15	24.90
Net Income - Dividends/Avg Equity	5.76	6.08	5.86	5.50	4.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	89.65	207.45	154.49	161.00	117.14
Dividends From Nonbank Subs	5.45	6.53	49.06	19.39	17.32
Dividends From Subsidiary BHCs	18.00	17.59	27.64	35.97	44.17
Dividends From All Subsidiaries	141.28	336.10	319.17	277.66	229.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.87	51.96	57.12	52.35	37.26
Interest Income From Bank Subs	0.55	0.49	0.65	0.67	1.07
Mgt & Service Fees From Bank Subs	2.62	2.73	2.91	1.99	5.53
Other Income From Bank Subs	0.00	0.01	0.00	0.00	0.02
Operating Income From Bank Subs	47.79	67.41	66.68	63.78	50.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	30.37	28.51	47.00	46.23	67.04
Interest Income From Nonbank Subs	10.51	10.81	8.36	8.57	15.70
Mgt & Serv Fees From Nonbank Subs	1.88	1.90	2.70	4.75	2.98
Other Income From Nonbank Subs	1.82	0.05	0.14	0.19	0.52
Operating Inc From Nonbank Subs	80.74	63.47	71.30	97.04	107.01
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	38.30	20.86	37.62	49.24	47.86
Interest Inc From Subsidiary BHCs	0.16	0.27	0.22	0.28	1.02
Mgt & Serv Fees From Sub BHCs	1.82	0.92	0.91	0.92	1.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.47	23.47	39.60	51.87	51.44
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	39.70	38.47	48.80	42.98	37.13
Interest Income From Bank Subs	1.94	2.45	0.74	1.17	2.30
Mgt & Serv Fees From Bank Subs	2.46	2.21	1.47	1.48	5.07
Other Income From Bank Subs	0.06	0.02	0.02	0.00	0.00
Operating Income From Bank Subs	55.10	52.82	58.38	50.87	52.88
Dividends From Nonbank Subs	3.88	3.13	6.52	6.48	6.77
Interest Income From Nonbank Subs	1.73	3.65	1.15	2.49	3.16
Mgt & Serv Fees From Nonbank Subs	0.41	0.42	0.38	0.39	0.31
Other Income From Nonbank Subs	0.40	0.04	0.03	0.07	0.03
Operating Inc From Nonbank Subs	12.52	12.85	11.47	13.08	13.76
Dividends From Subsidiary BHCs	9.30	7.12	10.03	10.75	10.01
Interest Inc From Subsidiary BHCs	0.03	0.07	0.04	0.08	0.26
Mgt & Serv Fees From Sub BHCs	0.01	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	10.52	8.95	10.99	12.34	12.02
Loans and Adv From Subs/ST Debt	165.16	120.49	99.97	188.63	302.33
Loans and Adv From Subs/Total Debt	31.60	31.13	31.20	28.76	58.39

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									88
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.85	0.87	1.31	2.52	2.92	3.20	3.99	4.69	88
+ Non-interest Income	1.52	0.12	0.31	0.78	1.27	2.04	3.26	4.59	88
- Overhead Expense	2.88	1.41	1.74	2.43	2.82	3.23	4.02	4.73	88
- Provision for Losses	0.14	-0.04	-0.01	0.01	0.10	0.20	0.36	0.98	88
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.00	0.02	0.09	0.16	88
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	88
= Pretax Net Oper Income (TE)	1.39	0.65	0.76	1.01	1.32	1.68	2.26	2.71	88
Net Operating Income	0.91	0.43	0.50	0.67	0.87	1.07	1.46	1.77	88
Net Income	0.91	0.43	0.50	0.67	0.87	1.08	1.46	1.77	88
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.68	1.38	2.46	3.21	3.64	4.12	4.76	5.96	88
Interest Expense	0.49	0.13	0.20	0.28	0.39	0.69	0.98	1.30	88
Net Interest Income (TE)	3.15	1.00	1.46	2.73	3.23	3.56	4.31	5.47	88
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.32	-0.06	0.00	0.06	0.21	0.43	1.22	1.60	88
Earnings Coverage of Net Losses (X)	15.00	-28.54	1.09	4.13	7.96	14.29	52.22	123.45	84
Ln&Ls Allowance/Total Loans & Leases	1.36	0.27	0.56	0.98	1.37	1.64	2.09	2.58	88
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.33	0.23	0.36	0.73	1.14	1.87	2.72	3.55	88
30-89 Days Past Due Loans and Leases	0.68	0.11	0.22	0.35	0.59	0.92	1.46	1.92	88
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	16.84	-14.58	-3.35	5.83	14.41	24.63	41.17	49.83	88
Net ST Noncore Funding Dependence	3.16	-72.30	-23.07	-1.86	5.79	11.56	17.33	25.18	88
Net Loans and Leases/Total Assets	60.80	28.67	34.28	48.40	64.76	71.65	76.28	82.52	88
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.69	6.08	7.35	8.24	9.71	10.98	12.15	13.40	79
Equity Capital/Total Assets	11.61	7.73	8.62	9.88	11.36	13.34	14.95	16.08	88
Equity Capital+Minority Int/Total Assets	11.79	8.24	8.84	10.10	11.46	13.42	15.06	16.55	88
Tier 1 Common Eq Cap / T RWA	11.97	8.15	9.23	10.22	11.32	13.39	16.34	19.32	65
Net Loans&Ls/Equity Capital (X)	5.28	1.92	3.02	4.20	5.11	6.30	7.59	8.56	88
Cash Dividends/Net Income	25.34	0.00	0.00	10.16	26.56	40.50	57.80	71.61	87
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	5.73	0.40	2.33	4.05	5.82	7.22	8.83	10.90	88
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	2.80	0.00	0.00	0.00	0.00	4.91	11.62	33.21	88
Long-Term Debt/Equity Capital	10.98	0.00	0.00	0.00	6.69	16.63	36.80	66.65	88
Equity Investment in Subs/Equity Cap	103.37	84.48	90.79	97.89	102.03	109.01	118.55	123.18	88
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	132.19	-76.00	6.27	56.28	103.77	200.63	324.65	436.56	87

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.33	1.25	2.07	2.95	3.26	3.66	4.42	5.35	88
Less: Interest Expense	0.44	0.12	0.19	0.26	0.35	0.61	0.89	1.05	88
Equals: Net Interest Income (TE)	2.85	0.87	1.31	2.52	2.92	3.20	3.99	4.69	88
Plus: Non-Interest Income	1.52	0.12	0.31	0.78	1.27	2.04	3.26	4.59	88
Equals: Adj Operating Income (TE)	4.50	2.53	3.21	3.78	4.20	4.91	6.68	9.80	88
Less: Overhead Expense	2.88	1.41	1.74	2.43	2.82	3.23	4.02	4.73	88
Less: Provision for Loan and Lease Losses	0.14	-0.04	-0.01	0.01	0.10	0.20	0.36	0.98	88
Plus: Realized G/L on HTM Sec	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	88
Plus: Realized G/L on AFS Sec	0.02	-0.00	-0.00	0.00	0.00	0.02	0.09	0.16	88
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	88
Equals: Pretax Net Oper Inc (TE)	1.39	0.65	0.76	1.01	1.32	1.68	2.26	2.71	88
Less: Applicable Income Taxes (TE)	0.46	0.10	0.20	0.34	0.43	0.57	0.75	0.86	88
Less: Minority Interest	0.00	-0.01	-0.00	0.00	0.00	0.00	0.03	0.07	88
Equals: Net Operating Income	0.91	0.43	0.50	0.67	0.87	1.07	1.46	1.77	88
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Equals: Net Income	0.91	0.43	0.50	0.67	0.87	1.08	1.46	1.77	88
Memo: Net Income (Last Four Qtrs)	0.94	0.03	0.42	0.69	0.90	1.17	1.53	1.78	88
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.06	85.09	86.77	88.47	91.18	93.36	96.07	96.95	88
Avg Int-Bearing Funds / Avg Assets	67.31	53.70	56.38	61.45	65.92	72.85	81.77	82.44	79
Int Income (TE) / Avg Earning Assets	3.68	1.38	2.46	3.21	3.64	4.12	4.76	5.96	88
Int Expense / Avg Earning Assets	0.49	0.13	0.20	0.28	0.39	0.69	0.98	1.30	88
Net Int Inc (TE) / Avg Earn Assets	3.15	1.00	1.46	2.73	3.23	3.56	4.31	5.47	88
YIELD OR COST:									
Total Loans and Leases (TE)	4.48	2.41	3.41	3.90	4.33	4.90	6.13	7.12	88
Interest-Bearing Bank Balances	0.29	0.03	0.10	0.20	0.26	0.38	0.54	0.65	88
Fed Funds Sold & Reverse Repos	0.34	-0.01	0.00	0.01	0.22	0.50	1.00	1.45	56
Trading Assets	1.22	0.00	0.00	0.00	0.78	1.95	4.24	7.29	67
Total Earning Assets	3.63	1.32	2.35	3.15	3.59	4.06	4.74	5.90	88
Investment Securities (TE)	2.40	1.15	1.64	2.06	2.41	2.71	3.16	3.50	87
U.S. Treasury & Agency Sec (excl MBS)	1.20	0.00	0.16	0.55	1.17	1.67	2.29	2.80	81
Mortgage-Backed Securities	2.36	1.26	1.71	1.95	2.32	2.76	3.19	3.45	86
All Other Securities	3.69	0.20	1.17	2.13	3.46	4.93	6.82	11.21	85
Interest-Bearing Deposits	0.35	0.07	0.13	0.19	0.27	0.47	0.75	0.98	88
Time Deposits of \$100K or More	0.83	0.15	0.31	0.52	0.76	1.10	1.50	1.72	86
Time Deposits < \$100K	0.81	0.23	0.35	0.53	0.77	1.10	1.37	1.53	85
Other Domestic Deposits	0.20	0.05	0.07	0.11	0.15	0.25	0.47	0.67	88
Foreign Deposits	0.28	0.00	0.06	0.11	0.20	0.35	0.74	1.01	42
Fed Funds Purchased and Repos	0.66	0.01	0.04	0.08	0.19	1.01	3.04	3.32	76
Other Borrowed Funds & Trading Liab	1.79	0.14	0.42	0.99	1.51	2.47	4.02	5.31	88
All Interest-Bearing Funds	0.59	0.20	0.29	0.39	0.50	0.73	1.10	1.43	79

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	24.89	14.50	16.63	20.28	22.26	29.09	39.49	44.36	88
Avg Assets per Employee (\$000)	7466.49	3005.31	3852.84	5041.20	6425.91	9379.17	14554.4	20379.1	88

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.25	0.00	0.00	0.33	2.90	4.92	9.89	11.97	86
Overhead Exp / NOI + Non-Int Income	66.25	43.12	51.50	58.80	66.44	73.78	78.13	82.73	88

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.88	1.41	1.74	2.43	2.82	3.23	4.02	4.73	88
Personnel Expense	1.46	0.69	0.84	1.18	1.45	1.72	2.15	2.38	88
Net Occupancy Expense	0.33	0.12	0.16	0.25	0.32	0.42	0.49	0.58	88
Other Operating Expenses	1.05	0.42	0.60	0.76	0.93	1.18	1.95	2.67	88
Overhead Less Non-Interest Income	1.31	-1.14	-0.13	0.88	1.44	1.83	2.15	2.53	88

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.51	42.77	51.27	58.49	65.99	72.98	78.07	81.38	88
Personnel Expense	33.17	14.73	21.22	25.32	34.16	38.77	43.43	45.18	88
Net Occupancy Expense	7.80	1.86	2.91	6.05	8.09	9.31	11.43	12.54	88
Other Operating Expenses	23.53	12.72	16.38	18.93	21.73	26.14	38.48	46.26	88
Total Non-Interest Income	33.31	4.75	9.11	19.89	28.76	43.29	71.69	81.21	88
Fiduciary Activities Income	2.70	0.00	0.00	0.00	1.67	4.38	9.05	17.02	88
Serv Charges on Deposit Accts - Domestic	4.72	0.00	0.22	1.53	5.67	6.93	8.83	11.14	88
Trading Revenue	1.36	-0.05	0.00	0.00	0.41	1.74	5.93	11.64	88
Investment Banking Fees & Commissions	2.65	0.00	0.00	0.63	1.66	3.39	9.63	13.08	88
Venture Capital Revenue	0.07	-0.05	0.00	0.00	0.00	0.00	0.25	1.62	88
Net Servicing Fees	0.66	0.00	0.00	0.02	0.31	0.87	2.64	4.23	88
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	88
Insurance Activities Revenue	0.77	0.00	0.00	0.01	0.14	1.24	3.35	5.48	88
Net Gain (Loss) - Sales Loans, OREO, Oth	1.27	-1.15	-0.22	0.08	0.57	2.00	4.31	6.81	88
Other Non-Interest Income	10.00	0.92	2.82	5.08	9.32	12.69	18.54	40.63	88
Overhead Less Non-Interest Income	32.26	-14.12	-3.16	21.11	35.46	43.88	55.06	57.48	88

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.37	10.21	18.11	24.84	29.45	34.42	38.00	38.91	87
Appl Inc Tax+TE/Pretax NOI+TE	33.05	17.75	24.28	29.40	34.06	36.40	38.87	39.55	87



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.74	0.89	6.36	19.84	33.17	46.01	56.67	64.98	88
Commercial and Industrial Loans	12.90	0.18	0.52	6.20	11.71	19.47	24.64	32.70	88
Loans to Individuals	5.03	0.03	0.09	0.65	2.76	8.22	12.61	27.81	88
Loans to Depository Institutions	0.12	0.00	0.00	0.00	0.00	0.05	0.82	1.46	88
Agricultural Loans	0.11	0.00	0.00	0.00	0.03	0.16	0.56	0.83	88
Other Loans and Leases	4.19	0.00	0.11	1.46	3.49	6.41	9.47	12.11	88
Net Loans and Leases	60.80	28.67	34.28	48.40	64.76	71.65	76.28	82.52	88
Debt Securities Over 1 Year	15.37	0.22	2.91	9.30	14.04	18.85	30.87	39.90	88
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.03	0.19	0.54	0.86	88
Subtotal	77.76	39.47	45.87	75.14	81.89	85.70	88.72	90.95	88
Interest-Bearing Bank Balances	4.55	0.20	0.37	1.20	3.11	7.09	12.70	19.13	88
Federal Funds Sold & Reverse Repos	0.69	0.00	0.00	0.00	0.00	0.48	3.37	12.57	88
Debt Securities 1 Year or Less	2.35	0.00	0.03	0.25	1.37	4.00	7.50	8.37	88
Trading Assets	0.86	0.00	0.00	0.00	0.16	0.48	4.37	13.47	88
Total Earning Assets	89.24	78.97	85.45	86.96	88.71	91.54	93.97	95.52	88
Non-Int Cash and Due From Dep Inst	1.44	0.27	0.38	0.91	1.45	1.88	2.45	2.94	88
Other Real Estate Owned	0.17	0.00	0.00	0.02	0.09	0.27	0.49	0.71	88
All Other Assets	9.22	3.11	4.36	6.66	9.40	11.33	13.03	18.79	88
MEMORANDA:									
Short-Term Investments	8.72	0.93	1.21	3.08	5.73	11.96	20.88	40.41	88
U.S. Treasury Securities	0.66	0.00	0.00	0.00	0.04	1.27	3.12	4.50	88
U.S. Agency Securities (excl MBS)	1.38	0.00	0.00	0.00	0.54	2.19	6.26	8.30	88
Municipal Securities	1.13	0.00	0.00	0.04	0.58	1.97	3.46	6.98	88
Mortgage-Backed Securities	11.87	0.18	1.94	5.82	11.28	17.49	23.14	30.25	88
Asset-Backed Securities	0.43	0.00	0.00	0.00	0.00	0.82	2.18	2.39	88
Other Debt Securities	0.55	0.00	0.00	0.00	0.12	0.81	2.45	3.40	88
RE Loans Secured by 1-4 Family	15.71	0.29	2.80	7.63	15.75	20.88	28.87	38.83	88
Revolving	3.25	0.00	0.09	0.84	2.85	5.31	7.79	9.37	88
Closed-End, Sec by First Liens	11.36	0.26	1.58	5.11	10.23	15.35	21.59	37.20	88
Closed-End, Sec by Junior Liens	0.55	0.00	0.00	0.09	0.43	0.82	1.41	2.05	88
Commercial Real Estate Loans	16.02	0.05	0.36	7.30	14.43	24.62	34.14	39.35	88
Construction and Land Dev	1.89	0.00	0.06	0.39	1.45	2.97	4.91	5.68	88
Multi family	2.07	0.00	0.02	0.44	1.13	3.36	7.01	8.69	88
Nonfarm Nonresidential	10.98	0.00	0.14	3.92	10.36	15.95	23.44	26.83	88
RE Loans Secured by Farml and	0.23	0.00	0.00	0.00	0.04	0.24	1.38	1.71	88
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	54.67	4.76	14.55	40.86	53.17	72.90	80.33	96.45	88
RE Loans Secured by 1-4 Family	26.27	0.57	5.72	16.18	25.10	34.02	48.45	64.80	88
Revolving	5.43	0.00	0.19	1.55	4.50	8.96	12.58	15.09	88
Closed-End	20.21	0.57	4.36	10.16	17.81	27.42	45.40	58.94	88
Commercial Real Estate Loans	24.97	0.07	1.50	11.81	23.25	35.96	49.47	55.28	88
Construction and Land Dev	3.06	0.00	0.18	1.10	2.37	4.52	7.60	10.04	88
Multi family	3.22	0.00	0.03	0.88	2.03	4.94	10.27	12.47	88
Nonfarm Nonresidential	17.12	0.00	0.41	8.10	16.86	26.00	33.44	36.15	88
RE Loans Secured by Farml and	0.39	0.00	0.00	0.00	0.08	0.38	2.14	3.06	88
Loans to Depository Institutions	0.28	0.00	0.00	0.00	0.00	0.10	2.03	4.33	88
Commercial and Industrial Loans	21.39	0.31	1.17	13.60	20.44	29.02	40.49	49.45	88
Loans to Individuals	8.48	0.05	0.17	1.33	3.90	13.99	23.35	48.12	88
Credit Card Loans	1.75	0.00	0.00	0.00	0.13	1.20	6.96	30.31	88
Agricultural Loans	0.20	0.00	0.00	0.00	0.05	0.25	1.10	1.50	88
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.36	88
Other Loans and Leases	8.20	0.00	0.15	2.22	5.41	11.38	20.33	42.14	88

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.72	0.93	1.21	3.08	5.73	11.96	20.88	40.41	88
Liquid Assets	24.90	6.93	10.22	16.51	21.60	31.13	49.73	55.83	88
Investment Securities	18.58	0.29	4.80	11.50	15.96	24.70	37.89	44.15	88
Net Loans and Leases	60.80	28.67	34.28	48.40	64.76	71.65	76.28	82.52	88
Net Lns, Ls & Stdbly Ltrs of Credit	62.90	31.88	38.62	50.56	65.75	73.56	80.98	82.71	88
Core Deposits	59.99	20.13	32.18	47.05	64.42	70.77	76.99	78.13	88
Noncore Funding	23.25	7.00	8.70	12.49	20.00	30.69	47.40	54.53	88
Time Deposits of \$100K or More	5.64	0.05	1.00	2.28	5.47	7.93	12.87	16.27	88
Foreign Deposits	1.02	0.00	0.00	0.00	0.00	1.10	5.35	10.11	88
Fed Funds Purchased and Repos	2.77	0.00	0.00	0.49	1.89	4.77	8.85	10.43	88
Net Fed Funds Purchased (Sold)	1.90	-2.75	-0.46	0.00	0.99	3.76	6.91	8.59	88
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.74	2.04	88
Oth Borrowings W/Rem Mat 1 Yr or Less	2.42	0.00	0.00	0.21	1.76	4.33	7.21	9.93	88
Earning Assets Repr in 1 Year	39.40	12.26	16.51	27.65	40.26	46.25	61.46	74.30	88
Int-Bearing Liab Repr in 1 Year	11.44	0.70	2.31	5.44	8.16	13.65	27.60	44.66	88
Long-Term Debt Repr in 1 Year	1.21	0.00	0.00	0.00	0.02	2.01	5.19	10.22	88
Net Assets Repriceable in 1 Year	24.98	-7.24	-0.95	12.53	25.12	36.79	46.81	57.80	88
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.84	-14.58	-3.35	5.83	14.41	24.63	41.17	49.83	88
Net ST Noncore Funding Dependence	3.16	-72.30	-23.07	-1.86	5.79	11.56	17.33	25.18	88
Short-Term Inv/ST Noncore Funding	83.10	5.95	11.34	21.29	56.10	110.02	233.15	410.15	88
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.49	-11.16	-6.63	1.92	14.95	31.45	65.94	92.08	88
Net Loans and Leases/Total Deposits	86.97	43.51	53.20	70.88	88.43	98.63	119.02	135.48	88
Net Loans and Leases/Core Deposits	106.03	56.51	62.18	82.72	98.76	119.98	166.53	235.31	88
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.28	-2.76	-1.79	-0.65	-0.09	0.04	0.53	1.11	56
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.21	-2.91	-2.33	-0.92	0.14	0.99	3.74	4.61	79
Struct Notes Appr(Depr)/T1 Cap	-0.13	-1.49	-0.48	-0.12	-0.00	0.00	0.01	0.03	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	16.04	0.00	0.00	0.00	7.08	34.49	52.92	69.16	87
Available-For-Sale Securities	83.95	21.85	44.61	64.24	92.22	100.00	100.00	100.00	87
U. S. Treasury Securities	4.74	0.00	0.00	0.00	0.43	7.19	23.04	34.16	87
U. S. Agency Securities (excl MBS)	7.19	0.00	0.00	0.01	3.93	14.21	28.74	38.48	87
Municipal Securities	6.05	0.00	0.00	0.34	5.01	12.27	17.48	21.76	87
Mortgage-Backed Securities	67.07	11.38	20.79	46.35	72.45	85.22	96.07	99.33	87
Asset-Backed Securities	2.77	0.00	0.00	0.00	0.14	4.61	12.03	20.45	87
Other Debt Securities	3.12	0.00	0.00	0.00	0.99	6.12	10.73	20.54	87
Mutual Funds and Equity Securities	0.93	0.00	0.00	0.06	0.31	1.34	3.50	7.26	87
Debt Securities 1 Year or Less	14.60	0.14	0.56	3.24	8.84	24.06	39.48	56.06	87
Debt Securities 1 To 5 Years	20.00	0.15	0.81	3.88	13.50	37.30	51.45	60.70	87
Debt Securities Over 5 Years	60.58	9.02	20.20	39.60	62.88	82.50	95.23	98.00	87
Pledged Securities	42.76	0.00	5.18	20.70	42.06	62.87	76.05	78.55	87
Structured Notes, Fair Value	0.17	0.00	0.00	0.00	0.00	0.00	0.97	3.59	87

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.04	-0.01	0.01	0.10	0.20	0.36	0.98	88
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	-0.09	-0.01	0.03	0.16	0.32	0.75	1.42	88
Provision for Ln&Ls Losses/Net Losses	83.27	-75.24	-8.18	18.64	74.00	118.45	207.74	360.00	84
Ln&Ls Allowance/Total Loans & Leases	1.36	0.27	0.56	0.98	1.37	1.64	2.09	2.58	88
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.62	1.24	1.79	2.84	4.74	10.08	23.77	45.72	78
ALLL/Nonaccrual Assets	150.17	42.75	57.55	91.12	140.59	192.61	258.80	420.47	86
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	116.08	26.90	39.81	64.10	91.14	162.54	242.30	307.76	88
Gross Ln&Ls Losses/Avg Loans & Leases	0.47	0.00	0.05	0.15	0.34	0.64	1.59	1.95	88
Recoveries/Avg Loans and Leases	0.14	0.00	0.01	0.07	0.13	0.20	0.32	0.42	88
Net Losses/Avg Loans and Leases	0.32	-0.06	0.00	0.06	0.21	0.43	1.22	1.60	88
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	88
Recoveries/Prior Year-End Losses	7.26	1.49	2.34	4.42	6.25	9.37	15.29	22.12	87
Earnings Coverage of Net Losses (X)	15.00	-28.54	1.09	4.13	7.96	14.29	52.22	123.45	84
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.18	-0.04	-0.00	0.00	0.13	0.31	0.50	0.79	87
RE Loans Secured By 1-4 Family	0.24	-0.00	-0.00	0.02	0.17	0.36	0.67	0.99	85
Revolving	0.36	-0.01	-0.00	0.00	0.29	0.60	1.08	1.33	84
Closed-End	0.21	-0.01	-0.00	0.01	0.12	0.29	0.72	0.99	85
Commercial Real Estate Loans	0.07	-0.30	-0.10	-0.01	0.01	0.18	0.32	0.40	86
Construction and Land Dev	0.07	-0.95	-0.58	-0.09	0.00	0.15	0.96	1.72	85
Multi family	0.00	-0.67	-0.08	-0.00	0.00	0.00	0.16	0.23	83
Nonfarm Nonresidential	0.08	-0.13	-0.06	-0.00	0.02	0.17	0.32	0.53	84
RE Loans Secured by Farmland	0.01	-1.16	-0.12	-0.00	0.00	0.00	0.13	0.74	60
Commercial and Industrial Loans	0.22	-0.23	-0.06	0.00	0.11	0.32	0.89	1.31	87
Loans to Depository Institutions	-0.00	-0.32	0.00	0.00	0.00	0.00	0.00	0.00	43
Loans to Individuals	1.20	0.08	0.23	0.48	1.02	1.78	2.67	3.19	73
Credit Card Loans	2.40	0.00	0.00	1.16	2.53	3.63	4.22	5.76	59
Agricultural Loans	0.04	-0.27	-0.14	-0.00	0.00	0.00	0.34	0.84	65
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
Other Loans and Leases	0.14	-0.17	-0.03	0.00	0.02	0.13	0.82	1.41	84

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.68	0.11	0.22	0.35	0.59	0.92	1.46	1.92	88
90+ Days PD Loans and Leases	0.40	0.00	0.00	0.02	0.15	0.67	1.15	2.25	88
Nonaccrual Loans and Leases	1.01	0.14	0.28	0.55	0.84	1.38	1.98	2.65	88
90+ Days PD and Nonaccrual Loans and Leases	1.54	0.23	0.53	0.86	1.21	1.92	3.21	5.37	88
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.02	0.07	0.15	0.21	88
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.27	88
Nonaccrual Restructured	0.33	0.00	0.03	0.13	0.21	0.45	0.87	0.98	88
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.68	0.11	0.22	0.35	0.59	0.94	1.48	1.92	88
90+ Days Past Due Assets	0.40	0.00	0.00	0.01	0.15	0.67	1.15	2.25	88
Nonaccrual Assets	1.03	0.15	0.32	0.66	0.85	1.40	2.00	2.65	88
30+ Days PD & Nonaccrual Assets	2.26	0.78	0.96	1.37	1.82	2.86	4.55	7.04	88
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.91	0.09	0.23	0.49	0.79	1.23	1.81	2.65	88
90+ PD & Nonaccrual Assets + OREO	1.09	0.12	0.26	0.59	1.02	1.45	2.05	2.88	88
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.37	0.08	0.21	0.62	1.26	1.90	2.94	4.03	88
Allowance for Loan & Lease Losses	177.35	43.13	53.69	94.35	145.83	239.53	360.41	502.25	88
Equity Cap + ALLL	11.11	1.06	2.28	4.84	9.91	16.71	27.91	30.05	88
Tier 1 Cap + ALLL	12.47	1.22	2.53	5.91	11.02	16.90	25.99	34.04	79
Loans & Leases + RE Acquired	2.22	0.31	0.61	1.16	1.90	2.81	4.69	6.50	88

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	0.72	0.14	0.20	0.35	0.59	0.99	1.63	1.99	87
- 90+ Days Past Due	0.54	0.00	0.00	0.00	0.09	0.80	2.12	4.71	87
- Nonaccrual	1.60	0.10	0.40	0.79	1.34	2.11	3.44	4.30	87
Coml & Indl - 30-89 Days PD	0.30	0.00	0.00	0.10	0.22	0.42	0.91	1.46	87
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.01	0.10	0.23	0.31	87
- Nonaccrual	0.63	0.00	0.09	0.24	0.47	0.80	1.69	2.93	87
Individuals - 30-89 Days PD	1.08	0.00	0.09	0.46	0.90	1.45	2.44	4.27	88
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.12	0.46	1.02	1.60	88
- Nonaccrual	0.26	0.00	0.00	0.04	0.20	0.40	0.76	1.36	88
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43
Agricultural - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.23	0.74	1.18	65
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.25	65
- Nonaccrual	1.16	0.00	0.00	0.00	0.08	0.88	4.19	15.53	65
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	19
Other Lns&Ls - 30-89 Days PD	0.22	0.00	0.00	0.00	0.09	0.33	0.61	2.31	84
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.38	84
- Nonaccrual	0.17	0.00	0.00	0.00	0.05	0.21	0.74	1.62	84
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.97	0.16	0.26	0.46	0.79	1.36	1.97	2.64	85
- 90+ Days Past Due	0.80	0.00	0.00	0.00	0.11	1.22	3.58	6.12	85
- Nonaccrual	1.83	0.16	0.30	0.70	1.39	2.68	4.47	5.43	85
Revolving - 30-89 Days PD	0.58	0.00	0.08	0.31	0.54	0.80	1.13	1.76	84
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.15	0.44	0.98	84
- Nonaccrual	1.21	0.00	0.02	0.28	0.94	1.92	3.49	5.18	84
Closed-End - 30-89 Days PD	1.10	0.14	0.21	0.44	0.89	1.73	2.44	3.07	85
- 90+ Days Past Due	1.00	0.00	0.00	0.00	0.11	1.66	4.86	7.61	85
- Nonaccrual	2.06	0.15	0.29	0.91	1.59	3.24	5.03	6.51	85
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.04	0.09	0.16	0.23	85
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	85
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.00	0.08	0.17	0.50	0.82	85
Commercial RE - 30-89 Days PD	0.37	0.00	0.00	0.15	0.30	0.61	1.03	1.24	86
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.03	0.22	0.85	1.38	86
- Nonaccrual	1.18	0.00	0.19	0.55	1.08	1.46	2.78	3.68	86
Const & Dev - 30-89 Days PD	0.46	0.00	0.00	0.02	0.37	0.81	1.31	1.82	85
- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.00	0.35	1.98	3.50	85
- Nonaccrual	2.15	0.00	0.00	0.50	1.69	3.21	6.93	10.07	85
Multi Family - 30-89 Days PD	0.27	0.00	0.00	0.00	0.12	0.40	1.09	1.52	83
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.10	0.55	1.39	83
- Nonaccrual	0.47	0.00	0.00	0.00	0.22	0.71	1.65	3.29	83
Nonfarm Nres- 30-89 Days PD	0.38	0.00	0.00	0.15	0.29	0.59	1.07	1.26	84
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.02	0.15	0.78	0.95	84
- Nonaccrual	1.16	0.00	0.11	0.53	0.95	1.49	2.74	3.45	84
Farmland - 30-89 Days PD	0.33	0.00	0.00	0.00	0.13	0.42	1.97	2.12	60
- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.00	0.00	2.24	4.34	60
- Nonaccrual	1.49	0.00	0.00	0.00	0.99	2.37	4.81	8.69	60
Credit Card - 30-89 Days PD	1.13	0.00	0.22	0.69	1.03	1.35	2.00	3.45	59
- 90+ Days Past Due	0.58	0.00	0.00	0.00	0.56	1.08	1.48	1.81	59
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.15	0.97	1.21	59

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.69	6.08	7.35	8.24	9.71	10.98	12.15	13.40	79
Tier 1 RBC Ratio	13.27	9.93	10.71	11.39	12.61	14.52	17.87	19.40	65
Total Risk-Based Capital Ratio	14.94	12.15	12.65	13.23	14.51	16.08	19.03	20.53	65
Tangible Tier 1 Leverage Ratio	9.83	6.93	7.32	8.52	9.72	10.94	11.97	13.21	65
Tangible Common Eq Cap/Tan Assets	8.69	5.03	6.66	7.69	8.47	9.50	10.93	12.51	65
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.89	3.88	8.78	14.96	23.79	32.03	40.59	88.20	88
Standby Letters of Credit	1.63	0.00	0.00	0.23	1.00	2.34	4.35	7.83	88
Commercial & Similar Letters of Credit	0.04	0.00	0.00	0.00	0.02	0.08	0.19	0.32	88
Securities Lent	0.41	0.00	0.00	0.00	0.00	0.00	2.21	8.35	88
Credit Derivatives (BHC as Guarantor)	0.79	0.00	0.00	0.00	0.00	0.10	0.88	34.16	88
Credit Derivatives (BHC as Beneficiary)	0.82	0.00	0.00	0.00	0.00	0.16	0.95	33.69	88
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	60.33	0.14	0.73	4.41	15.89	46.77	141.90	1169.27	88
Interest Rate Contracts	42.51	0.09	0.45	3.84	14.04	33.95	92.36	869.26	88
Interest Rate Futures & Forward Contr	5.32	0.00	0.00	0.00	0.27	2.20	22.64	87.07	88
Written Options Contr (Int Rate)	1.94	0.00	0.00	0.03	0.40	1.77	7.50	22.82	88
Purchased Options Contr (Int Rate)	1.86	0.00	0.00	0.00	0.21	1.77	7.73	23.70	88
Interest Rate Swaps	31.35	0.00	0.00	2.13	12.66	22.65	53.48	770.39	88
Foreign Exchange Contracts	13.07	0.00	0.00	0.00	0.20	4.17	14.65	319.72	88
Futures & Forward Foreign Exch Contr	7.81	0.00	0.00	0.00	0.18	3.21	8.15	167.66	88
Written Options Contr (Foreign Exch)	0.34	0.00	0.00	0.00	0.00	0.00	0.37	14.71	88
Purchased Options Contr (Foreign Exch)	0.33	0.00	0.00	0.00	0.00	0.01	0.40	14.05	88
Foreign Exchange Rate Swaps	1.50	0.00	0.00	0.00	0.00	0.07	4.98	48.50	88
Equity, Commodity, & Other Deriv Contr	1.88	0.00	0.00	0.00	0.00	0.89	9.74	30.06	88
Commodity & Other Fut & Forward Contr	0.22	0.00	0.00	0.00	0.00	0.00	0.90	6.16	88
Written Options Contr (Comm & Other)	0.65	0.00	0.00	0.00	0.00	0.07	3.28	12.41	88
Purchased Options Contr (Comm & Oth)	0.54	0.00	0.00	0.00	0.00	0.07	2.79	10.38	88
Commodity & Other Swaps	0.36	0.00	0.00	0.00	0.00	0.07	2.18	7.10	88
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	48.59	5.54	12.81	23.71	38.88	61.62	118.05	171.91	88

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.89	15.90	63.69	82.98	94.99	99.86	100.00	100.00	87
Foreign Exchange Contracts	6.64	0.00	0.00	0.00	1.92	8.95	23.96	67.14	87
Equity, Comm, & Other Contracts	2.38	0.00	0.00	0.00	0.00	2.91	12.45	20.85	87
Futures and Forwards	18.23	0.00	0.00	2.78	12.19	26.72	58.86	78.74	87
Written Options	8.39	0.00	0.00	1.94	6.02	11.71	26.95	40.11	87
Exchange-Traded	0.25	0.00	0.00	0.00	0.00	0.00	1.37	5.29	87
Over-The-Counter	7.69	0.00	0.00	1.64	5.41	10.54	26.48	40.11	87
Purchased Options	4.70	0.00	0.00	0.00	2.84	9.59	14.36	21.79	87
Exchange-Traded	0.30	0.00	0.00	0.00	0.00	0.00	1.88	5.51	87
Over-The-Counter	3.90	0.00	0.00	0.00	2.20	7.97	12.89	15.92	87
Swaps	65.07	0.00	3.92	41.49	73.49	85.35	95.17	99.53	87
Held for Trading	47.28	0.00	0.00	0.00	62.43	91.28	99.11	99.83	87
Interest Rate Contracts	37.25	0.00	0.00	0.00	39.39	77.70	88.87	96.13	87
Foreign Exchange Contracts	3.81	0.00	0.00	0.00	0.16	4.71	21.21	32.12	87
Equity, Comm, & Other Contracts	1.02	0.00	0.00	0.00	0.00	0.07	4.25	18.71	87
Non-Traded	52.71	0.05	0.68	8.12	37.43	100.00	100.00	100.00	87
Interest Rate Contracts	48.69	0.00	0.43	4.88	26.84	92.18	100.00	100.00	87
Foreign Exchange Contracts	1.40	0.00	0.00	0.00	0.00	0.52	8.07	18.19	87
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.01	3.38	10.58	87
Deriv Contr (Excl Fut & FX LE 14 Days)	83.42	29.33	57.36	75.41	89.29	96.38	99.87	100.00	79
One Year or Less	24.03	0.00	1.62	8.57	16.40	35.02	63.33	80.69	79
Over 1 Year to 5 Years	29.60	0.00	0.42	11.36	31.05	49.02	63.04	65.92	79
Over 5 Years	23.01	0.00	0.50	6.31	18.01	33.55	57.22	64.32	79
Gross Negative Fair Value (Abs Val)	1.20	0.04	0.17	0.68	1.06	1.55	2.57	3.35	87
Gross Positive Fair Value	1.25	0.19	0.34	0.73	1.18	1.59	2.29	3.09	87
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.09	0.00	0.00	0.00	0.02	0.05	0.32	2.46	79
Gross Positive Fair Value (X)	0.09	0.00	0.00	0.00	0.02	0.06	0.34	2.52	79
Held for Trading (X)	0.07	0.00	0.00	0.00	0.01	0.04	0.31	2.47	79
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.07	79
Current Credit Exposure (X)	0.03	0.00	0.00	0.00	0.02	0.05	0.13	0.31	79
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
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	79
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.51	0.00	0.00	0.05	0.26	0.65	1.77	5.71	79

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.59	88
Ins Under Assets(P/C)/Tot Ins Und Ast	55.09	0.00	0.00	0.00	54.11	100.00	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	44.90	0.00	0.00	0.00	36.17	91.98	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.20	0.00	0.00	0.00	0.00	0.00	0.01	22.84	22
Ins Activities Revenue/Adj Oper Inc	0.77	0.00	0.00	0.01	0.14	1.24	3.35	5.48	88
Premium Inc/Ins Activities Revenue	8.34	0.00	0.00	0.00	0.00	5.10	53.39	82.43	74
Credit Rel Prem Inc/Tot Prem Inc	67.17	0.00	0.00	0.00	100.00	100.00	100.00	100.00	24
Other Prem Inc/Total Prem Inc	32.82	-17.77	0.00	0.00	0.00	88.64	100.00	100.00	24
Ins Under Net Income/Consol Net Income	0.12	-0.14	-0.00	0.00	0.00	0.00	0.80	1.90	88
Ins Net Inc (P/C)/Equity (P/C)	4.43	-27.65	-8.28	-0.87	2.61	8.65	17.38	17.57	23
Ins Net Inc (L/H)/Equity (L/H)	6.49	-29.86	-0.58	0.00	2.31	10.03	23.99	26.55	22
Insur Ben, Losses, Exp/Insur Premiums	110.36	3.42	20.07	50.00	76.07	136.84	252.67	353.06	24
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.25	0.00	0.00	0.00	0.00	1.93	5.57	9.60	24
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.34	0.00	0.00	0.00	0.00	0.00	0.30	5.88	22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.07	88
CSV Life Insurance/Tier 1 Cap + ALLL	9.77	0.00	0.00	1.36	9.20	17.88	23.79	25.46	79
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.65	0.00	0.00	0.00	0.00	0.07	1.41	16.45	88
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.27	0.00	0.00	0.00	0.00	2.26	5.19	6.21	67
Cost: Interest-Bearing Deposits	0.28	0.00	0.06	0.11	0.20	0.35	0.74	1.01	42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.27	0.27	0.27	0.27	0.27	0.27	0.27	0.27	1
Commercial and Industrial Loans	0.49	0.00	0.00	0.04	0.13	0.19	0.64	1.87	12
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19
GROWTH RATES:									
Net Loans and Leases	22.28	-61.02	-20.70	-4.38	7.51	39.71	96.96	200.57	65
Total Selected Assets	20.01	-72.42	-41.69	-7.17	4.05	39.30	79.95	317.78	70
Deposits	6.65	-100.00	-74.99	-4.40	4.53	16.16	56.08	66.91	43



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.19	3.70	4.25	6.05	7.96	9.93	12.19	15.49	88
Bank Net Inc/Avg Eq Inv in Banks	8.06	0.00	3.68	5.03	8.03	10.08	13.57	14.68	75
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.23	-53.69	-9.03	0.01	3.89	10.18	26.38	40.17	77
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.65	0.89	3.20	5.95	8.87	11.10	12.25	13.27	26
Bank Net Income/Parent Net Income	72.02	0.00	0.00	22.47	98.40	105.76	110.20	117.49	86
Nonbank Net Income/Parent Net Income	8.86	0.00	0.00	0.03	2.09	8.86	42.21	77.41	74
Sub BHCs Net Inc/Parent Net Income	77.94	4.42	13.51	31.54	95.63	105.55	107.33	114.87	24
LEVERAGE:									
Total Liabilities/Equity	24.50	0.22	0.93	7.19	16.30	32.20	67.12	172.03	88
Total Debt/Equity Capital	15.21	0.00	0.00	0.00	8.16	23.27	47.92	132.11	88
Tot Debt+NP to Subs Iss Tr Pref/Equity	18.57	0.00	0.00	4.36	12.86	28.06	48.79	133.07	88
Tot Debt+Lns Guaranteed for Affl/Equity	16.37	0.00	0.00	0.00	8.78	24.62	51.66	146.56	88
Total Debt/Eq Cap - Exc Over Fair Value	15.32	0.00	0.00	0.00	8.16	23.27	49.32	132.30	88
Long-Term Debt/Equity Capital	10.98	0.00	0.00	0.00	6.69	16.63	36.80	66.65	88
Short-Term Debt/Equity Capital	2.80	0.00	0.00	0.00	0.00	4.91	11.62	33.21	88
Current Portion of LT Debt/Equity	0.20	0.00	0.00	0.00	0.00	0.00	1.40	3.50	88
Exc Cost Over Fair Value/Equity Cap	0.13	0.00	0.00	0.00	0.00	0.00	0.62	2.16	88
Long-Term Debt/Consolidated LT Debt	23.83	0.00	0.00	0.00	18.12	46.50	74.32	85.61	88
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	103.37	84.48	90.79	97.89	102.03	109.01	118.55	123.18	88
Total Investment in Subs/Equity	110.59	87.00	96.00	100.00	107.15	116.77	135.58	160.07	88
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.22	81.61	89.41	93.93	98.77	103.24	113.21	118.67	79
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	105.80	89.30	93.03	97.13	102.02	112.18	134.52	154.55	79
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.51	-1.82	-1.32	-0.22	0.19	1.22	2.93	3.99	87
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.24	0.03	0.23	0.58	1.44	3.12	5.08	10.33	51
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	124.92	20.94	32.70	76.58	109.77	156.85	288.91	332.78	87
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	132.19	-76.00	6.27	56.28	103.77	200.63	324.65	436.56	87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	147.11	-226.47	-25.22	82.21	110.24	187.40	337.61	812.79	87
Pretax Oper Inc + Int Exp/Int Expense	1277.97	-251.39	-74.91	74.53	422.27	1183.53	3749.74	14997.7	60
Div + Int From Subs/Int Exp + Div	124.22	0.55	1.70	39.78	108.26	163.93	304.33	419.72	81
Fees+Other Inc From Subs/Sal + 0th Exp	16.82	0.00	0.00	0.00	0.00	29.76	83.65	117.87	87
Net Inc/Curr Port of LT Debt+Pfd Div(X)	42.94	0.24	0.46	2.90	14.37	36.33	166.82	415.44	48
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.70	-10.36	-4.98	0.00	3.30	7.40	12.87	17.12	88
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.23	0.29	22
Nonaccrual	3.77	0.00	0.00	0.00	0.00	0.00	17.18	50.89	22
Total	4.18	0.00	0.00	0.00	0.00	0.44	17.91	50.89	22
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
To Nonbank Subsidiaries	0.63	0.00	0.00	0.00	0.00	0.00	2.67	15.64	88
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Total	0.69	0.00	0.00	0.00	0.00	0.00	2.67	17.74	88
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	4.20	0.00	0.00	0.00	0.28	2.41	24.23	46.98	88
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	88
Combined Foreign Nonbank Sub Assets	0.25	0.00	0.00	0.00	0.00	0.02	0.91	5.80	88

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.27	0.00	0.00	29.75	73.74	102.76	193.57	368.56	67
Dividends Paid/Net Income	25.34	0.00	0.00	10.16	26.56	40.50	57.81	71.61	87
Net Income - Dividends/Avg Equity	5.76	0.40	2.33	4.05	5.82	7.22	8.83	11.41	88
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	89.65	0.00	0.00	0.00	94.44	160.00	302.53	395.50	72
Dividends From Nonbank Subs	5.44	0.00	0.00	0.00	0.00	3.21	22.17	78.73	72
Dividends From Subsidiary BHCs	17.99	0.00	0.00	0.00	0.00	0.00	138.32	205.32	72
Dividends From All Subsidiaries	141.28	0.00	0.00	33.74	121.41	200.56	346.87	606.55	72
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.86	0.00	0.00	0.00	37.01	71.92	100.00	107.79	71
Interest Income From Bank Subs	0.55	0.00	0.00	0.00	0.09	0.52	2.21	5.93	71
Mgt & Service Fees From Bank Subs	2.62	0.00	0.00	0.00	0.00	0.72	20.00	28.11	71
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	71
Operating Income From Bank Subs	47.79	0.00	0.03	1.99	41.81	82.48	104.60	135.30	71
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	30.36	0.00	0.00	0.00	1.22	69.78	100.00	141.29	58
Interest Income From Nonbank Subs	10.50	0.00	0.00	0.00	0.13	7.50	41.60	90.33	58
Mgt & Serv Fees From Nonbank Subs	1.87	0.00	0.00	0.00	0.00	0.65	9.62	16.25	58
Other Income From Nonbank Subs	1.82	0.00	0.00	0.00	0.00	0.00	3.99	29.84	58
Operating Inc From Nonbank Subs	80.74	0.00	0.00	1.93	27.78	100.00	170.23	638.29	58
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	38.29	0.00	0.00	0.00	21.21	69.95	90.76	95.68	25
Interest Inc From Subsidiary BHCs	0.15	0.00	0.00	0.00	0.00	0.01	0.65	1.39	25
Mgt & Serv Fees From Sub BHCs	1.82	0.00	0.00	0.00	0.00	0.00	11.37	15.25	25
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Operating Income From Sub BHCs	41.47	0.00	0.00	2.88	21.50	79.69	97.36	103.04	25
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	39.70	0.00	0.00	0.00	6.76	93.12	99.73	99.99	86
Interest Income From Bank Subs	1.93	0.00	0.00	0.00	0.13	1.54	10.90	31.14	86
Mgt & Serv Fees From Bank Subs	2.46	0.00	0.00	0.00	0.00	0.01	18.20	33.02	86
Other Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.02	2.47	86
Operating Income From Bank Subs	55.09	0.00	0.00	2.74	75.45	98.73	99.95	100.00	86
Dividends From Nonbank Subs	3.87	0.00	0.00	0.00	0.00	2.38	27.55	55.29	86
Interest Income From Nonbank Subs	1.72	0.00	0.00	0.00	0.00	1.17	9.16	31.11	86
Mgt & Serv Fees From Nonbank Subs	0.40	0.00	0.00	0.00	0.00	0.00	2.97	7.45	86
Other Income From Nonbank Subs	0.39	0.00	0.00	0.00	0.00	0.00	0.73	16.09	86
Operating Inc From Nonbank Subs	12.52	0.00	0.00	0.00	0.45	17.00	67.06	82.79	86
Dividends From Subsidiary BHCs	9.29	0.00	0.00	0.00	0.00	0.00	80.65	96.25	86
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.11	86
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	86
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Income From Sub BHCs	10.51	0.00	0.00	0.00	0.00	0.00	88.64	98.42	86
Loans and Adv From Subs/ST Debt	165.15	0.00	0.00	2.60	40.07	79.60	198.21	1760.61	32
Loans and Adv From Subs/Total Debt	31.59	0.00	0.00	0.77	14.40	34.24	126.09	204.48	58

BHCPR Reporters for Quarter Ending 03/31/2014  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1562859	148,452,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	11,575,745	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	14,556,251	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	24,806,197	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,699,906	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,148,062	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	84,945,155	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,152,533,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	14,333,411	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	368,241,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	15,751,652	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	20,089,504	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	184,651,158	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	74,957,227	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	114,499,474	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,365,683	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	290,886,180	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,291,188	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,793,363	CENTRAL BANCMPANY, INC	JEFFERSON CITY, MO	Moved from Peer 2
1036967	48,578,081	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,894,736,000	CITIGROUP INC.	NEW YORK, NY	
1027518	29,851,542	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	65,832,917	COMERICA INCORPORATED	DALLAS, TX	
1049341	22,848,107	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	24,715,220	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	72,603,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	79,583,709	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	46,438,440	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	27,401,438	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	17,630,948	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	14,476,510	F.N.B. CORPORATION	HERMITAGE, PA	
1070345	129,654,487	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,819,428	FIRST BANCORP	SAN JUAN, PR	
1075612	22,154,997	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	23,942,809	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	16,573,510	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	37,995,384	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	14,009,813	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	24,500,602	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	16,884,185	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	915,705,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	Moved from Peer 9
1086533	19,020,567	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,458,070	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	308,847,926	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	38,231,106	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	61,145,753	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	13,550,924	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	21,807,098	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,144,185	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	16,371,463	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
3843075	33,333,935	JOHN DEERE CAPITAL CORPORATION	RENO, NV	

BHCPR Reporters for Quarter Ending 03/31/2014  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1039502	2,476,986,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	90,928,218	KEYCORP	CLEVELAND, OH	
1037003	88,530,360	M&T BANK CORPORATION	BUFFALO, NY	
2132932	47,567,470	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	103,832,578	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
3650152	33,101,539	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	323,586,973	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,744,000	POPULAR, INC.	SAN JUAN, PR	
1839319	14,304,782	PRI VATEBANCORP, INC.	CHI CAGO, IL	
1109599	18,921,328	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	22,868,902	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	127,295,624	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	118,136,516	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	109,168,077	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	256,672,720	STATE STREET CORPORATION	BOSTON, MA	
3152245	10,240,431	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1131787	179,553,408	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,439,682	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	29,724,778	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,435,426	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,815,947	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	237,493,754	TD BANK US HOLDING COMPANY	CHERRY HILL, NJ	
2706735	12,143,691	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,534,400	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,057,054	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	371,289,000	U. S. BANCORP	MINNEAPOLIS, MN	
1049828	15,945,830	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,846,183	UMPOUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	107,237,659	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1076217	11,886,320	UNITED BANKSHARES, INC.	CHARLESTON, WV	Moved from Peer 2
1447376	127,322,366	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
1048773	16,344,464	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,364,599	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	21,182,781	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,546,707,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	18,221,163	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	56,080,844	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 88 bank holding companies.