

	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Number of BHCs in Peer Group	93	93	90	90
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.90	2.78	2.81	2.88
+ Non-interest Income	1.33	1.43	1.45	1.51
- Overhead Expense	2.75	2.80	2.85	2.93
- Provision for Losses	0.24	0.13	0.17	0.14
+ Securities Gains (Losses)	0.02	0.02	0.01	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.30	1.36	1.33	1.42
Net Operating Income	0.86	0.89	0.92	0.96
Net Income	0.86	0.90	0.92	0.96
Net Income (Sub S Adjusted)	0.97	1.19	1.41	N/A
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.65	3.56	3.59	3.71
Interest Expense	0.46	0.46	0.46	0.49
Net Interest Income (TE)	3.18	3.08	3.09	3.18
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.28	0.23	0.31	0.30
Earnings Coverage of Net Losses (X)	12.61	16.67	15.90	32.42
Ln&Ls Allowance/Total Loans & Leases	1.16	1.22	1.14	1.23
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.03	1.11	0.97	1.09
30-89 Days Past Due Loans and Leases	0.53	0.56	0.58	0.60
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	17.01	16.59	18.17	17.28
Net ST Noncore Funding Dependence	3.76	3.35	4.31	4.06
Net Loans and Leases/Total Assets	63.18	62.05	62.73	61.48
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.64	9.78	9.68	9.82
Equity Capital/Total Assets	11.62	11.68	11.65	11.73
Equity Capital+Minority Int/Total Assets	11.71	11.80	11.75	11.90
Tier 1 Common Eq Cap / T RWA	11.91	12.30	12.09	11.92
Net Loans&Ls/Equity Capital (X)	5.45	5.32	5.42	5.27
Cash Dividends/Net Income	30.28	28.99	28.05	27.42
Cash Dividends/Net Income (Sub S Adjusted)	124.72	47.68	15.95	N/A
Retained Earnings/Avg Equity Cap	4.93	5.23	5.30	5.68
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.95	2.22	1.23	2.43
Long-Term Debt/Equity Capital	12.62	10.18	12.95	10.76
Equity Investment in Subs/Equity Cap	102.77	102.34	102.41	102.66
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	147.59	119.14	143.71	149.64

PERCENT OF AVERAGE ASSETS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Interest Income (TE)	3.34	3.23	3.25	3.35	3.41
Less: Interest Expense	0.43	0.42	0.42	0.44	0.53
Equals: Net Interest Income (TE)	2.90	2.78	2.81	2.88	2.84
Plus: Non-Interest Income	1.33	1.43	1.45	1.51	1.74
Equals: Adj Operating Income (TE)	4.30	4.31	4.39	4.51	4.73
Less: Overhead Expense	2.75	2.80	2.85	2.93	3.15
Less: Provision for Loan and Lease Losses	0.24	0.13	0.17	0.14	0.19
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.02	0.01	0.02	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.30	1.36	1.33	1.42	1.40
Less: Applicable Income Taxes (TE)	0.44	0.46	0.44	0.47	0.44
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.86	0.89	0.92	0.96	0.94
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.86	0.90	0.92	0.96	0.94
Memo: Net Income (Last Four Qtrs)	0.91	0.93	0.93	0.96	0.94
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.65	91.43	91.37	91.14	90.56
Avg Int-Bearing Funds / Avg Assets	66.89	67.49	66.63	67.00	68.40
Int Income (TE) / Avg Earning Assets	3.65	3.56	3.59	3.71	3.82
Int Expense / Avg Earning Assets	0.46	0.46	0.46	0.49	0.60
Net Int Inc (TE) / Avg Earn Assets	3.18	3.08	3.09	3.18	3.17
YIELD OR COST:					
Total Loans and Leases (TE)	4.36	4.29	4.30	4.50	4.72
Interest-Bearing Bank Balances	0.48	0.28	0.28	0.28	0.32
Fed Funds Sold & Reverse Repos	0.65	0.50	0.48	0.43	0.39
Trading Assets	0.95	1.10	0.94	1.04	1.19
Total Earning Assets	3.58	3.50	3.51	3.65	3.77
Investment Securities (TE)	2.41	2.34	2.33	2.41	2.39
U.S. Treasury & Agency Sec (excl MBS)	1.48	1.32	1.41	1.29	1.23
Mortgage-Backed Securities	2.27	2.25	2.25	2.32	2.32
All Other Securities	3.56	3.69	3.83	4.10	4.15
Interest-Bearing Deposits	0.38	0.35	0.35	0.35	0.42
Time Deposits of \$100K or More	0.84	0.83	0.77	0.82	0.95
Time Deposits < \$100K	0.77	0.75	0.77	0.82	0.96
Other Domestic Deposits	0.25	0.22	0.23	0.21	0.24
Foreign Deposits	0.29	0.26	0.26	0.28	0.37
Fed Funds Purchased and Repos	0.55	0.58	0.48	0.57	0.72
Other Borrowed Funds & Trading Liab	1.62	1.58	1.56	1.64	1.97
All Interest-Bearing Funds	0.63	0.61	0.62	0.59	0.69

	PEER GROUP 01 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Avg Personnel Exp Per Employee (\$000)	27	26	101	99	98
Avg Assets per Employee (\$000)	8,108	8,086	7,825	7,662	7,292
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.14	3.09	3.34	3.11	2.95
Overhead Exp / NII + Non-Int Income	65.04	65.99	66.98	66.44	67.52
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.75	2.80	2.85	2.93	3.15
Personnel Expense	1.42	1.44	1.40	1.43	1.48
Net Occupancy Expense	0.31	0.32	0.32	0.33	0.34
Other Operating Expenses	0.98	1.01	1.09	1.16	1.32
Overhead Less Non-Interest Income	1.40	1.33	1.34	1.35	1.32
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	64.14	65.18	66.10	65.66	66.80
Personnel Expense	33.89	34.31	33.49	32.38	31.92
Net Occupancy Expense	7.40	7.69	7.47	7.59	7.51
Other Operating Expenses	22.05	22.73	24.47	25.00	26.49
Total Non-Interest Income	30.12	31.97	33.40	32.70	35.18
Fiduciary Activities Income	2.49	2.71	2.53	2.67	2.42
Serv Charges on Deposit Accts - Domestic	4.64	4.60	4.66	4.81	4.76
Trading Revenue	1.36	1.57	1.00	1.19	1.07
Investment Banking Fees & Commissions	2.43	2.73	2.86	2.67	2.55
Venture Capital Revenue	0.00	0.04	0.05	0.08	0.06
Net Servicing Fees	0.06	0.35	0.73	0.56	1.02
Net Securitization Income	0.00	0.00	0.01	0.02	0.01
Insurance Activities Revenue	0.81	0.84	0.91	0.79	0.96
Net Gain (Loss) - Sales Loans, OREO, Oth	1.35	1.61	1.96	1.44	2.03
Other Non-Interest Income	11.13	10.68	11.39	10.43	11.42
Overhead Less Non-Interest Income	33.31	32.75	32.37	32.51	31.19
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.41	30.26	28.10	29.18	28.74
Appl Inc Tax+TE/Pretax NOI+TE	34.66	34.47	32.74	33.09	32.22

PERCENT OF TOTAL ASSETS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate Loans	34.14	34.39	33.17	33.06	32.61
Commercial and Industrial Loans	13.71	13.41	13.80	13.65	12.50
Loans to Individuals	5.07	4.59	5.19	5.05	5.25
Loans to Depository Institutions	0.08	0.10	0.08	0.11	0.12
Agricultural Loans	0.16	0.13	0.16	0.13	0.14
Other Loans and Leases	5.03	5.02	5.25	4.81	4.53
Net Loans and Leases	63.18	62.05	62.73	61.48	60.31
Debt Securities Over 1 Year	15.33	15.46	15.34	15.72	15.65
Mutual Funds and Equity Securities	0.09	0.10	0.10	0.10	0.13
Subtotal	79.91	79.11	79.49	78.79	77.00
Interest-Bearing Bank Balances	4.24	4.85	4.02	4.63	4.41
Federal Funds Sold & Reverse Repos	0.81	0.75	0.84	0.68	0.85
Debt Securities 1 Year or Less	2.09	2.17	2.20	2.08	2.67
Trading Assets	0.83	0.78	0.74	0.77	0.80
Total Earning Assets	90.14	89.79	89.84	89.59	88.94
Non-Int Cash and Due From Dep Inst	1.06	1.16	1.15	1.24	1.38
Other Real Estate Owned	0.10	0.14	0.10	0.14	0.17
All Other Assets	8.76	9.00	8.99	9.09	9.58
MEMORANDA:					
Short-Term Investments	8.46	8.64	8.39	8.39	8.97
U.S. Treasury Securities	1.02	0.95	1.12	1.06	0.54
U.S. Agency Securities (excl MBS)	1.00	1.32	1.07	1.19	1.36
Municipal Securities	1.50	1.27	1.38	1.31	1.14
Mortgage-Backed Securities	11.51	11.56	11.38	11.49	11.94
Asset-Backed Securities	0.37	0.40	0.40	0.43	0.59
Other Debt Securities	0.46	0.48	0.53	0.53	0.86
RE Loans Secured by 1-4 Family	14.22	16.04	14.33	15.21	15.39
Revolving	2.77	2.95	2.77	3.14	3.24
Closed-End, Sec by First Liens	10.67	12.18	10.78	11.10	11.09
Closed-End, Sec by Junior Liens	0.41	0.45	0.43	0.47	0.51
Commercial Real Estate Loans	17.73	16.25	16.85	15.88	15.02
Construction and Land Dev	2.51	2.14	2.35	2.00	1.69
Multi family	2.55	2.15	2.36	2.13	1.99
Nonfarm Nonresidential	11.82	11.04	11.27	10.78	10.63
RE Loans Secured by Farmland	0.27	0.24	0.24	0.22	0.24
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	53.48	54.52	52.15	52.96	54.23
RE Loans Secured by 1-4 Family	23.10	25.85	23.23	25.22	26.11
Revolving	4.46	4.79	4.46	5.22	5.53
Closed-End	18.23	20.61	18.40	19.49	20.02
Commercial Real Estate Loans	27.11	25.10	25.82	24.50	24.12
Construction and Land Dev	3.95	3.40	3.70	3.18	2.71
Multi family	3.86	3.30	3.58	3.27	3.29
Nonfarm Nonresidential	18.06	17.06	17.31	16.67	17.07
RE Loans Secured by Farmland	0.44	0.41	0.40	0.37	0.41
Loans to Depository Institutions	0.18	0.21	0.20	0.22	0.24
Commercial and Industrial Loans	22.44	22.00	22.75	22.49	20.62
Loans to Individuals	8.18	7.58	8.38	8.43	9.00
Credit Card Loans	1.62	1.21	1.71	1.78	2.51
Agricultural Loans	0.27	0.22	0.27	0.23	0.24
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.01	0.02
Other Loans and Leases	9.44	9.52	9.90	9.18	9.06

PERCENT OF TOTAL ASSETS	PEER GROUP 01 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Short-Term Investments	8.46	8.64	8.39	8.39	8.97
Liquid Assets	23.75	24.46	23.80	24.24	24.41
Investment Securities	18.10	18.36	18.20	18.50	19.23
Net Loans and Leases	63.18	62.05	62.73	61.48	60.31
Net Lns, Ls & Stdbly Ltrs of Credit	64.64	63.86	64.22	63.48	62.47
Core Deposits	60.87	60.65	59.80	59.99	58.41
Noncore Funding	23.00	22.97	23.80	22.93	23.92
Time Deposits of \$100K or More	5.64	5.80	5.40	5.83	5.43
Foreign Deposits	0.63	0.72	0.67	0.84	1.00
Fed Funds Purchased and Repos	1.88	2.34	2.03	2.40	2.56
Net Fed Funds Purchased (Sold)	0.86	1.39	0.99	1.51	1.55
Commercial Paper	0.02	0.05	0.03	0.08	0.14
Oth Borrowings W/Rem Mat 1 Yr or Less	3.06	2.88	3.31	3.23	3.17
Earning Assets Repr in 1 Year	40.97	39.41	40.67	39.53	39.86
Int-Bearing Liab Repr in 1 Year	9.07	9.80	8.89	10.44	11.11
Long-Term Debt Repr in 1 Year	1.58	1.33	1.86	1.23	1.28
Net Assets Repriceable in 1 Year	29.05	26.81	28.43	26.63	25.23
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.01	16.59	18.17	17.28	17.98
Net ST Noncore Funding Dependence	3.76	3.35	4.31	4.06	3.61
Short-Term Inv/ST Noncore Funding	84.56	90.82	83.89	83.04	91.41
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.81	18.92	18.02	17.97	18.18
Net Loans and Leases/Total Deposits	87.99	87.94	90.15	87.66	88.93
Net Loans and Leases/Core Deposits	107.31	107.66	110.25	107.22	111.54
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.32	1.33	0.33	0.76	-1.16
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.66	2.04	0.21	1.38	-0.77
Struct Notes Appr(Depr)/T1 Cap	-0.04	0.01	-0.04	-0.03	-0.25
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	18.79	17.44	18.52	16.91	15.26
Available-For-Sale Securities	81.21	82.56	81.48	83.09	84.74
U.S. Treasury Securities	6.48	6.19	7.34	6.74	3.80
U.S. Agency Securities (excl MBS)	6.06	7.41	6.25	6.60	7.33
Municipal Securities	8.82	6.61	7.75	6.64	6.20
Mortgage-Backed Securities	65.66	65.93	65.07	65.73	65.16
Asset-Backed Securities	2.01	2.24	2.11	2.31	3.33
Other Debt Securities	2.64	2.62	2.89	2.85	4.45
Mutual Funds and Equity Securities	0.87	0.80	0.82	0.81	0.90
Debt Securities 1 Year or Less	12.56	13.32	13.34	12.76	15.54
Debt Securities 1 To 5 Years	19.95	20.37	19.10	20.30	20.47
Debt Securities Over 5 Years	63.41	61.96	63.55	62.23	59.61
Pledged Securities	37.24	39.61	36.58	39.58	41.16
Structured Notes, Fair Value	0.10	0.22	0.13	0.15	0.19

ANALYSIS RATIOS	PEER GROUP 01				
	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Provision for Ln&Ls Losses/Avg Assets	0.24	0.13	0.17	0.14	0.19
Provision for Ln&Ls Losses/Avg Lns&Ls	0.40	0.20	0.28	0.23	0.32
Provision for Ln&Ls Losses/Net Losses	163.63	89.81	109.43	105.35	64.28
Ln&Ls Allowance/Total Loans & Leases	1.16	1.22	1.14	1.23	1.40
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.15	10.34	9.29	11.58	7.42
ALLL/Nonaccrual Assets	153.45	166.35	164.24	165.18	147.71
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	124.47	128.45	125.86	130.23	114.92
Gross Ln&Ls Losses/Avg Loans & Leases	0.41	0.36	0.44	0.45	0.63
Recoveries/Avg Loans and Leases	0.13	0.13	0.14	0.15	0.18
Net Losses/Avg Loans and Leases	0.28	0.23	0.31	0.30	0.44
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	0.01	0.01
Recoveries/Prior Year-End Losses	9.88	9.39	39.28	33.44	23.10
Earnings Coverage of Net Losses (X)	12.61	16.67	15.90	32.42	19.55
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.04	0.11	0.09	0.17	0.34
RE Loans Secured By 1-4 Family	0.09	0.15	0.12	0.22	0.45
Revolving	0.18	0.25	0.19	0.30	0.57
Closed-End	0.07	0.12	0.10	0.18	0.39
Commercial Real Estate Loans	-0.01	0.01	0.00	0.07	0.20
Construction and Land Dev	-0.03	-0.10	-0.07	0.06	0.41
Multi family	-0.01	0.00	-0.01	0.02	0.10
Nonfarm Nonresidential	0.00	0.05	0.02	0.09	0.19
RE Loans Secured by Farmland	-0.01	-0.01	-0.01	0.04	0.17
Commercial and Industrial Loans	0.36	0.12	0.24	0.17	0.40
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.31	1.34	1.18	1.34	1.25
Credit Card Loans	2.90	2.79	2.66	2.46	2.42
Agricultural Loans	0.06	0.00	0.11	0.02	0.17
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.12	0.11	0.18	0.16	0.17

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

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PERCENT OF LOANS AND LEASES

03/31/2016

03/31/2015

12/31/2015

12/31/2014

12/31/2013

30-89 Days PD Loans and Leases	0.53	0.56	0.58	0.60	0.68
90+ Days PD Loans and Leases	0.29	0.29	0.30	0.29	0.40
Nonaccrual Loans and Leases	0.85	0.84	0.78	0.84	1.08
90+ Days PD and Nonaccrual Loans and Leases	1.23	1.29	1.18	1.22	1.63
30-89 Days PD Restructured	0.03	0.03	0.03	0.04	0.05
90+ Days PD Restructured	0.02	0.02	0.02	0.02	0.03
Nonaccrual Restructured	0.25	0.27	0.25	0.27	0.36

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.54	0.56	0.58	0.61	0.69
90+ Days Past Due Assets	0.29	0.29	0.30	0.29	0.41
Nonaccrual Assets	0.86	0.86	0.79	0.85	1.10
30+ Days PD & Nonaccrual Assets	1.80	1.90	1.80	1.92	2.37

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.73	0.77	0.70	0.72	0.99
90+ PD & Nonaccrual Assets + OREO	0.83	0.93	0.80	0.86	1.16

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

Total Assets	1.03	1.11	1.00	1.11	1.44
Allowance for Loan & Lease Losses	150.85	159.85	155.63	153.67	177.17
Equity Cap + ALLL	8.43	8.96	8.15	8.88	11.84
Tier 1 Cap + ALLL	10.61	11.27	10.52	10.56	14.23
Loans & Leases + RE Acquired	1.65	1.80	1.61	1.81	2.34

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Real Estate - 30-89 Days PD	0.53	0.60	0.56	0.60	0.75
- 90+ Days Past Due	0.41	0.47	0.43	0.46	0.58
- Nonaccrual	0.95	1.20	1.05	1.25	1.69
Coml & Indl - 30-89 Days PD	0.32	0.28	0.30	0.26	0.32
- 90+ Days Past Due	0.05	0.04	0.05	0.04	0.08
- Nonaccrual	1.19	0.72	0.85	0.59	0.70
Individuals - 30-89 Days PD	0.91	0.97	1.08	1.08	1.22
- 90+ Days Past Due	0.19	0.19	0.20	0.22	0.31
- Nonaccrual	0.22	0.27	0.26	0.37	0.23
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.30	0.25	0.16	0.10	0.18
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.01
- Nonaccrual	0.83	0.87	0.76	0.91	0.84
Foreign Govts- 30-89 Days PD	0.00	0.00	1.74	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.00	0.03	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.23	0.17	0.22	0.20	0.21
- 90+ Days Past Due	0.01	0.02	0.02	0.02	0.04
- Nonaccrual	0.16	0.20	0.16	0.19	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.81	0.88	0.84	0.88	1.04
- 90+ Days Past Due	0.73	0.72	0.75	0.71	0.85
- Nonaccrual	1.32	1.52	1.35	1.57	1.80
Revolving - 30-89 Days PD	0.53	0.53	0.57	0.63	0.57
- 90+ Days Past Due	0.07	0.09	0.08	0.12	0.13
- Nonaccrual	1.36	1.23	1.47	1.24	1.27
Closed-End - 30-89 Days PD	0.90	0.99	0.93	1.00	1.21
- 90+ Days Past Due	0.87	0.88	0.89	0.88	1.06
- Nonaccrual	1.33	1.62	1.37	1.69	2.02
- Jr Lien 30-89 Days PD	0.04	0.04	0.04	0.05	0.06
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.11	0.11	0.10	0.13	0.14
Commercial RE - 30-89 Days PD	0.20	0.25	0.19	0.23	0.33
- 90+ Days Past Due	0.07	0.11	0.06	0.11	0.21
- Nonaccrual	0.52	0.76	0.56	0.83	1.32
Const & Dev - 30-89 Days PD	0.26	0.32	0.28	0.29	0.45
- 90+ Days Past Due	0.09	0.18	0.10	0.20	0.45
- Nonaccrual	0.51	1.11	0.53	1.33	2.45
Multi family - 30-89 Days PD	0.14	0.12	0.12	0.15	0.26
- 90+ Days Past Due	0.05	0.08	0.03	0.06	0.11
- Nonaccrual	0.21	0.33	0.23	0.31	0.52
Nonfarm Nres- 30-89 Days PD	0.18	0.24	0.18	0.21	0.34
- 90+ Days Past Due	0.06	0.09	0.06	0.10	0.16
- Nonaccrual	0.61	0.74	0.56	0.91	1.29
Farmland - 30-89 Days PD	0.28	0.18	0.16	0.11	0.29
- 90+ Days Past Due	0.20	0.24	0.19	0.20	0.32
- Nonaccrual	0.60	0.66	0.71	0.74	1.55
Credit Card - 30-89 Days PD	1.10	0.93	1.16	1.09	1.10
- 90+ Days Past Due	0.69	0.64	0.69	0.59	0.54
- Nonaccrual	0.08	0.10	0.10	0.12	0.16

CAPITAL RATIOS	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Tier 1 Leverage Ratio	9.64	9.78	9.68	9.82	9.63
Tier 1 RBC Ratio	N/A	N/A	N/A	13.08	13.08
Total Risk-Based Capital Ratio	N/A	N/A	N/A	14.70	14.96
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	9.75	9.33
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	8.79	8.32
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	27.08	25.00	26.89	25.53	26.33
Standby Letters of Credit	1.20	1.37	1.21	1.56	1.52
Commercial & Similar Letters of Credit	0.03	0.04	0.04	0.05	0.05
Securities Lent	0.21	0.29	0.22	0.36	0.30
Credit Derivatives (BHC as Guarantor)	0.50	0.58	0.53	0.62	0.16
Credit Derivatives (BHC as Beneficiary)	0.52	0.60	0.55	0.64	0.19
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	68.37	59.15	65.89	57.62	40.09
Interest Rate Contracts	49.65	41.65	46.98	40.11	26.65
Interest Rate Futures & Forward Contr	9.96	6.52	8.38	4.46	4.16
Written Options Contr (Int Rate)	3.31	2.88	2.80	1.76	1.57
Purchased Options Contr (Int Rate)	2.12	1.86	1.88	1.68	1.51
Interest Rate Swaps	31.24	31.17	31.72	33.04	17.82
Foreign Exchange Contracts	13.64	13.40	14.23	13.88	9.17
Futures & Forward Foreign Exch Contr	7.77	7.47	8.72	7.93	5.18
Written Options Contr (Foreign Exch)	0.30	0.39	0.29	0.38	0.06
Purchased Options Contr (Foreign Exch)	0.28	0.39	0.28	0.38	0.07
Foreign Exchange Rate Swaps	1.75	1.43	1.53	1.52	0.85
Equity, Commodity, & Other Deriv Contr	2.35	1.47	2.34	1.63	1.58
Commodity & Other Fut & Forward Contr	0.20	0.14	0.19	0.15	0.10
Written Options Contr (Comm & Other)	0.85	0.55	0.66	0.60	0.63
Purchased Options Contr (Comm & Oth)	0.72	0.43	0.70	0.49	0.40
Commodity & Other Swaps	0.30	0.31	0.30	0.35	0.26
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.80	47.10	51.35	50.67	51.61

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Interest Rate Contracts	92.13	91.09	90.79	90.01	88.14
Foreign Exchange Contracts	5.55	6.45	6.65	6.99	7.99
Equity, Comm, & Other Contracts	1.55	1.61	1.69	1.99	2.56
Futures and Forwards	16.73	18.19	18.67	16.52	19.32
Written Options	8.91	8.85	7.93	7.76	7.52
Exchange-Traded	0.19	0.11	0.11	0.11	0.14
Over-The-Counter	8.37	8.51	7.55	7.40	7.06
Purchased Options	3.93	4.47	4.16	4.58	4.51
Exchange-Traded	0.24	0.17	0.21	0.19	0.29
Over-The-Counter	3.24	3.93	3.45	4.01	3.91
Swaps	64.81	63.44	66.24	65.97	59.28
Held for Trading	42.07	44.62	43.27	45.83	47.69
Interest Rate Contracts	34.56	36.18	35.26	36.79	37.38
Foreign Exchange Contracts	2.93	3.47	3.35	3.70	3.70
Equity, Comm, & Other Contracts	0.58	0.69	0.59	0.82	1.19
Non-Traded	57.93	55.38	56.73	54.17	52.31
Interest Rate Contracts	53.46	50.66	51.42	48.87	46.78
Foreign Exchange Contracts	1.00	1.46	1.21	1.56	1.94
Equity, Comm, & Other Contracts	0.47	0.38	0.54	0.50	0.60
Deriv Contr (Excl Fut & FX LE 14 Days)	89.50	87.56	90.37	87.15	86.36
One Year or Less	25.53	27.64	27.07	23.71	25.74
Over 1 Year to 5 Years	33.82	30.31	34.00	34.15	31.03
Over 5 Years	23.93	21.81	24.86	22.74	20.76
Gross Negative Fair Value (Abs Val)	1.69	1.61	1.21	1.45	1.33
Gross Positive Fair Value	1.59	1.67	1.25	1.53	1.39
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.11	0.11	0.08	0.11	0.12
Gross Positive Fair Value (X)	0.12	0.12	0.09	0.12	0.13
Held for Trading (X)	0.09	0.09	0.07	0.09	0.10
Non-Traded (X)	0.02	0.02	0.01	0.01	0.02
Current Credit Exposure (X)	0.05	0.06	0.04	0.05	0.05
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.66	0.72	0.55	0.76	0.64

INSURANCE ACTIVITIES	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.03	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	56.19	54.63	53.85	55.18	54.12
Ins Under Assets(L/H)/Tot Ins Und Ast	43.81	45.37	46.15	44.82	45.88
Sep Acct Assets(L/H)/Total Life Ast	2.23	1.29	1.54	1.23	2.28
Ins Activities Revenue/Adj Oper Inc	0.81	0.84	0.91	0.79	0.96
Premium Inc/Ins Activities Revenue	6.26	8.38	8.55	8.34	11.57
Credit Rel Prem Inc/Tot Prem Inc	59.90	64.30	59.76	65.25	57.99
Other Prem Inc/Total Prem Inc	40.10	35.70	40.24	34.75	42.01
Ins Under Net Income/Consol Net Income	0.15	0.15	0.12	0.17	0.25
Ins Net Inc (P/C)/Equity (P/C)	7.60	2.68	7.00	5.38	7.64
Ins Net Inc (L/H)/Equity (L/H)	55.89	13.33	2.72	8.34	5.80
Insur Ben, Losses, Exp/Insur Premiums	115.50	134.66	234.21	229.08	134.22
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.45	0.88	0.86	1.00	2.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.03	0.29	0.03	0.27
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.01	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.28	9.53	10.03	10.06	10.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.49	0.55	0.57	0.54	0.42
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.06	1.02	1.13	1.18	1.62
Cost: Interest-Bearing Deposits	0.29	0.26	0.26	0.28	0.37
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.09	0.86	5.92	0.27	1.65
Commercial and Industrial Loans	2.69	0.26	0.56	0.21	9.35
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	2.11	25.37	-0.33	36.01	20.07
Total Selected Assets	2.07	32.61	0.96	86.15	14.99
Deposits	-27.17	-12.07	-31.67	-5.47	3.16

PROFITABILITY:

	03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Net Income/Avg Equity Capital	7.44	7.77	7.96	8.23	8.28
Bank Net Inc/Avg Eq Inv in Banks	8.45	8.12	8.42	8.55	7.72
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.89	6.47	6.37	6.24	6.01
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.01	7.30	7.06	7.14	8.78
Bank Net Income/Parent Net Income	80.72	76.10	78.59	72.88	69.34
Nonbank Net Income/Parent Net Income	7.98	6.93	6.83	7.61	12.21
Sub BHCs Net Inc/Parent Net Income	79.56	75.88	76.51	83.54	96.66

LEVERAGE:

Total Liabilities/Equity	20.34	20.29	21.12	21.84	28.43
Total Debt/Equity Capital	13.99	13.16	14.46	14.14	17.11
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.62	16.05	17.04	17.05	20.42
Tot Debt+Lns Guaranteed for Affl/Equity	14.34	13.68	14.83	14.75	18.41
Total Debt/Equ Cap - Exc Over Fair Value	14.13	13.29	14.60	14.28	17.17
Long-Term Debt/Equity Capital	12.62	10.18	12.95	10.76	12.70
Short-Term Debt/Equity Capital	0.95	2.22	1.23	2.43	2.95
Current Portion of LT Debt/Equity	0.38	0.38	0.27	0.33	0.21
Exc Cost Over Fair Value/Equity Cap	0.18	0.13	0.16	0.13	0.10
Long-Term Debt/Consolidated LT Debt	23.91	22.04	24.05	23.14	25.26

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.77	102.34	102.41	102.66	104.36
Total Investment in Subs/Equity	108.92	108.64	108.88	109.31	113.06
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	99.18	100.49
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	105.37	107.81

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.46	0.40	0.40	0.40	0.79
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.06	2.12	1.65	2.30	2.19

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	153.30	133.30	147.01	145.21	173.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	147.59	119.14	143.71	149.64	169.33
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.38	70.89	107.20	129.25	119.87
Pretax Oper Inc + Int Exp/Int Expense	2409.51	1372.86	1796.67	1632.11	1806.84
Div + Int From Subs/Int Exp + Div	160.81	160.49	160.72	159.36	199.32
Fees+Other Inc From Subs/Sal + Oth Exp	17.72	15.69	14.67	14.59	11.67
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.80	34.20	56.51	43.35	52.81

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	4.98	4.21	4.98	4.22	4.03
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.17	0.02	0.02	0.08	0.02
Nonaccrual	5.38	8.89	7.58	8.31	4.82
Total	5.77	9.07	7.64	8.83	4.86

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.15	0.48	0.25	0.46	0.86
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.15	0.51	0.29	0.56	0.86

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	3.58	3.49	4.39	3.86	5.82
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.18	0.24	0.33	0.20	0.49

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 03/31/2016	03/31/2015	12/31/2015	12/31/2014	12/31/2013
Div Paid/Inc Before Undist Inc	74.04	61.42	83.05	69.31	50.95
Dividends Paid/Net Income	30.28	28.97	28.05	27.42	27.33
Net Income - Dividends/Avg Equity	4.93	5.21	5.29	5.69	5.85
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	135.87	107.11	114.67	117.63	143.01
Dividends From Nonbank Subs	3.98	2.83	7.85	16.50	49.06
Dividends From Subsidiary BHCs	12.48	14.70	13.24	19.97	27.64
Dividends From All Subsidiaries	203.02	155.84	167.07	198.41	307.20
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	53.96	47.54	45.41	46.43	55.82
Interest Income From Bank Subs	0.67	0.72	0.61	0.82	0.66
Mgt & Service Fees From Bank Subs	2.90	4.44	2.94	3.75	2.96
Other Income From Bank Subs	0.00	0.02	0.02	0.01	0.00
Operating Income From Bank Subs	66.57	59.13	53.19	55.85	65.38
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.24	27.06	67.65	46.97	47.06
Interest Income From Nonbank Subs	5.62	4.47	5.61	4.33	8.36
Mgt & Serv Fees From Nonbank Subs	1.45	2.55	1.86	2.10	2.70
Other Income From Nonbank Subs	0.83	0.71	0.49	0.43	0.14
Operating Inc From Nonbank Subs	96.95	42.79	115.94	67.86	71.58
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	37.14	44.47	65.66	48.92	37.61
Interest Inc From Subsidiary BHCs	0.26	1.23	0.20	0.96	0.22
Mgt & Serv Fees From Sub BHCs	0.51	0.47	0.62	0.93	0.91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	41.33	60.28	109.82	66.14	39.60
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	49.82	43.39	52.69	53.75	47.64
Interest Income From Bank Subs	1.97	2.13	0.84	0.78	0.74
Mgt & Serv Fees From Bank Subs	3.40	4.00	3.21	2.64	1.47
Other Income From Bank Subs	0.39	0.08	0.09	0.06	0.05
Operating Income From Bank Subs	65.46	61.24	63.11	64.63	58.38
Dividends From Nonbank Subs	3.17	2.22	5.22	3.54	6.52
Interest Income From Nonbank Subs	3.87	2.95	2.20	0.91	1.15
Mgt & Serv Fees From Nonbank Subs	0.08	0.29	0.16	0.29	0.38
Other Income From Nonbank Subs	0.18	0.19	0.12	0.13	0.03
Operating Inc From Nonbank Subs	12.50	9.00	11.59	8.96	11.47
Dividends From Subsidiary BHCs	6.40	6.40	7.18	8.65	10.03
Interest Inc From Subsidiary BHCs	0.02	0.01	0.01	0.02	0.04
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.23	7.10	7.90	9.52	10.99
Loans and Adv From Subs/ST Debt	120.15	68.75	118.43	100.26	101.37
Loans and Adv From Subs/Total Debt	30.82	26.53	30.54	26.79	31.33

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									93
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.90	1.09	1.69	2.54	2.87	3.22	4.16	5.24	93
+ Non-interest Income	1.32	0.23	0.34	0.73	1.22	1.84	2.49	3.15	93
- Overhead Expense	2.74	1.47	1.78	2.30	2.70	3.07	3.93	4.18	93
- Provision for Losses	0.24	-0.06	0.00	0.07	0.15	0.31	0.58	1.41	93
+ Securities Gains (Losses)	0.01	-0.01	-0.00	0.00	0.00	0.02	0.05	0.13	93
+ Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.02	93
= Pretax Net Oper Income (TE)	1.30	0.38	0.58	0.96	1.27	1.67	1.85	2.55	93
Net Operating Income	0.85	0.16	0.40	0.61	0.85	1.04	1.32	1.70	93
Net Income	0.85	0.16	0.40	0.62	0.85	1.04	1.32	1.70	93
Net Income (Sub S Adjusted)	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	1
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.65	1.34	2.51	3.17	3.55	3.93	5.14	6.54	93
Interest Expense	0.46	0.14	0.16	0.26	0.38	0.61	0.89	1.25	93
Net Interest Income (TE)	3.17	1.15	1.81	2.78	3.09	3.54	4.55	5.87	93
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.28	-0.07	-0.00	0.05	0.18	0.41	0.73	1.72	93
Earnings Coverage of Net Losses (X)	12.61	-117.95	-15.15	3.73	8.29	21.99	44.71	72.39	93
Ln&Ls Allowance/Total Loans & Leases	1.15	0.29	0.53	0.85	1.12	1.34	1.96	2.57	93
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.02	0.16	0.28	0.64	0.96	1.35	1.77	2.83	93
30-89 Days Past Due Loans and Leases	0.53	0.08	0.15	0.25	0.42	0.66	1.17	1.81	93
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	17.00	-10.74	-0.80	7.24	15.06	25.31	40.61	50.12	93
Net ST Noncore Funding Dependence	3.75	-66.58	-11.59	-1.04	3.81	11.55	19.21	21.90	93
Net Loans and Leases/Total Assets	63.17	21.31	35.09	53.92	65.99	72.56	78.77	82.65	93
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.63	7.06	7.45	8.50	9.37	10.61	11.99	13.55	93
Equity Capital/Total Assets	11.61	7.87	8.74	10.09	11.43	13.14	14.39	15.40	93
Equity Capital+Minority Int/Total Assets	11.71	8.01	8.83	10.09	11.47	13.24	14.49	15.40	93
Tier 1 Common Eq Cap / T RWA	11.90	9.10	9.50	10.03	11.22	13.31	16.34	18.09	92
Net Loans&Ls/Equity Capital (X)	5.44	1.94	3.03	4.56	5.36	6.51	7.55	8.03	93
Cash Dividends/Net Income	30.28	0.00	0.00	9.84	34.88	43.88	65.47	76.64	93
Cash Dividends/Net Income (Sub S Adjusted)	124.72	124.72	124.72	124.72	124.72	124.72	124.72	124.72	1
Retained Earnings/Avg Equity Cap	4.93	0.36	1.19	3.17	4.56	6.52	9.77	10.98	93
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.95	0.00	0.00	0.00	0.00	0.03	5.99	10.69	93
Long-Term Debt/Equity Capital	12.62	0.00	0.00	0.00	8.35	20.14	51.22	61.20	93
Equity Investment in Subs/Equity Cap	102.77	86.36	94.27	97.81	101.25	107.15	113.34	115.32	93
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	147.59	-34.39	9.02	56.23	104.25	205.62	409.43	484.88	92

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.33	1.26	2.25	2.91	3.29	3.62	4.66	5.90	93
Less: Interest Expense	0.42	0.13	0.15	0.24	0.34	0.56	0.84	1.14	93
Equals: Net Interest Income (TE)	2.90	1.09	1.69	2.54	2.87	3.22	4.16	5.24	93
Plus: Non-Interest Income	1.32	0.23	0.34	0.73	1.22	1.84	2.49	3.15	93
Equals: Adj Operating Income (TE)	4.29	2.76	3.18	3.58	4.18	4.68	5.47	7.49	93
Less: Overhead Expense	2.74	1.47	1.78	2.30	2.70	3.07	3.93	4.18	93
Less: Provision for Loan and Lease Losses	0.24	-0.06	0.00	0.07	0.15	0.31	0.58	1.41	93
Plus: Realized G/L on HTM Sec	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Plus: Realized G/L on AFS Sec	0.01	-0.01	-0.00	0.00	0.00	0.02	0.05	0.13	93
Plus: Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.02	93
Equals: Pretax Net Oper Inc (TE)	1.30	0.38	0.58	0.96	1.27	1.67	1.85	2.55	93
Less: Applicable Income Taxes (TE)	0.44	0.10	0.18	0.31	0.43	0.59	0.66	0.76	93
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	93
Equals: Net Operating Income	0.85	0.16	0.40	0.61	0.85	1.04	1.32	1.70	93
Plus: Net Extraordinary Items	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Income	0.85	0.16	0.40	0.62	0.85	1.04	1.32	1.70	93
Memo: Net Income (Last Four Qtrs)	0.91	0.23	0.42	0.63	0.88	1.11	1.37	1.75	90
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.64	86.68	87.32	89.53	91.45	93.83	96.20	96.92	93
Avg Int-Bearing Funds / Avg Assets	66.88	49.06	55.13	60.19	64.88	74.13	81.88	85.01	93
Int Income (TE) / Avg Earning Assets	3.65	1.34	2.51	3.17	3.55	3.93	5.14	6.54	93
Int Expense / Avg Earning Assets	0.46	0.14	0.16	0.26	0.38	0.61	0.89	1.25	93
Net Int Inc (TE) / Avg Earn Assets	3.17	1.15	1.81	2.78	3.09	3.54	4.55	5.87	93
YIELD OR COST:									
Total Loans and Leases (TE)	4.35	2.50	3.47	3.72	4.16	4.62	5.95	7.95	93
Interest-Bearing Bank Balances	0.47	0.14	0.21	0.34	0.47	0.60	0.75	0.85	93
Fed Funds Sold & Reverse Repos	0.64	0.00	0.00	0.10	0.50	0.83	1.52	3.10	54
Trading Assets	0.94	0.00	0.00	0.00	0.39	1.84	2.95	3.82	66
Total Earning Assets	3.58	1.32	2.47	3.08	3.48	3.82	5.02	6.52	93
Investment Securities (TE)	2.41	1.26	1.57	2.04	2.39	2.75	3.16	3.81	92
U.S. Treasury & Agency Sec (excl MBS)	1.48	0.00	0.49	0.92	1.45	1.90	2.51	2.96	84
Mortgage-Backed Securities	2.27	1.34	1.63	1.91	2.25	2.57	2.97	3.40	91
All Other Securities	3.55	0.60	1.31	2.43	3.27	4.62	5.86	8.62	90
Interest-Bearing Deposits	0.37	0.05	0.12	0.18	0.32	0.54	0.73	1.08	93
Time Deposits of \$100K or More	0.83	0.21	0.39	0.55	0.75	1.06	1.41	1.57	92
Time Deposits < \$100K	0.77	0.15	0.28	0.50	0.77	0.97	1.21	1.63	90
Other Domestic Deposits	0.25	0.05	0.06	0.12	0.19	0.32	0.53	0.81	93
Foreign Deposits	0.28	0.02	0.04	0.12	0.22	0.35	0.69	0.76	34
Fed Funds Purchased and Repos	0.54	0.03	0.08	0.15	0.31	0.54	2.03	3.05	82
Other Borrowed Funds & Trading Liab	1.62	0.38	0.50	0.99	1.45	1.98	3.49	4.36	93
All Interest-Bearing Funds	0.62	0.21	0.27	0.40	0.55	0.86	1.15	1.43	93

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	26.59	15.71	16.56	22.17	25.55	30.07	37.43	46.68	93
Avg Assets per Employee (\$000)	8107.90	3584.51	4564.70	5587.10	6961.11	10123.0	14328.3	19327.7	93

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.13	0.00	0.00	0.48	2.68	5.28	8.17	10.50	93
Overhead Exp / NII + Non-Int Income	65.03	41.03	48.14	59.55	65.66	71.35	78.09	80.79	93

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.74	1.47	1.78	2.30	2.70	3.07	3.93	4.18	93
Personnel Expense	1.41	0.71	0.82	1.10	1.40	1.68	2.03	2.26	93
Net Occupancy Expense	0.30	0.12	0.15	0.23	0.29	0.38	0.44	0.54	93
Other Operating Expenses	0.98	0.43	0.53	0.70	0.85	1.11	1.97	2.30	93
Overhead Less Non-Interest Income	1.40	-0.03	0.61	1.04	1.41	1.75	2.09	2.31	93

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	64.14	40.21	47.30	58.48	64.37	70.53	75.97	80.30	93
Personnel Expense	33.89	15.47	21.46	27.05	34.90	39.61	44.05	45.51	93
Net Occupancy Expense	7.39	2.19	3.65	5.55	7.45	8.81	11.30	12.25	93
Other Operating Expenses	22.05	12.69	14.10	17.66	20.77	25.77	31.63	37.64	93
Total Non-Interest Income	30.11	7.01	9.46	17.41	27.62	39.66	54.99	74.55	93
Fiduciary Activities Income	2.48	0.00	0.00	0.00	1.97	4.03	7.63	14.01	93
Serv Charges on Deposit Accts - Domestic	4.64	0.00	0.27	1.81	4.91	7.00	8.41	10.05	93
Trading Revenue	1.35	-0.60	-0.04	0.00	0.04	1.28	6.16	11.70	93
Investment Banking Fees & Commissions	2.42	0.00	0.00	0.29	1.56	2.86	9.20	14.42	93
Venture Capital Revenue	0.00	-0.19	-0.00	0.00	0.00	0.00	0.04	0.19	93
Net Servicing Fees	0.05	-5.16	-2.83	-0.00	0.02	0.58	1.39	2.77	93
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	93
Insurance Activities Revenue	0.80	0.00	0.00	0.00	0.16	0.88	2.73	8.69	93
Net Gain (Loss) - Sales Loans, OREO, Oth	1.34	-2.66	-0.06	0.11	0.81	1.82	4.12	7.97	93
Other Non-Interest Income	11.12	2.54	3.38	5.88	9.20	14.77	23.52	32.56	93
Overhead Less Non-Interest Income	33.31	-0.89	12.60	24.51	34.11	43.44	49.72	53.37	93

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.41	9.83	21.31	25.59	29.87	33.82	37.07	38.36	93
Appl Inc Tax+TE/Pretax NOI+TE	34.65	21.77	26.12	31.74	35.46	37.69	39.89	41.41	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	34.14	0.15	9.01	21.20	33.47	46.70	59.16	72.65	93
Commercial and Industrial Loans	13.70	0.65	1.78	6.40	12.02	20.87	25.28	29.90	93
Loans to Individuals	5.07	0.02	0.11	0.48	2.03	7.90	14.49	33.23	93
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.04	0.44	0.92	93
Agricultural Loans	0.16	0.00	0.00	0.00	0.03	0.22	0.82	1.24	93
Other Loans and Leases	5.03	0.03	0.22	1.78	4.47	7.35	10.72	13.45	93
Net Loans and Leases	63.17	21.31	35.09	53.92	65.99	72.56	78.77	82.65	93
Debt Securities Over 1 Year	15.32	0.13	2.85	8.94	14.93	19.48	28.56	34.42	93
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.03	0.14	0.34	0.71	93
Subtotal	79.91	37.36	51.82	77.81	83.17	86.10	89.42	90.49	93
Interest-Bearing Bank Balances	4.24	0.25	0.38	1.05	3.22	6.29	12.50	15.05	93
Federal Funds Sold & Reverse Repos	0.80	0.00	0.00	0.00	0.00	0.25	3.28	12.83	93
Debt Securities 1 Year or Less	2.08	0.00	0.03	0.29	1.23	3.28	5.99	8.57	93
Trading Assets	0.82	0.00	0.00	0.00	0.20	0.63	3.80	9.98	93
Total Earning Assets	90.14	81.27	85.77	88.17	89.99	92.37	94.42	95.33	93
Non-Int Cash and Due From Dep Inst	1.06	0.33	0.43	0.76	1.08	1.34	1.61	1.77	93
Other Real Estate Owned	0.09	0.00	0.00	0.02	0.06	0.13	0.25	0.50	93
All Other Assets	8.75	3.47	4.17	6.13	8.53	10.57	12.86	15.92	93
MEMORANDA:									
Short-Term Investments	8.46	0.94	1.19	2.87	5.14	12.31	19.24	45.44	93
U.S. Treasury Securities	1.01	0.00	0.00	0.00	0.15	1.62	4.37	6.38	93
U.S. Agency Securities (excl MBS)	1.00	0.00	0.00	0.00	0.46	1.57	3.09	6.70	93
Municipal Securities	1.50	0.00	0.00	0.04	1.03	2.37	5.80	7.27	93
Mortgage-Backed Securities	11.51	0.14	1.46	5.47	11.63	16.51	22.07	25.41	93
Asset-Backed Securities	0.37	0.00	0.00	0.00	0.00	0.49	1.82	3.06	93
Other Debt Securities	0.45	0.00	0.00	0.00	0.07	0.65	1.84	3.99	93
RE Loans Secured by 1-4 Family	14.21	0.14	1.98	7.16	13.04	19.69	25.30	39.61	93
Revolving	2.77	0.00	0.08	0.72	2.38	4.31	6.49	8.15	93
Closed-End, Sec by First Liens	10.67	0.02	1.38	4.97	9.22	14.74	22.44	38.61	93
Closed-End, Sec by Junior Liens	0.41	0.00	0.00	0.10	0.32	0.67	1.09	1.22	93
Commercial Real Estate Loans	17.73	0.00	0.74	8.41	16.11	29.25	34.05	40.41	93
Construction and Land Dev	2.51	0.00	0.11	0.71	2.14	3.85	5.30	7.33	93
Multi family	2.54	0.00	0.05	0.67	1.57	3.65	7.03	11.53	93
Nonfarm Nonresidential	11.82	0.00	0.42	5.16	11.06	18.58	24.56	26.35	93
RE Loans Secured by Farml and	0.27	0.00	0.00	0.00	0.04	0.24	1.32	1.92	93
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	53.48	0.23	21.88	38.40	49.37	70.05	78.59	91.63	93
RE Loans Secured by 1-4 Family	23.10	0.17	3.60	12.70	23.08	30.18	38.68	55.33	93
Revolving	4.46	0.00	0.23	1.25	3.88	6.98	10.52	12.12	93
Closed-End	18.23	0.17	2.79	8.81	16.43	24.33	34.91	53.02	93
Commercial Real Estate Loans	27.10	0.02	2.37	13.36	25.57	42.60	48.37	53.80	93
Construction and Land Dev	3.94	0.00	0.21	1.40	3.46	5.79	9.11	11.07	93
Multi family	3.85	0.00	0.13	1.26	2.67	5.39	10.97	15.57	93
Nonfarm Nonresidential	18.05	0.00	1.66	9.05	16.69	27.36	33.00	35.00	93
RE Loans Secured by Farml and	0.44	0.00	0.00	0.00	0.06	0.39	2.42	3.31	93
Loans to Depository Institutions	0.17	0.00	0.00	0.00	0.00	0.06	0.94	2.67	93
Commercial and Industrial Loans	22.43	0.86	3.22	13.87	21.27	31.66	40.85	42.96	93
Loans to Individuals	8.18	0.02	0.14	0.97	3.82	14.16	22.62	46.47	93
Credit Card Loans	1.62	0.00	0.00	0.00	0.18	1.15	6.71	26.44	93
Agricultural Loans	0.27	0.00	0.00	0.00	0.05	0.34	1.17	2.12	93
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.13	93
Other Loans and Leases	9.43	0.04	0.33	2.98	7.10	13.40	21.20	38.78	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.46	0.94	1.19	2.87	5.14	12.31	19.24	45.44	93
Liquid Assets	23.75	6.63	9.90	15.05	21.32	27.02	48.64	60.72	93
Investment Securities	18.09	0.19	4.42	11.82	17.50	23.13	34.15	39.89	93
Net Loans and Leases	63.17	21.31	35.09	53.92	65.99	72.56	78.77	82.65	93
Net Lns, Ls & Stdbly Ltrs of Credit	64.64	21.45	39.98	55.70	68.13	74.19	79.27	83.08	93
Core Deposits	60.87	24.99	28.82	50.49	65.80	71.02	77.14	80.97	93
Noncore Funding	23.00	5.91	9.16	13.41	18.38	29.27	49.76	54.64	93
Time Deposits of \$100K or More	5.64	0.29	1.37	2.37	4.81	7.89	12.27	15.42	93
Foreign Deposits	0.62	0.00	0.00	0.00	0.00	0.33	4.34	7.19	93
Fed Funds Purchased and Repos	1.87	0.00	0.00	0.24	1.12	3.22	6.27	8.94	93
Net Fed Funds Purchased (Sold)	0.86	-5.53	-2.05	0.00	0.45	1.85	3.68	4.96	93
Commercial Paper	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.53	93
Oth Borrowings W/Rem Mat 1 Yr or Less	3.05	0.00	0.00	0.58	2.35	3.62	8.06	10.72	93
Earning Assets Repr in 1 Year	40.96	14.97	20.12	32.03	40.92	47.92	60.37	66.01	93
Int-Bearing Liab Repr in 1 Year	9.06	1.54	2.45	4.90	7.40	12.09	18.45	32.61	93
Long-Term Debt Repr in 1 Year	1.58	0.00	0.00	0.00	0.35	2.82	6.75	8.47	93
Net Assets Repriceable in 1 Year	29.04	-6.02	5.02	16.50	30.11	40.90	47.01	56.37	93
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.00	-10.74	-0.80	7.24	15.06	25.31	40.61	50.12	93
Net ST Noncore Funding Dependence	3.75	-66.58	-11.59	-1.04	3.81	11.55	19.21	21.90	93
Short-Term Inv/ST Noncore Funding	84.55	6.68	8.26	27.49	59.27	108.01	242.40	411.97	93
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.81	-10.41	-4.87	2.67	11.97	25.38	65.48	94.82	93
Net Loans and Leases/Total Deposits	87.98	41.51	58.48	78.20	88.59	96.79	117.97	138.21	93
Net Loans and Leases/Core Deposits	107.30	58.66	66.04	86.31	99.04	115.71	173.40	210.21	93
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.31	-0.40	0.00	0.06	0.86	2.21	3.95	6.31	74
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.65	-0.03	0.06	0.42	1.26	2.56	3.91	6.91	92
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.58	-0.23	-0.01	-0.00	0.00	0.00	0.02	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	18.79	0.00	0.00	0.21	15.24	38.48	52.24	57.53	92
Available-For-Sale Securities	81.20	39.38	46.45	61.09	83.99	99.66	100.00	100.00	92
U. S. Treasury Securities	6.48	0.00	0.00	0.00	0.98	12.54	22.78	35.21	92
U. S. Agency Securities (excl MBS)	6.05	0.00	0.00	0.01	2.45	9.40	24.00	36.95	92
Municipal Securities	8.82	0.00	0.00	0.56	4.86	15.36	22.34	36.31	92
Mortgage-Backed Securities	65.66	13.62	24.79	43.77	70.84	83.96	93.78	98.65	92
Asset-Backed Securities	2.01	0.00	0.00	0.00	0.00	3.67	8.96	14.93	92
Other Debt Securities	2.64	0.00	0.00	0.00	0.56	4.06	11.44	15.26	92
Mutual Funds and Equity Securities	0.86	0.00	0.00	0.02	0.20	0.82	2.97	10.82	92
Debt Securities 1 Year or Less	12.55	0.26	0.62	2.51	10.09	19.96	31.50	39.71	92
Debt Securities 1 To 5 Years	19.94	0.12	1.81	5.05	13.48	33.77	51.40	67.24	92
Debt Securities Over 5 Years	63.40	7.92	17.21	38.37	70.86	83.57	90.78	94.63	92
Pledged Securities	37.23	0.87	5.22	14.42	33.88	62.44	73.11	79.57	92
Structured Notes, Fair Value	0.10	0.00	0.00	0.00	0.00	0.00	0.38	2.14	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.24	-0.06	0.00	0.07	0.15	0.31	0.58	1.41	93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.40	-0.10	0.00	0.10	0.27	0.57	1.07	1.93	93
Provision for Ln&Ls Losses/Net Losses	163.62	-325.87	19.86	95.14	119.44	195.48	388.01	775.77	93
Ln&Ls Allowance/Total Loans & Leases	1.15	0.29	0.53	0.85	1.12	1.34	1.96	2.57	93
Ln&Ls Allowance/Net Ln&Ls Losses (X)	7.15	1.15	1.48	2.68	4.63	9.76	18.31	32.00	83
ALLL/Nonaccrual Assets	153.45	42.90	65.14	93.75	129.26	200.63	298.26	395.35	91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	124.46	26.47	42.48	74.59	97.36	155.13	290.04	327.89	93
Gross Ln&Ls Losses/Avg Loans & Leases	0.40	0.05	0.06	0.12	0.29	0.55	1.02	2.19	93
Recoveries/Avg Loans and Leases	0.12	0.00	0.01	0.04	0.09	0.18	0.34	0.46	93
Net Losses/Avg Loans and Leases	0.28	-0.07	-0.00	0.05	0.18	0.41	0.73	1.72	93
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	93
Recoveries/Prior Year-End Losses	9.87	0.90	2.95	5.76	8.50	13.06	22.44	32.80	92
Earnings Coverage of Net Losses (X)	12.61	-117.95	-15.15	3.73	8.29	21.99	44.71	72.39	93
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.04	-0.21	-0.03	-0.00	0.01	0.08	0.18	0.26	92
RE Loans Secured By 1-4 Family	0.09	-0.10	-0.03	0.00	0.05	0.15	0.30	0.50	90
Revolving	0.18	-0.19	-0.08	0.00	0.09	0.33	0.60	1.06	89
Closed-End	0.07	-0.09	-0.05	-0.00	0.04	0.11	0.27	0.45	90
Commercial Real Estate Loans	-0.00	-0.31	-0.09	-0.03	-0.00	0.00	0.07	0.18	91
Construction and Land Dev	-0.03	-0.65	-0.22	-0.08	-0.01	0.00	0.16	0.31	87
Multi family	-0.00	-0.10	-0.04	-0.00	0.00	0.00	0.01	0.08	87
Nonfarm Nonresidential	0.00	-0.24	-0.11	-0.03	0.00	0.00	0.12	0.21	89
RE Loans Secured by Farmland	-0.01	-0.33	-0.12	-0.00	0.00	0.00	0.00	0.10	71
Commercial and Industrial Loans	0.35	-0.16	-0.02	0.06	0.20	0.52	1.19	1.65	92
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Loans to Individuals	1.31	0.12	0.18	0.47	1.01	1.86	3.11	3.87	78
Credit Card Loans	2.90	0.00	0.89	2.30	3.00	3.69	4.65	5.38	61
Agricultural Loans	0.05	-0.24	-0.04	0.00	0.00	0.04	0.35	0.67	66
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
Other Loans and Leases	0.12	-0.06	-0.00	0.00	0.04	0.19	0.46	0.76	90

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.53	0.08	0.15	0.25	0.42	0.66	1.17	1.81	93
90+ Days PD Loans and Leases	0.28	0.00	0.00	0.01	0.08	0.43	1.14	1.90	93
Nonaccrual Loans and Leases	0.84	0.10	0.23	0.46	0.78	1.18	1.48	2.21	93
90+ Days PD and Nonaccrual Loans and Leases	1.22	0.29	0.42	0.65	1.08	1.59	2.07	4.54	93
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.01	0.04	0.11	0.16	93
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	93
Nonaccrual Restructured	0.25	0.00	0.01	0.09	0.22	0.36	0.55	0.72	93
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.53	0.08	0.15	0.25	0.42	0.66	1.35	1.81	93
90+ Days Past Due Assets	0.28	0.00	0.00	0.01	0.08	0.43	1.15	1.90	93
Nonaccrual Assets	0.85	0.10	0.30	0.47	0.78	1.18	1.48	2.21	93
30+ Days PD & Nonaccrual Assets	1.79	0.51	0.69	1.04	1.50	2.18	3.77	5.01	93
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.73	0.12	0.26	0.45	0.69	0.99	1.18	1.95	93
90+ PD & Nonaccrual Assets + OREO	0.83	0.13	0.28	0.56	0.78	1.07	1.44	2.10	93
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.02	0.15	0.28	0.61	0.95	1.32	1.74	2.94	93
Allowance for Loan & Lease Losses	150.84	45.08	56.59	96.53	134.86	190.44	265.79	403.75	93
Equity Cap + ALLL	8.43	1.29	2.45	5.42	7.30	10.77	14.72	28.15	93
Tier 1 Cap + ALLL	10.61	1.87	3.40	6.27	9.90	14.62	18.08	32.67	93
Loans & Leases + RE Acquired	1.65	0.39	0.59	0.96	1.52	2.05	2.79	5.83	93

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	0.52	0.05	0.09	0.24	0.41	0.67	1.39	2.16	92
- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.07	0.46	1.70	2.99	92
- Nonaccrual	0.94	0.05	0.13	0.38	0.77	1.18	2.35	3.39	92
Coml & Indl - 30-89 Days PD	0.32	0.00	0.04	0.11	0.21	0.41	0.86	1.20	92
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.01	0.04	0.18	0.42	92
- Nonaccrual	1.18	0.00	0.10	0.37	0.96	1.52	3.00	3.69	92
Individuals - 30-89 Days PD	0.91	0.00	0.03	0.43	0.79	1.25	2.09	2.68	93
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.07	0.34	0.71	1.05	93
- Nonaccrual	0.22	0.00	0.00	0.02	0.13	0.33	0.82	1.21	93
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51
Agri cul tural - 30-89 Days PD	0.30	0.00	0.00	0.00	0.02	0.54	1.29	1.75	66
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.34	66
- Nonaccrual	0.82	0.00	0.00	0.00	0.09	1.58	3.90	5.31	66
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.06	13
Other Lns&Ls - 30-89 Days PD	0.22	0.00	0.00	0.00	0.09	0.31	0.78	2.09	90
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.11	0.15	90
- Nonaccrual	0.15	0.00	0.00	0.00	0.04	0.27	0.56	1.20	90
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.81	0.12	0.21	0.37	0.65	1.07	1.97	2.65	90
- 90+ Days Past Due	0.73	0.00	0.00	0.00	0.09	0.91	3.87	5.17	90
- Nonaccrual	1.32	0.05	0.14	0.53	1.06	1.91	3.15	4.19	90
Revol vi ng - 30-89 Days PD	0.53	0.00	0.07	0.24	0.40	0.71	1.19	1.83	89
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.32	0.61	89
- Nonaccrual	1.35	0.00	0.05	0.41	0.85	1.82	4.32	5.82	89
Closed-End - 30-89 Days PD	0.90	0.09	0.16	0.37	0.73	1.27	2.27	2.80	90
- 90+ Days Past Due	0.86	0.00	0.00	0.00	0.10	1.30	3.90	5.71	90
- Nonaccrual	1.33	0.04	0.13	0.43	1.10	1.99	3.13	4.48	90
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.03	0.07	0.11	0.13	90
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.04	90
- Jr Lien Nonaccrual	0.10	0.00	0.00	0.00	0.06	0.16	0.33	0.68	90
Commercial RE - 30-89 Days PD	0.19	0.00	0.00	0.06	0.16	0.33	0.50	0.68	91
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.09	0.35	0.50	91
- Nonaccrual	0.52	0.00	0.08	0.21	0.47	0.76	0.95	1.77	91
Const & Dev - 30-89 Days PD	0.25	0.00	0.00	0.00	0.17	0.45	0.86	1.40	87
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.41	1.04	87
- Nonaccrual	0.51	0.00	0.00	0.09	0.34	0.86	1.74	2.27	87
Mul ti fami ly - 30-89 Days PD	0.13	0.00	0.00	0.00	0.04	0.25	0.62	0.71	87
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.02	0.23	0.70	87
- Nonaccrual	0.21	0.00	0.00	0.01	0.09	0.20	1.09	1.43	87
Nonfarm Nres- 30-89 Days PD	0.18	0.00	0.00	0.06	0.14	0.29	0.50	0.69	89
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.09	0.28	0.50	89
- Nonaccrual	0.60	0.00	0.07	0.26	0.52	0.79	1.10	2.20	89
Farm land - 30-89 Days PD	0.27	0.00	0.00	0.00	0.03	0.42	1.20	1.77	71
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.03	1.11	2.06	71
- Nonaccrual	0.59	0.00	0.00	0.00	0.07	0.95	2.10	5.53	71
Credi t Card - 30-89 Days PD	1.09	0.00	0.44	0.71	1.01	1.32	2.00	2.70	61
- 90+ Days Past Due	0.69	0.00	0.00	0.21	0.73	1.10	1.55	1.89	61
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.08	0.38	1.00	61

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.63	7.06	7.45	8.50	9.37	10.61	11.99	13.55	93
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	27.07	7.41	9.80	15.78	23.68	33.97	48.12	101.28	93
Standby Letters of Credit	1.19	0.00	0.03	0.32	0.83	1.74	3.22	5.07	93
Commercial & Similar Letters of Credit	0.03	0.00	0.00	0.00	0.01	0.04	0.13	0.21	93
Securities Lent	0.21	0.00	0.00	0.00	0.00	0.00	0.50	4.67	93
Credit Derivatives (BHC as Guarantor)	0.50	0.00	0.00	0.00	0.00	0.13	0.85	12.10	93
Credit Derivatives (BHC as Beneficiary)	0.52	0.00	0.00	0.00	0.00	0.20	0.67	13.58	93
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	68.36	0.29	1.22	5.24	17.57	49.85	198.04	1014.01	93
Interest Rate Contracts	49.64	0.28	1.06	5.10	15.13	38.89	115.78	705.83	93
Interest Rate Futures & Forward Contr	9.96	0.00	0.00	0.00	0.45	3.63	52.08	150.24	93
Written Options Contr (Int Rate)	3.30	0.00	0.00	0.09	0.75	2.55	7.70	50.99	93
Purchased Options Contr (Int Rate)	2.12	0.00	0.00	0.00	0.13	2.31	7.30	31.18	93
Interest Rate Swaps	31.24	0.00	0.30	3.30	10.43	23.95	67.68	474.75	93
Foreign Exchange Contracts	13.63	0.00	0.00	0.00	0.19	2.76	12.24	352.72	93
Futures & Forward Foreign Exch Contr	7.77	0.00	0.00	0.00	0.17	2.50	6.24	163.61	93
Written Options Contr (Foreign Exch)	0.29	0.00	0.00	0.00	0.00	0.00	0.16	8.68	93
Purchased Options Contr (Foreign Exch)	0.28	0.00	0.00	0.00	0.00	0.00	0.16	8.10	93
Foreign Exchange Rate Swaps	1.75	0.00	0.00	0.00	0.00	0.00	2.50	49.79	93
Equity, Commodity, & Other Deriv Contr	2.34	0.00	0.00	0.00	0.00	0.71	7.01	58.62	93
Commodity & Other Fut & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.00	0.25	7.14	93
Written Options Contr (Comm & Other)	0.85	0.00	0.00	0.00	0.00	0.13	1.98	17.17	93
Purchased Options Contr (Comm & Oth)	0.71	0.00	0.00	0.00	0.00	0.12	1.64	19.21	93
Commodity & Other Swaps	0.29	0.00	0.00	0.00	0.00	0.09	1.24	6.06	93
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.80	10.91	15.01	26.01	37.51	64.78	114.10	157.68	93

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	92.12	30.21	71.93	86.28	96.23	100.00	100.00	100.00	92
Foreign Exchange Contracts	5.55	0.00	0.00	0.00	1.40	7.80	20.12	51.96	92
Equity, Comm, & Other Contracts	1.55	0.00	0.00	0.00	0.00	2.88	7.93	12.76	92
Futures and Forwards	16.72	0.00	0.00	3.11	11.00	22.81	56.98	66.66	92
Written Options	8.90	0.00	0.00	1.84	4.96	13.21	29.72	42.86	92
Exchange-Traded	0.18	0.00	0.00	0.00	0.00	0.00	0.99	3.37	92
Over-The-Counter	8.36	0.00	0.00	1.64	4.59	13.05	29.72	42.86	92
Purchased Options	3.92	0.00	0.00	0.00	2.62	7.33	12.87	17.22	92
Exchange-Traded	0.23	0.00	0.00	0.00	0.00	0.00	1.56	4.09	92
Over-The-Counter	3.24	0.00	0.00	0.00	0.96	6.09	11.50	17.22	92
Swaps	64.80	0.00	5.39	40.84	70.93	89.81	97.27	99.55	92
Held for Trading	42.06	0.00	0.00	0.00	45.02	87.60	96.68	99.16	92
Interest Rate Contracts	34.56	0.00	0.00	0.00	33.64	76.45	87.26	90.10	92
Foreign Exchange Contracts	2.92	0.00	0.00	0.00	0.01	4.92	15.83	21.52	92
Equity, Comm, & Other Contracts	0.58	0.00	0.00	0.00	0.00	0.07	3.37	6.37	92
Non-Traded	57.93	0.61	2.93	11.77	52.45	100.00	100.00	100.00	92
Interest Rate Contracts	53.46	0.17	0.92	11.05	44.15	97.35	100.00	100.00	92
Foreign Exchange Contracts	0.99	0.00	0.00	0.00	0.00	0.66	6.07	10.15	92
Equity, Comm, & Other Contracts	0.47	0.00	0.00	0.00	0.00	0.04	2.82	7.66	92
Deriv Contr (Excl Fut & FX LE 14 Days)	89.49	40.32	56.53	82.45	94.79	100.00	101.44	114.61	92
One Year or Less	25.53	0.00	0.16	9.63	20.77	38.35	68.43	75.05	92
Over 1 Year to 5 Years	33.82	0.00	0.31	16.50	33.14	48.45	58.02	67.68	92
Over 5 Years	23.93	0.00	0.00	10.64	21.64	35.04	62.29	76.84	92
Gross Negative Fair Value (Abs Val)	1.68	0.23	0.40	0.92	1.55	2.14	3.27	4.53	92
Gross Positive Fair Value	1.59	0.06	0.43	0.76	1.64	2.27	2.84	3.24	92
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.10	0.00	0.00	0.01	0.03	0.07	0.27	1.62	92
Gross Positive Fair Value (X)	0.11	0.00	0.00	0.00	0.03	0.08	0.30	1.73	92
Held for Trading (X)	0.08	0.00	0.00	0.00	0.01	0.05	0.24	1.67	92
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.09	92
Current Credit Exposure (X)	0.05	0.00	0.00	0.00	0.02	0.06	0.19	0.45	92
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
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	92
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.66	0.00	0.00	0.03	0.25	0.76	2.56	6.75	92

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.03	0.00	0.00	0.00	0.00	0.01	0.05	0.88	93
Ins Under Assets(P/C)/Tot Ins Und Ast	56.19	0.00	0.00	0.00	52.84	100.00	100.00	100.00	30
Ins Under Assets(L/H)/Tot Ins Und Ast	43.80	0.00	0.00	0.00	18.93	96.82	100.00	100.00	30
Sep Acct Assets(L/H)/Total Life Ast	2.22	0.00	0.00	0.00	0.00	0.00	4.01	42.93	19
Ins Activities Revenue/Adj Oper Inc	0.80	0.00	0.00	0.00	0.16	0.88	2.73	8.69	93
Premium Inc/Ins Activities Revenue	6.25	0.00	0.00	0.00	0.00	1.34	41.16	60.27	73
Credit Rel Prem Inc/Tot Prem Inc	59.90	0.00	0.00	0.00	90.00	100.00	100.00	100.00	23
Other Prem Inc/Total Prem Inc	40.09	0.00	0.00	0.00	0.00	90.69	100.00	100.00	23
Ins Under Net Income/Consol Net Income	0.14	-0.01	0.00	0.00	0.00	0.00	0.35	3.97	93
Ins Net Inc (P/C)/Equity (P/C)	7.59	-7.12	-5.68	0.00	4.08	7.53	35.27	42.70	22
Ins Net Inc (L/H)/Equity (L/H)	55.89	0.00	0.00	0.59	2.19	10.48	56.21	140.10	18
Insur Ben, Losses, Exp/Insur Premiums	115.49	-832.50	-307.89	37.56	81.09	114.43	467.26	579.93	23
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.44	0.00	0.00	0.00	0.00	0.00	2.44	3.82	22
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.32	19
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	93
CSV Life Insurance/Tier 1 Cap + ALLL	10.27	0.00	0.00	2.38	10.20	17.87	23.78	25.89	93
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.49	0.00	0.00	0.00	0.00	0.03	0.78	14.18	93
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.06	0.00	0.00	0.00	0.00	1.74	4.95	7.22	72
Cost: Interest-Bearing Deposits	0.28	0.02	0.04	0.12	0.22	0.35	0.69	0.76	34
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	1
Commercial and Industrial Loans	2.69	0.02	0.05	0.26	0.33	0.76	6.00	13.32	16
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	13
GROWTH RATES:									
Net Loans and Leases	2.11	-79.76	-54.46	-15.32	2.25	23.18	40.77	81.62	69
Total Selected Assets	2.06	-67.97	-51.26	-15.55	1.93	21.68	43.04	56.87	72
Deposits	-27.17	-100.00	-100.00	-61.81	-7.21	1.89	21.37	35.56	40

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.44	1.18	3.99	5.29	7.31	9.47	11.28	14.30	93
Bank Net Inc/Avg Eq Inv in Banks	8.45	1.06	3.58	6.00	7.84	10.57	15.19	20.08	82
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.89	-12.80	-3.19	0.00	3.21	10.14	20.03	34.05	82
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.01	-15.77	0.75	4.97	6.88	8.10	12.06	14.27	22
Bank Net Income/Parent Net Income	80.72	0.00	0.00	75.15	100.90	107.69	115.58	123.62	92
Nonbank Net Income/Parent Net Income	7.98	0.00	0.00	0.03	1.51	7.74	27.18	94.38	75
Sub BHCs Net Inc/Parent Net Income	79.55	5.74	9.06	34.78	90.92	102.39	108.68	120.83	21
LEVERAGE:									
Total Liabilities/Equity	20.34	0.15	0.61	6.39	14.13	25.51	72.56	90.85	93
Total Debt/Equity Capital	13.98	0.00	0.00	0.00	8.43	20.14	58.61	79.75	93
Tot Debt+NP to Subs Iss Tr Pref/Equity	16.62	0.00	0.03	4.86	12.55	21.57	58.84	80.73	93
Tot Debt+Lns Guaranteed for Affl/Equity	14.34	0.00	0.00	0.00	8.82	20.24	58.81	80.74	93
Total Debt/Eq Cap - Exc Over Fair Value	14.12	0.00	0.00	0.00	8.48	20.14	60.14	79.87	93
Long-Term Debt/Equity Capital	12.62	0.00	0.00	0.00	8.35	20.14	51.22	61.20	93
Short-Term Debt/Equity Capital	0.95	0.00	0.00	0.00	0.00	0.03	5.99	10.69	93
Current Portion of LT Debt/Equity	0.37	0.00	0.00	0.00	0.00	0.00	2.59	5.05	93
Exc Cost Over Fair Value/Equity Cap	0.17	0.00	0.00	0.00	0.00	0.00	0.72	2.98	93
Long-Term Debt/Consolidated LT Debt	23.91	0.00	0.00	0.00	19.45	43.24	71.21	80.66	93
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.77	86.36	94.27	97.81	101.25	107.15	113.34	115.32	93
Total Investment in Subs/Equity	108.91	93.71	96.81	99.51	104.91	112.67	132.91	158.49	93
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.45	-2.97	-0.94	-0.24	0.29	1.17	2.19	3.13	93
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.05	0.00	0.16	0.65	1.52	3.08	5.45	6.61	53
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	153.30	16.02	41.20	76.09	105.69	195.97	415.12	570.42	92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	147.59	-34.39	9.02	56.23	104.25	205.62	409.43	484.88	92
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	105.37	-245.06	-29.09	18.91	88.67	126.53	401.35	576.61	92
Pretax Oper Inc + Int Exp/Int Expense	2409.50	-345.44	-180.88	95.76	522.98	1852.99	12262.3	25321.8	66
Div + Int From Subs/Int Exp + Div	160.81	0.55	5.26	81.35	109.32	233.50	430.52	695.08	88
Fees+Other Inc From Subs/Sal + 0th Exp	17.71	0.00	0.00	0.00	0.00	37.26	78.76	96.64	91
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.80	0.18	0.29	0.92	9.91	20.23	33.01	52.24	55
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.97	-7.66	-0.97	0.00	3.08	8.11	16.35	20.79	93
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.00	0.85	2.44	19
Nonaccrual	5.37	0.00	0.00	0.00	0.00	1.93	31.90	37.72	19
Total	5.77	0.00	0.00	0.00	0.00	4.58	31.92	37.72	19
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	93
To Nonbank Subsidiaries	0.15	0.00	0.00	0.00	0.00	0.00	0.01	4.84	93
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Total	0.15	0.00	0.00	0.00	0.00	0.00	0.01	4.84	93
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	3.57	0.00	0.00	0.00	0.24	2.12	24.36	31.98	93
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Combined Foreign Nonbank Sub Assets	0.17	0.00	0.00	0.00	0.00	0.00	0.45	4.68	93

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.04	0.00	6.27	24.17	70.00	100.00	140.27	194.28	72
Dividends Paid/Net Income	30.28	0.00	0.00	10.12	34.88	43.88	65.47	76.64	93
Net Income - Dividends/Avg Equity	4.93	0.36	1.19	3.17	4.56	6.52	9.77	10.98	93
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	135.86	0.00	0.00	0.00	106.64	180.58	418.49	582.42	78
Dividends From Nonbank Subs	3.97	0.00	0.00	0.00	0.00	1.36	11.94	64.46	78
Dividends From Subsidiary BHCs	12.47	0.00	0.00	0.00	0.00	0.00	93.22	171.73	78
Dividends From All Subsidiaries	203.02	0.00	0.12	83.87	129.81	265.24	539.46	788.85	78
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	53.96	0.00	0.00	0.00	50.21	100.00	128.97	229.72	79
Interest Income From Bank Subs	0.67	0.00	0.00	0.00	0.05	1.07	3.25	6.42	79
Mgt & Service Fees From Bank Subs	2.89	0.00	0.00	0.00	0.00	1.00	23.50	36.06	79
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	79
Operating Income From Bank Subs	66.56	0.00	0.00	17.41	56.18	104.94	178.42	337.95	79
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.23	0.00	0.00	0.00	0.35	100.00	273.89	718.75	60
Interest Income From Nonbank Subs	5.61	0.00	0.00	0.00	0.41	5.26	30.46	47.96	60
Mgt & Serv Fees From Nonbank Subs	1.44	0.00	0.00	0.00	0.00	0.00	15.19	19.14	60
Other Income From Nonbank Subs	0.82	0.00	0.00	0.00	0.00	0.00	0.33	18.79	60
Operating Inc From Nonbank Subs	96.95	0.00	0.00	2.77	45.76	127.29	428.39	841.31	60
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	37.14	0.00	0.00	0.00	13.17	68.75	97.42	139.98	21
Interest Inc From Subsidiary BHCs	0.26	0.00	0.00	0.00	0.00	0.00	1.24	2.69	21
Mgt & Serv Fees From Sub BHCs	0.50	0.00	0.00	0.00	0.00	0.00	0.00	9.60	21
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Operating Income From Sub BHCs	41.32	0.00	0.00	0.00	34.80	69.06	99.91	140.14	21
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	49.82	0.00	0.00	0.00	63.49	98.78	99.91	99.98	92
Interest Income From Bank Subs	1.97	0.00	0.00	0.00	0.08	1.46	9.20	29.87	92
Mgt & Serv Fees From Bank Subs	3.39	0.00	0.00	0.00	0.00	0.94	22.51	41.75	92
Other Income From Bank Subs	0.39	0.00	0.00	0.00	0.00	0.00	0.00	14.18	92
Operating Income From Bank Subs	65.45	0.00	0.01	15.20	96.15	99.85	100.00	100.93	92
Dividends From Nonbank Subs	3.17	0.00	0.00	0.00	0.00	1.18	18.85	44.80	92
Interest Income From Nonbank Subs	3.87	0.00	0.00	0.00	0.00	0.58	20.48	54.85	92
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.17	2.44	92
Other Income From Nonbank Subs	0.17	0.00	0.00	0.00	0.00	0.00	0.19	5.35	92
Operating Inc From Nonbank Subs	12.50	0.00	0.00	0.00	0.45	18.95	69.53	86.52	92
Dividends From Subsidiary BHCs	6.40	0.00	0.00	0.00	0.00	0.00	66.35	86.30	92
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.86	92
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Operating Income From Sub BHCs	7.23	0.00	0.00	0.00	0.00	0.00	67.22	86.30	92
Loans and Adv From Subs/ST Debt	120.14	0.00	0.00	0.00	45.82	162.79	445.79	699.78	24
Loans and Adv From Subs/Total Debt	30.81	0.00	0.00	0.00	11.03	37.55	123.77	280.12	66

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
1562859	156,505,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,859,663	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	16,434,884	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	28,178,867	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,023,537	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,925,516	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	96,194,245	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,188,633,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	15,705,449	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	372,870,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
1097089	11,427,419	BANK OF THE OZARKS INC	LITTLE ROCK, AR	Moved from Peer 2
4028712	24,819,488	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	29,374,606	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	212,405,266	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	92,152,260	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	125,793,219	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	31,450,894	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	10,929,047	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	330,489,235	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	13,262,019	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	12,106,043	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1036967	67,188,228	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,800,967,000	CITIGROUP INC.	NEW YORK, NY	
1132449	140,409,385	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1199844	69,131,436	COMERICA INCORPORATED	DALLAS, TX	
1049341	24,519,161	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	28,477,488	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	53,106,000	DEUTSCHE BANK TRUST CORPORATION	NEW YORK, NY	
3846375	88,093,339	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	47,943,401	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	33,109,185	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	26,641,399	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	20,324,524	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	142,430,207	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,714,370	FIRST BANCORP	SAN JUAN, PR	
1075612	32,195,657	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	26,965,746	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1208184	10,728,922	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	Moved from Peer 2
1020902	18,509,333	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	40,078,307	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	16,074,822	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	26,083,503	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	13,736,630	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	18,081,922	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	878,102,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	22,817,169	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	11,731,928	HILTOP HOLDINGS, INC	DALLAS, TX	
3232316	289,057,276	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
1068191	72,644,967	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	20,092,563	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	11,878,689	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	

BHCPR Reporters for Quarter Ending 03/31/2016
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2015 and Other Notes
2477754	21,200,387	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	34,750,522	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,423,808,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	98,570,702	KEYCORP	CLEVELAND, OH	
1037003	124,625,632	M&T BANK CORPORATION	BUFFALO, NY	
1090987	15,575,653	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	11,988,136	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
1378434	120,914,763	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	
2132932	48,515,572	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	117,798,813	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	11,932,374	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	21,031,465	PACWEST BANCORP	BEVERLY HILLS, CA	
3650152	39,243,916	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	361,187,040	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,147,000	POPULAR, INC.	SAN JUAN, PR	
1839319	17,667,372	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	22,067,070	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3226762	139,892,217	RBC USA HOLDCO CORPORATION	NEW YORK, NY	
3242838	125,747,379	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	131,098,910	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	243,685,368	STATE STREET CORPORATION	BOSTON, MA	
3083291	12,874,990	STERLING BANCORP	MONTEBELLO, NY	
1131787	194,253,274	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	43,597,787	SVB FINANCIAL GROUP	SANTA CLARA, CA	
4504654	81,655,558	SYNCHRONY FINANCIAL	STAMFORD, CT	
1078846	29,171,257	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	21,333,329	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	274,386,676	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	
2706735	20,210,931	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	12,466,521	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,775,196	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	428,638,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	19,302,913	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	23,935,765	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	12,606,884	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1048773	21,727,523	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,670,823	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	24,940,906	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,849,182,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	15,248,039	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	23,492,196	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	59,179,913	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 93 bank holding companies.