

	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	93	90	70	70
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	2.81	2.91	2.90	3.04
+ Non-interest Income	1.81	1.74	1.88	1.61
- Overhead Expense	3.19	3.22	3.34	3.16
- Provision for Losses	0.19	0.32	0.33	0.49
+ Securities Gains (Losses)	0.02	0.04	0.04	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.41	1.28	1.28	1.12
Net Operating Income	0.95	0.85	0.88	0.72
Net Income	0.95	0.85	0.87	0.72
Net Income (Sub S Adjusted)	N/A	0.11	0.17	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.83	4.13	4.07	4.32
Interest Expense	0.61	0.75	0.74	0.88
Net Interest Income (TE)	3.17	3.31	3.28	3.37
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.47	0.76	0.74	1.17
Earnings Coverage of Net Losses (X)	18.54	7.83	8.80	3.51
Ln&Ls Allowance/Total Loans & Leases	1.48	1.67	1.61	2.11
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.63	2.17	1.95	2.74
30-89 Days Past Due Loans and Leases	0.68	0.86	0.87	0.96
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	17.78	19.68	19.34	20.15
Net ST Noncore Funding Dependence	3.00	3.08	3.44	4.17
Net Loans and Leases/Total Assets	59.09	57.47	57.96	57.64
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.67	9.55	9.37	9.26
Equity Capital/Total Assets	11.54	11.30	11.30	10.91
Equity Capital+Minority Int/Total Assets	11.81	11.60	11.59	11.12
Tier 1 Common Eq Cap / T RWA	11.90	11.68	11.43	11.32
Net Loans&Ls/Equity Capital (X)	5.22	5.10	5.20	5.26
Cash Dividends/Net Income	25.36	23.38	25.15	24.90
Cash Dividends/Net Income (Sub S Adjusted)	N/A	-28.63	-19.73	N/A
Retained Earnings/Avg Equity Cap	6.04	5.55	5.49	4.71
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	2.80	3.04	2.47	3.85
Long-Term Debt/Equity Capital	12.29	13.53	13.81	14.07
Equity Investment in Subs/Equity Cap	104.76	106.97	106.52	107.31
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	188.63	152.21	160.13	126.35

PERCENT OF AVERAGE ASSETS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.39	3.64	3.59	3.90	4.07
Less: Interest Expense	0.53	0.67	0.65	0.79	0.96
Equals: Net Interest Income (TE)	2.81	2.91	2.90	3.04	3.04
Plus: Non-Interest Income	1.81	1.74	1.88	1.61	1.89
Equals: Adj Operating Income (TE)	4.77	4.74	4.89	4.66	4.92
Less: Overhead Expense	3.19	3.22	3.34	3.16	3.19
Less: Provision for Loan and Lease Losses	0.19	0.32	0.33	0.49	1.10
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.04	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.41	1.28	1.28	1.12	0.77
Less: Applicable Income Taxes (TE)	0.45	0.43	0.42	0.39	0.29
Less: Minority Interest	0.00	0.00	0.01	0.01	0.00
Equals: Net Operating Income	0.95	0.85	0.88	0.72	0.51
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.85	0.87	0.72	0.51
Memo: Net Income (Last Four Qtrs)	0.94	0.79	0.86	0.72	0.52
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.23	89.96	89.85	90.30	89.93
Avg Int-Bearing Funds / Avg Assets	68.27	68.85	68.65	70.86	72.85
Int Income (TE) / Avg Earning Assets	3.83	4.13	4.07	4.32	4.54
Int Expense / Avg Earning Assets	0.61	0.75	0.74	0.88	1.07
Net Int Inc (TE) / Avg Earn Assets	3.17	3.31	3.28	3.37	3.39
YIELD OR COST:					
Total Loans and Leases (TE)	4.74	5.12	5.06	5.34	5.44
Interest-Bearing Bank Balances	0.30	0.31	0.31	0.34	0.35
Fed Funds Sold & Reverse Repos	0.42	0.37	0.40	0.38	0.45
Trading Assets	1.23	1.37	1.25	1.43	1.37
Total Earning Assets	3.78	4.07	4.03	4.26	4.46
Investment Securities (TE)	2.41	2.70	2.65	2.99	3.49
U.S. Treasury & Agency Sec (excl MBS)	1.31	1.55	1.48	1.74	2.23
Mortgage-Backed Securities	2.30	2.73	2.69	3.16	3.82
All Other Securities	4.14	4.28	4.27	4.73	4.79
Interest-Bearing Deposits	0.43	0.56	0.53	0.67	0.88
Time Deposits of \$100K or More	0.96	1.18	1.12	1.30	1.55
Time Deposits < \$100K	0.99	1.26	1.23	1.47	1.76
Other Domestic Deposits	0.24	0.29	0.28	0.38	0.53
Foreign Deposits	0.36	0.55	0.46	0.50	0.48
Fed Funds Purchased and Repos	0.77	0.87	0.91	0.86	0.82
Other Borrowed Funds & Trading Liab	2.05	2.47	2.36	2.41	2.48
All Interest-Bearing Funds	0.70	0.88	0.85	1.11	1.31

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	73	73	97	90	89
Avg Assets per Employee (\$000)	7,234	7,203	7,080	6,503	6,303
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.01	3.01	2.84	3.12	2.86
Overhead Exp / NII + Non-Int Income	67.25	68.53	69.11	68.44	65.92
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.19	3.22	3.34	3.16	3.19
Personnel Expense	1.49	1.48	1.49	1.51	1.53
Net Occupancy Expense	0.34	0.34	0.34	0.36	0.38
Other Operating Expenses	1.36	1.40	1.50	1.23	1.24
Overhead Less Non-Interest Income	1.28	1.38	1.37	1.49	1.28
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.54	67.88	68.50	67.64	65.03
Personnel Expense	31.78	31.71	31.26	32.51	31.04
Net Occupancy Expense	7.40	7.49	7.36	7.92	7.84
Other Operating Expenses	26.55	28.46	29.46	26.22	25.37
Total Non-Interest Income	36.38	35.35	36.31	33.59	36.35
Fiduciary Activities Income	2.41	2.23	2.18	2.81	3.28
Serv Charges on Deposit Accts - Domestic	4.68	4.62	4.61	5.74	6.22
Trading Revenue	1.04	1.38	1.35	1.58	1.80
Investment Banking Fees & Commissions	2.65	3.09	2.81	2.86	3.07
Venture Capital Revenue	0.05	0.13	0.11	0.12	0.12
Net Servicing Fees	1.02	0.61	0.63	0.65	0.92
Net Securitization Income	0.01	0.01	0.01	0.01	0.00
Insurance Activities Revenue	1.14	1.14	1.11	1.03	1.00
Net Gain (Loss) - Sales Loans, OREO, Oth	2.44	1.92	2.05	0.42	0.49
Other Non-Interest Income	11.50	11.55	12.07	12.04	12.94
Overhead Less Non-Interest Income	29.70	32.21	31.82	33.69	28.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.03	28.18	27.20	27.79	21.65
Appl Inc Tax+TE/Pretax NOI+TE	32.46	32.05	30.97	32.84	29.75

PERCENT OF TOTAL ASSETS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	32.72	32.50	32.00	32.56	34.18
Commercial and Industrial Loans	12.22	11.31	11.65	11.71	11.77
Loans to Individuals	5.10	4.97	4.94	6.00	5.68
Loans to Depository Institutions	0.11	0.09	0.10	0.14	0.07
Agricultural Loans	0.13	0.13	0.12	0.15	0.17
Other Loans and Leases	4.09	3.93	4.15	3.48	3.40
Net Loans and Leases	59.09	57.47	57.96	57.64	57.51
Debt Securities Over 1 Year	15.50	16.30	15.91	16.67	16.23
Mutual Funds and Equity Securities	0.12	0.12	0.12	0.12	0.18
Subtotal	75.58	74.77	74.96	75.85	75.08
Interest-Bearing Bank Balances	4.70	4.46	4.19	3.96	4.00
Federal Funds Sold & Reverse Repos	0.96	0.97	1.13	1.30	1.27
Debt Securities 1 Year or Less	2.79	3.28	3.05	3.07	3.03
Trading Assets	0.81	0.96	0.98	1.38	1.43
Total Earning Assets	88.18	87.97	87.84	88.19	87.62
Non-Int Cash and Due From Dep Inst	1.46	1.31	1.53	1.52	1.33
Other Real Estate Owned	0.20	0.26	0.22	0.32	0.37
All Other Assets	10.25	10.58	10.46	10.18	10.96
MEMORANDA:					
Short-Term Investments	9.53	9.83	9.34	10.02	10.19
U.S. Treasury Securities	0.48	0.50	0.56	0.66	0.85
U.S. Agency Securities (excl MBS)	1.33	1.32	1.38	1.81	1.99
Municipal Securities	1.18	1.19	1.13	1.39	1.36
Mortgage-Backed Securities	11.66	12.70	11.90	12.85	11.86
Asset-Backed Securities	0.66	0.61	0.65	0.56	0.51
Other Debt Securities	0.99	1.07	1.01	1.09	1.13
RE Loans Secured by 1-4 Family	15.75	16.31	16.03	14.92	14.72
Revolving	3.20	3.45	3.38	3.76	4.05
Closed-End, Sec by First Liens	11.52	11.77	11.59	9.88	9.36
Closed-End, Sec by Junior Liens	0.53	0.59	0.56	0.80	1.02
Commercial Real Estate Loans	14.79	13.85	13.71	15.96	17.76
Construction and Land Dev	1.68	1.73	1.62	2.35	3.38
Multi family	1.91	1.73	1.65	1.61	1.60
Nonfarm Nonresidential	10.58	10.17	10.10	11.22	11.98
RE Loans Secured by Farmland	0.24	0.23	0.22	0.28	0.32
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	55.76	56.00	55.30	55.27	57.39
RE Loans Secured by 1-4 Family	26.81	28.38	27.79	25.96	25.51
Revolving	5.52	6.08	5.91	6.49	6.91
Closed-End	20.77	21.76	21.35	18.76	17.92
Commercial Real Estate Loans	24.61	23.24	23.24	26.20	28.90
Construction and Land Dev	2.79	2.93	2.75	3.92	5.54
Multi family	3.30	3.01	2.89	2.73	2.64
Nonfarm Nonresidential	17.59	17.06	17.10	18.27	19.36
RE Loans Secured by Farmland	0.42	0.41	0.39	0.50	0.55
Loans to Depository Institutions	0.23	0.17	0.20	0.33	0.17
Commercial and Industrial Loans	20.40	19.62	19.66	20.23	19.83
Loans to Individuals	8.80	8.58	8.70	10.25	9.83
Credit Card Loans	2.37	2.41	2.44	3.15	2.54
Agricultural Loans	0.23	0.24	0.23	0.26	0.28
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.01	0.01
Other Loans and Leases	8.13	8.32	8.87	7.17	6.79

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 01 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	9.53	9.83	9.34	10.02	10.19
Liquid Assets	24.32	25.28	24.99	26.81	25.95
Investment Securities	19.17	20.77	20.18	20.93	20.42
Net Loans and Leases	59.09	57.47	57.96	57.64	57.51
Net Lns, Ls & Stby Ltrs of Credit	61.16	59.57	59.99	60.14	60.00
Core Deposits	57.26	55.17	55.65	55.91	53.59
Noncore Funding	23.76	25.03	24.83	26.62	29.02
Time Deposits of \$100K or More	5.55	6.09	5.83	6.23	6.69
Foreign Deposits	1.00	1.06	1.00	1.65	1.96
Fed Funds Purchased and Repos	2.58	2.81	2.65	3.73	4.09
Net Fed Funds Purchased (Sold)	1.58	1.76	1.51	2.28	2.58
Commercial Paper	0.15	0.15	0.14	0.11	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.45	2.40	2.54	2.68	2.53
Earning Assets Repr in 1 Year	39.55	40.19	39.70	41.57	42.48
Int-Bearing Liab Repr in 1 Year	11.40	12.79	12.42	13.13	14.97
Long-Term Debt Repr in 1 Year	1.12	1.33	1.31	1.62	2.03
Net Assets Repriceable in 1 Year	24.97	23.94	23.75	25.09	23.91
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	17.78	19.68	19.34	20.15	25.33
Net ST Noncore Funding Dependence	3.00	3.08	3.44	4.17	6.24
Short-Term Inv/ST Noncore Funding	98.98	91.95	91.22	75.15	65.99
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.28	18.63	18.50	20.31	15.49
Net Loans and Leases/Total Deposits	92.43	92.31	93.70	87.55	88.15
Net Loans and Leases/Core Deposits	119.13	127.50	125.79	116.55	120.14
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.54	1.53	1.39	0.94	0.28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.27	5.00	4.41	3.77	2.05
Struct Notes Appr(Depr)/T1 Cap	-0.17	-0.02	-0.02	-0.17	-0.03
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	13.20	10.32	10.63	6.59	5.23
Available-For-Sale Securities	86.80	89.68	89.37	93.41	94.77
U.S. Treasury Securities	3.38	3.24	3.82	3.64	4.71
U.S. Agency Securities (excl MBS)	7.00	7.44	7.26	9.19	11.25
Municipal Securities	6.35	5.82	5.98	6.79	6.92
Mortgage-Backed Securities	64.55	63.85	63.14	61.59	57.24
Asset-Backed Securities	3.60	3.46	3.57	3.53	3.48
Other Debt Securities	5.02	5.62	5.16	6.86	6.80
Mutual Funds and Equity Securities	0.81	0.86	0.91	1.07	1.15
Debt Securities 1 Year or Less	16.04	17.10	17.02	16.71	17.10
Debt Securities 1 To 5 Years	21.33	24.14	20.75	24.10	27.34
Debt Securities Over 5 Years	58.35	54.77	57.92	54.74	50.65
Pledged Securities	41.45	39.96	40.49	47.10	50.95
Structured Notes, Fair Value	0.15	0.14	0.12	0.39	0.47

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.19	0.32	0.33	0.49	1.10
Provision for Ln&Ls Losses/Avg Lns&Ls	0.33	0.55	0.55	0.80	1.80
Provision for Ln&Ls Losses/Net Losses	74.43	73.27	76.76	70.36	100.32
Ln&Ls Allowance/Total Loans & Leases	1.48	1.67	1.61	2.11	2.63
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.69	3.35	3.51	2.24	1.70
ALLL/Nonaccrual Assets	138.00	118.75	122.96	115.70	99.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	109.11	93.10	97.97	87.52	78.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.65	0.96	0.94	1.40	2.26
Recoveries/Avg Loans and Leases	0.17	0.19	0.19	0.23	0.20
Net Losses/Avg Loans and Leases	0.47	0.76	0.74	1.17	2.04
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.01	0.02	0.06
Recoveries/Prior Year-End Losses	16.30	13.17	18.24	12.27	9.74
Earnings Coverage of Net Losses (X)	18.54	7.83	8.80	3.51	2.53
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.38	0.75	0.69	1.20	2.17
RE Loans Secured By 1-4 Family	0.51	0.85	0.81	0.96	1.43
Revolving	0.59	1.03	1.02	1.12	1.31
Closed-End	0.46	0.79	0.76	0.93	1.45
Commercial Real Estate Loans	0.24	0.55	0.50	1.21	2.64
Construction and Land Dev	0.54	1.52	1.28	3.38	6.60
Multi family	0.10	0.30	0.29	0.78	1.20
Nonfarm Nonresidential	0.20	0.42	0.40	0.74	1.38
RE Loans Secured by Farmland	0.19	0.37	0.37	1.03	0.60
Commercial and Industrial Loans	0.40	0.52	0.56	0.87	1.57
Loans to Depository Institutions	-0.01	0.02	0.05	-0.02	0.05
Loans to Individuals	1.30	1.63	1.51	1.96	2.88
Credit Card Loans	2.61	2.83	2.70	3.76	5.94
Agricultural Loans	0.13	0.25	0.20	0.35	0.62
Loans to Foreign Governments & Inst	0.00	0.00	0.00	-0.11	-0.13
Other Loans and Leases	0.16	0.16	0.18	0.37	0.72

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 01

PAGE 7

## PERCENT OF LOANS AND LEASES

09/30/2013

09/30/2012

12/31/2012

12/31/2011

12/31/2010

30-89 Days PD Loans and Leases	0.68	0.86	0.87	0.96	1.20
90+ Days PD Loans and Leases	0.41	0.57	0.56	0.73	0.78
Nonaccrual Loans and Leases	1.25	1.72	1.52	2.18	3.12
90+ Days PD and Nonaccrual Loans and Leases	1.87	2.59	2.28	3.00	4.07
30-89 Days PD Restructured	0.05	0.06	0.06	0.08	0.05
90+ Days PD Restructured	0.03	0.03	0.03	0.04	0.02
Nonaccrual Restructured	0.40	0.49	0.47	0.55	0.46

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.68	0.86	0.88	0.96	1.21
90+ Days Past Due Assets	0.42	0.58	0.57	0.73	0.79
Nonaccrual Assets	1.28	1.76	1.56	2.20	3.14
30+ Days PD & Nonaccrual Assets	2.60	3.55	3.25	4.06	5.38

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.12	1.52	1.37	1.76	2.40
90+ PD & Nonaccrual Assets + OREO	1.32	1.78	1.59	2.10	2.79

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

Total Assets	1.59	1.98	1.80	2.43	2.79
Allowance for Loan & Lease Losses	190.66	211.06	201.23	210.83	201.05
Equity Cap + ALLL	13.18	16.70	15.16	20.69	23.64
Tier 1 Cap + ALLL	15.37	19.47	17.90	24.43	26.90
Loans & Leases + RE Acquired	2.62	3.31	3.02	4.08	4.70

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.72	0.96	1.01	1.14	1.38
- 90+ Days Past Due	0.61	0.82	0.75	0.91	0.95
- Nonaccrual	1.96	2.71	2.38	3.76	5.21
Coml & Indl - 30-89 Days PD	0.37	0.47	0.43	0.46	0.64
- 90+ Days Past Due	0.09	0.14	0.13	0.16	0.24
- Nonaccrual	0.82	1.00	0.99	1.12	1.91
Individuals - 30-89 Days PD	1.28	1.33	1.31	1.50	1.89
- 90+ Days Past Due	0.27	0.32	0.29	0.54	0.62
- Nonaccrual	0.25	0.37	0.33	0.30	0.45
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.01	0.02	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.24	0.25	0.18	0.38
- 90+ Days Past Due	0.03	0.02	0.02	0.03	0.04
- Nonaccrual	1.09	0.92	1.27	1.11	2.38
Foreign Govts- 30-89 Days PD	0.00	0.00	0.92	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.19	0.17	0.18	0.62
Other Lns&Ls - 30-89 Days PD	0.17	0.16	0.21	0.31	0.50
- 90+ Days Past Due	0.03	0.02	0.03	0.03	0.08
- Nonaccrual	0.24	0.30	0.27	0.43	0.72
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.97	1.20	1.24	1.36	1.57
- 90+ Days Past Due	0.84	1.04	0.99	1.14	1.08
- Nonaccrual	1.99	2.30	2.21	2.74	3.31
Revolving - 30-89 Days PD	0.72	0.71	0.66	0.80	0.75
- 90+ Days Past Due	0.10	0.13	0.12	0.18	0.18
- Nonaccrual	1.28	1.19	1.23	1.02	1.34
Closed-End - 30-89 Days PD	1.08	1.34	1.43	1.63	1.98
- 90+ Days Past Due	1.05	1.34	1.26	1.51	1.45
- Nonaccrual	2.25	2.64	2.51	3.34	4.13
- Jr Lien 30-89 Days PD	0.07	0.10	0.10	0.14	0.19
- Jr Lien 90+ Days PD	0.01	0.02	0.02	0.03	0.05
- Jr Lien Nonaccrual	0.16	0.17	0.17	0.19	0.29
Commercial RE - 30-89 Days PD	0.33	0.50	0.65	0.79	1.11
- 90+ Days Past Due	0.28	0.42	0.34	0.46	0.57
- Nonaccrual	1.63	2.90	2.42	4.31	6.70
Const & Dev - 30-89 Days PD	0.47	0.73	1.24	1.26	1.70
- 90+ Days Past Due	0.73	1.24	1.05	1.43	1.57
- Nonaccrual	3.28	6.41	5.54	10.39	15.47
Multi family - 30-89 Days PD	0.22	0.33	0.55	0.57	0.84
- 90+ Days Past Due	0.18	0.24	0.26	0.19	0.41
- Nonaccrual	0.70	1.67	1.29	2.49	3.44
Nonfarm Nres- 30-89 Days PD	0.29	0.44	0.51	0.60	0.82
- 90+ Days Past Due	0.20	0.28	0.23	0.30	0.34
- Nonaccrual	1.51	2.35	2.09	3.28	4.23
Farmland - 30-89 Days PD	0.49	0.45	0.32	0.40	0.44
- 90+ Days Past Due	0.38	0.44	0.58	0.57	0.23
- Nonaccrual	1.73	2.76	3.17	3.91	5.27
Credit Card - 30-89 Days PD	1.02	1.18	1.06	1.10	1.30
- 90+ Days Past Due	0.51	0.53	0.54	0.70	0.97
- Nonaccrual	0.21	0.29	0.29	0.28	0.39



CAPITAL RATIOS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.67	9.55	9.37	9.26	9.03
Tier 1 RBC Ratio	13.20	13.21	12.83	13.12	12.96
Total Risk-Based Capital Ratio	15.07	15.33	14.83	15.47	15.62
Tangible Tier 1 Leverage Ratio	9.37	9.28	9.10	8.95	8.70
Tangible Common Eq Cap/Tan Assets	8.32	8.17	8.03	7.73	7.05
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.75	24.15	24.41	26.66	24.59
Standby Letters of Credit	1.45	1.49	1.46	2.11	2.31
Commercial & Similar Letters of Credit	0.06	0.06	0.06	0.08	0.08
Securities Lent	0.31	0.33	0.29	0.63	0.84
Credit Derivatives (BHC as Guarantor)	0.16	0.15	0.18	2.62	2.54
Credit Derivatives (BHC as Beneficiary)	0.19	0.27	0.25	2.86	2.75
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	40.75	47.61	43.22	113.41	106.16
Interest Rate Contracts	26.92	34.22	31.25	86.32	81.18
Interest Rate Futures & Forward Contr	5.11	8.17	6.72	14.00	13.85
Written Options Contr (Int Rate)	1.99	2.43	2.08	4.40	5.08
Purchased Options Contr (Int Rate)	1.38	1.54	1.46	4.16	5.03
Interest Rate Swaps	16.79	18.98	17.60	62.22	51.76
Foreign Exchange Contracts	9.02	9.35	9.01	19.05	17.41
Futures & Forward Foreign Exch Contr	5.23	5.88	5.81	11.41	10.24
Written Options Contr (Foreign Exch)	0.06	0.12	0.11	0.59	0.62
Purchased Options Contr (Foreign Exch)	0.07	0.14	0.11	0.58	0.62
Foreign Exchange Rate Swaps	0.81	0.98	0.92	3.99	2.25
Equity, Commodity, & Other Deriv Contr	1.58	1.89	1.54	3.41	2.77
Commodity & Other Fut & Forward Contr	0.09	0.10	0.09	0.28	0.32
Written Options Contr (Comm & Other)	0.66	0.69	0.64	1.28	1.16
Purchased Options Contr (Comm & Oth)	0.40	0.51	0.40	0.95	0.68
Commodity & Other Swaps	0.24	0.28	0.22	0.49	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.98	47.30	49.23	57.10	50.55

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	87.94	86.01	87.64	84.63	87.69
Foreign Exchange Contracts	7.73	8.20	8.15	9.68	8.20
Equity, Comm, & Other Contracts	2.81	3.14	2.78	3.30	2.32
Futures and Forwards	23.61	25.11	24.46	24.98	25.32
Written Options	9.22	10.37	9.31	8.59	7.79
Exchange-Traded	0.15	0.24	0.08	0.31	0.33
Over-The-Counter	8.78	9.91	9.04	7.79	7.09
Purchased Options	4.37	3.93	3.98	4.68	4.47
Exchange-Traded	0.25	0.14	0.15	0.25	0.30
Over-The-Counter	3.81	3.56	3.52	3.96	3.76
Swaps	55.88	51.58	53.80	58.87	55.17
Held for Trading	45.17	41.01	43.59	50.43	51.40
Interest Rate Contracts	35.38	31.19	33.48	39.62	42.14
Foreign Exchange Contracts	3.42	3.68	3.77	4.83	4.24
Equity, Comm, & Other Contracts	1.20	0.95	1.08	1.54	1.09
Non-Traded	54.83	58.99	56.41	49.57	48.60
Interest Rate Contracts	48.67	50.25	50.15	35.66	42.56
Foreign Exchange Contracts	2.03	1.94	1.86	2.02	1.37
Equity, Comm, & Other Contracts	0.77	1.26	0.82	0.71	0.50
Deriv Contr (Excl Fut & FX LE 14 Days)	84.65	80.12	84.04	79.53	82.32
One Year or Less	26.57	30.60	29.64	32.71	31.49
Over 1 Year to 5 Years	30.81	28.76	32.79	27.38	29.22
Over 5 Years	18.95	14.13	16.03	12.83	14.32
Gross Negative Fair Value (Abs Val)	1.56	2.23	1.96	2.16	1.87
Gross Positive Fair Value	1.48	2.13	1.93	2.10	1.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.12	0.17	0.16	0.30	0.23
Gross Positive Fair Value (X)	0.12	0.18	0.17	0.31	0.23
Held for Trading (X)	0.10	0.13	0.13	0.26	0.19
Non-Traded (X)	0.02	0.03	0.02	0.03	0.03
Current Credit Exposure (X)	0.05	0.08	0.08	0.11	0.10
Credit Losses on Derivative Contracts	0.00	0.01	0.01	0.02	0.03
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.59	1.00	0.95	1.31	1.22

INSURANCE ACTIVITIES	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.14	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	51.26	48.12	48.49	47.64	45.80
Ins Under Assets(L/H)/Tot Ins Und Ast	48.74	51.88	51.51	52.36	54.20
Sep Acct Assets(L/H)/Total Life Ast	5.40	5.15	3.94	1.57	1.95
Ins Activities Revenue/Adj Oper Inc	1.14	1.14	1.11	1.03	1.00
Premium Inc/Ins Activities Revenue	10.85	13.78	13.39	11.85	14.18
Credit Rel Prem Inc/Tot Prem Inc	58.75	58.02	53.80	60.16	61.98
Other Prem Inc/Total Prem Inc	41.25	41.98	46.20	39.84	38.02
Ins Under Net Income/Consol Net Income	0.39	0.22	0.29	0.46	0.53
Ins Net Inc (P/C)/Equity (P/C)	5.31	5.28	5.23	7.11	8.71
Ins Net Inc (L/H)/Equity (L/H)	7.81	6.35	5.92	5.07	5.19
Insur Ben, Losses, Exp/Insur Premiums	129.27	161.82	176.23	377.60	185.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.86	1.06	1.84	2.36	1.34
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.56	0.58	0.29	0.10	0.36
Net Assets Ins Under Subs/Cons Assets	0.00	0.01	0.01	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	10.02	9.80	10.26	9.14	9.27
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.45	0.44	0.40	1.28	1.39
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.63	2.60	2.25	2.39	3.64
Cost: Interest-Bearing Deposits	0.36	0.55	0.46	0.50	0.48
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	2.27	4.93	3.40	3.56	194.12
Commercial and Industrial Loans	4.68	0.45	0.50	1.17	1.06
Foreign Governments and Inst	0.00	0.00	0.00	-0.11	-0.13
GROWTH RATES:					
Net Loans and Leases	25.39	13.83	14.97	37.19	22.90
Total Selected Assets	15.19	18.50	18.61	60.44	16.54
Deposits	-9.01	-0.35	-6.60	-12.83	0.96

## PROFITABILITY:

	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.49	7.80	7.91	6.78	4.97
Bank Net Inc/Avg Eq Inv in Banks	8.20	8.03	7.91	7.54	5.21
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.33	4.94	5.13	4.59	4.07
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.96	8.69	8.47	6.79	5.34
Bank Net Income/Parent Net Income	69.12	73.09	72.74	79.98	80.04
Nonbank Net Income/Parent Net Income	11.40	9.56	11.07	6.07	15.07
Sub BHCs Net Inc/Parent Net Income	105.44	88.73	82.20	82.84	83.04

## LEVERAGE:

Total Liabilities/Equity	27.66	30.98	30.15	32.75	36.76
Total Debt/Equity Capital	16.93	18.45	18.34	18.40	19.69
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.67	22.94	22.61	24.81	27.38
Tot Debt+Lns Guaranteed for Affl/Equity	18.27	20.97	20.27	20.86	22.56
Total Debt/Eq Cap - Exc Over Fair Value	16.99	18.59	18.44	18.52	19.79
Long-Term Debt/Equity Capital	12.29	13.53	13.81	14.07	16.28
Short-Term Debt/Equity Capital	2.80	3.04	2.47	3.85	2.78
Current Portion of LT Debt/Equity	0.26	0.40	0.50	0.25	0.34
Exc Cost Over Fair Value/Equity Cap	0.10	0.17	0.12	0.18	0.18
Long-Term Debt/Consolidated LT Debt	26.14	23.34	25.51	19.05	17.29

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	104.76	106.97	106.52	107.31	108.44
Total Investment in Subs/Equity	112.08	114.24	114.89	117.67	120.23
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.11	101.79	101.21	99.98	99.62
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	106.80	108.43	108.80	109.41	110.53

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.74	1.20	1.23	1.40	2.98
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.38	2.94	3.33	2.98	7.87

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	180.03	135.73	152.89	119.92	112.81
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	188.63	152.21	160.13	126.35	115.83
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	131.59	122.27	116.94	107.81	87.23
Pretax Oper Inc + Int Exp/Int Expense	2175.99	1204.35	1388.83	-----	923.24
Div + Int From Subs/Int Exp + Div	194.74	177.52	202.49	161.34	128.64
Fees+Other Inc From Subs/Sal + Oth Exp	10.72	10.55	9.12	13.20	19.52
Net Inc/Curr Port of LT Debt+Pfd Div(X)	35.21	62.60	106.19	182.98	63.84

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	3.83	3.32	3.25	3.68	4.51
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.01	0.02	0.09	0.28	0.12
Nonaccrual	5.50	6.43	7.11	15.04	2.10
Total	5.53	6.53	8.06	15.65	4.02
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.86	0.96	0.95	1.76	1.21
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.86	0.96	0.95	1.92	1.28
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	6.91	7.73	7.99	5.73	7.97
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.30
Combined Foreign Nonbank Sub Assets	0.70	0.72	0.69	0.66	0.77

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	52.90	57.53	64.35	69.45	73.55
Dividends Paid/Net Income	25.36	23.38	25.15	24.90	35.75
Net Income - Dividends/Avg Equity	6.06	5.55	5.50	4.71	3.00
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	169.71	157.32	161.00	117.14	83.88
Dividends From Nonbank Subs	19.04	14.95	19.39	17.32	12.50
Dividends From Subsidiary BHCs	25.97	32.23	35.97	44.17	32.86
Dividends From All Subsidiaries	339.35	269.08	277.66	229.85	187.24
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	58.12	42.91	52.35	37.26	27.49
Interest Income From Bank Subs	0.66	0.68	0.67	1.07	2.76
Mgt & Service Fees From Bank Subs	3.02	1.83	1.99	5.53	6.45
Other Income From Bank Subs	0.00	0.00	0.00	0.02	0.36
Operating Income From Bank Subs	67.98	48.55	63.78	50.83	57.67
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	34.34	41.91	46.23	67.04	53.73
Interest Income From Nonbank Subs	8.78	12.10	8.57	15.70	15.94
Mgt & Serv Fees From Nonbank Subs	2.64	4.45	4.75	2.98	5.72
Other Income From Nonbank Subs	0.37	0.59	0.19	0.52	0.09
Operating Inc From Nonbank Subs	56.08	88.41	97.04	107.01	97.57
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	31.69	35.35	49.24	47.86	50.38
Interest Inc From Subsidiary BHCs	0.30	0.23	0.28	1.02	1.39
Mgt & Serv Fees From Sub BHCs	1.06	1.04	0.92	1.15	2.41
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	34.00	37.58	51.87	51.44	54.18
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	46.90	40.39	42.98	37.13	24.89
Interest Income From Bank Subs	0.88	1.61	1.17	2.30	3.50
Mgt & Serv Fees From Bank Subs	1.53	1.69	1.48	5.07	10.18
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	56.31	49.42	50.87	52.88	46.82
Dividends From Nonbank Subs	4.32	4.67	6.48	6.77	8.28
Interest Income From Nonbank Subs	1.64	2.94	2.49	3.16	4.14
Mgt & Serv Fees From Nonbank Subs	0.35	0.38	0.39	0.31	0.33
Other Income From Nonbank Subs	0.04	0.08	0.07	0.03	0.00
Operating Inc From Nonbank Subs	10.29	12.24	13.08	13.76	16.65
Dividends From Subsidiary BHCs	9.16	9.98	10.75	10.01	8.88
Interest Inc From Subsidiary BHCs	0.05	0.12	0.08	0.26	0.26
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	10.16	11.68	12.34	12.02	10.64
Loans and Adv From Subs/ST Debt	169.07	991.75	188.63	302.33	718.14
Loans and Adv From Subs/Total Debt	33.60	27.98	28.76	58.39	73.30

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									93
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.80	0.98	1.26	2.38	3.00	3.24	3.89	4.67	93
+ Non-interest Income	1.81	0.11	0.34	0.93	1.49	2.42	3.59	7.00	93
- Overhead Expense	3.19	1.34	1.59	2.55	2.98	3.56	4.65	8.29	93
- Provision for Losses	0.19	-0.07	-0.01	0.02	0.13	0.27	0.51	1.10	93
+ Securities Gains (Losses)	0.02	-0.03	-0.00	0.00	0.00	0.04	0.09	0.13	93
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	93
= Pretax Net Oper Income (TE)	1.41	0.25	0.59	1.02	1.35	1.81	2.29	2.60	93
Net Operating Income	0.94	0.18	0.40	0.68	0.89	1.18	1.59	1.64	93
Net Income	0.94	0.16	0.38	0.68	0.90	1.18	1.59	1.64	93
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)	3.83	1.57	2.62	3.39	3.77	4.31	5.10	6.21	93
Interest Expense	0.60	0.14	0.24	0.31	0.46	0.85	1.29	1.69	93
Net Interest Income (TE)	3.17	1.09	1.51	2.76	3.30	3.61	4.18	5.07	93
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.46	0.00	0.02	0.12	0.30	0.58	1.51	2.02	93
Earnings Coverage of Net Losses (X)	18.54	-2.93	1.49	3.08	6.63	17.90	70.47	144.84	93
Ln&Ls Allowance/Total Loans & Leases	1.48	0.33	0.57	1.01	1.46	1.84	2.32	2.89	93
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.62	0.21	0.40	0.88	1.35	2.20	3.44	4.58	93
30-89 Days Past Due Loans and Leases	0.67	0.06	0.16	0.33	0.57	0.90	1.50	1.96	93
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	17.78	-9.98	-1.53	5.91	16.23	25.79	43.11	61.25	93
Net ST Noncore Funding Dependence	3.00	-50.67	-20.28	-3.49	4.55	11.19	18.74	25.74	93
Net Loans and Leases/Total Assets	59.08	16.38	32.57	47.19	63.42	69.98	74.77	81.57	93
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.66	5.58	7.12	8.28	9.65	10.85	12.28	13.11	78
Equity Capital/Total Assets	11.53	7.15	8.24	9.74	11.22	13.14	15.53	16.70	93
Equity Capital+Minority Int/Total Assets	11.80	7.58	8.45	9.93	11.46	13.20	16.05	17.65	93
Tier 1 Common Eq Cap / T RWA	11.89	7.43	8.76	10.20	11.59	13.49	15.44	16.83	78
Net Loans&Ls/Equity Capital (X)	5.21	1.58	2.67	4.10	5.19	6.15	7.94	8.54	93
Cash Dividends/Net Income	25.36	0.00	0.00	4.04	23.83	38.94	65.36	83.12	90
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	6.03	-1.08	0.77	3.50	5.83	8.44	10.99	12.04	93
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	2.79	0.00	0.00	0.00	0.00	4.54	10.45	40.43	93
Long-Term Debt/Equity Capital	12.28	0.00	0.00	0.00	8.31	20.66	41.91	67.40	93
Equity Investment in Subs/Equity Cap	104.76	86.37	91.32	98.02	102.52	111.25	122.22	126.62	93
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	188.63	7.59	23.39	86.37	123.60	235.20	501.32	874.05	93

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.38	1.48	1.97	3.00	3.39	3.82	4.60	5.24	93
Less: Interest Expense	0.53	0.12	0.20	0.28	0.41	0.75	1.11	1.48	93
Equals: Net Interest Income (TE)	2.80	0.98	1.26	2.38	3.00	3.24	3.89	4.67	93
Plus: Non-Interest Income	1.81	0.11	0.34	0.93	1.49	2.42	3.59	7.00	93
Equals: Adj Operating Income (TE)	4.76	2.37	3.18	3.83	4.43	5.32	7.29	10.92	93
Less: Overhead Expense	3.19	1.34	1.59	2.55	2.98	3.56	4.65	8.29	93
Less: Provision for Loan and Lease Losses	0.19	-0.07	-0.01	0.02	0.13	0.27	0.51	1.10	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	0.02	-0.03	-0.00	0.00	0.00	0.04	0.09	0.13	93
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	93
Equals: Pretax Net Oper Inc (TE)	1.41	0.25	0.59	1.02	1.35	1.81	2.29	2.60	93
Less: Applicable Income Taxes (TE)	0.45	0.00	0.13	0.30	0.44	0.62	0.73	0.86	93
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.02	0.04	93
Equals: Net Operating Income	0.94	0.18	0.40	0.68	0.89	1.18	1.59	1.64	93
Plus: Net Extraordinary Items	0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	93
Equals: Net Income	0.94	0.16	0.38	0.68	0.90	1.18	1.59	1.64	93
Memo: Net Income (Last Four Qtrs)	0.94	0.08	0.37	0.66	0.92	1.20	1.56	1.78	93
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.23	74.63	84.38	87.79	90.29	92.47	95.93	96.84	93
Avg Int-Bearing Funds / Avg Assets	68.27	54.08	58.41	62.04	66.62	73.55	82.43	82.87	78
Int Income (TE) / Avg Earning Assets	3.83	1.57	2.62	3.39	3.77	4.31	5.10	6.21	93
Int Expense / Avg Earning Assets	0.60	0.14	0.24	0.31	0.46	0.85	1.29	1.69	93
Net Int Inc (TE) / Avg Earn Assets	3.17	1.09	1.51	2.76	3.30	3.61	4.18	5.07	93
YIELD OR COST:									
Total Loans and Leases (TE)	4.73	2.55	3.57	4.08	4.54	5.35	6.13	7.58	93
Interest-Bearing Bank Balances	0.29	0.04	0.15	0.21	0.25	0.37	0.53	0.84	93
Fed Funds Sold & Reverse Repos	0.42	0.00	0.00	0.04	0.20	0.54	1.49	2.31	68
Trading Assets	1.23	0.00	0.00	0.00	0.50	2.07	4.26	7.54	71
Total Earning Assets	3.77	1.55	2.55	3.35	3.71	4.26	5.07	6.19	93
Investment Securities (TE)	2.40	1.02	1.50	2.01	2.28	2.81	3.49	4.29	92
U.S. Treasury & Agency Sec (excl MBS)	1.31	0.04	0.21	0.73	1.26	1.87	2.33	2.80	86
Mortgage-Backed Securities	2.29	1.11	1.40	1.84	2.17	2.76	3.24	4.02	92
All Other Securities	4.14	0.51	1.15	2.44	3.64	5.36	8.23	12.35	91
Interest-Bearing Deposits	0.43	0.08	0.15	0.23	0.36	0.56	0.81	1.25	93
Time Deposits of \$100K or More	0.96	0.21	0.41	0.65	0.93	1.19	1.65	1.85	92
Time Deposits < \$100K	0.98	0.25	0.45	0.67	0.94	1.21	1.74	1.94	89
Other Domestic Deposits	0.24	0.06	0.09	0.12	0.18	0.30	0.58	0.73	93
Foreign Deposits	0.36	0.00	0.06	0.11	0.21	0.41	1.02	2.04	45
Fed Funds Purchased and Repos	0.76	0.00	0.06	0.10	0.20	0.99	3.30	3.62	83
Other Borrowed Funds & Trading Liab	2.05	0.18	0.60	1.05	1.70	2.91	4.37	5.46	93
All Interest-Bearing Funds	0.69	0.22	0.33	0.41	0.60	0.84	1.30	1.74	78

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	73.14	43.78	51.74	59.93	66.52	84.25	109.13	119.58	93
Avg Assets per Employee (\$000)	7234.31	2709.01	3690.16	4684.10	6119.24	9415.74	13204.0	17718.8	93

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.00	0.00	0.00	0.32	2.46	5.00	8.82	12.74	91
Overhead Exp / NOI + Non-Int Income	67.24	46.26	50.32	60.47	67.10	74.09	84.72	88.81	93

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.19	1.34	1.59	2.55	2.98	3.56	4.65	8.29	93
Personnel Expense	1.49	0.67	0.76	1.08	1.53	1.81	2.33	2.49	93
Net Occupancy Expense	0.33	0.09	0.16	0.23	0.32	0.41	0.50	0.61	93
Other Operating Expenses	1.35	0.40	0.59	0.80	1.00	1.48	2.92	6.30	93
Overhead Less Non-Interest Income	1.27	-0.52	-0.00	0.79	1.35	1.80	2.30	2.46	93

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.54	46.15	50.29	59.69	66.75	73.34	83.89	87.92	93
Personnel Expense	31.78	15.87	19.00	25.30	33.46	37.72	40.42	43.58	93
Net Occupancy Expense	7.39	1.52	2.65	5.74	7.42	9.05	11.29	12.33	93
Other Operating Expenses	26.55	14.18	16.50	19.36	22.90	29.87	44.48	64.55	93
Total Non-Interest Income	36.37	5.97	8.77	23.06	31.66	47.45	76.71	80.40	93
Fiduciary Activities Income	2.40	0.00	0.00	0.00	1.23	3.77	8.24	17.21	93
Serv Charges on Deposit Accts - Domestic	4.68	0.00	0.04	1.53	4.77	7.46	8.66	11.45	93
Trading Revenue	1.04	-2.05	-0.00	0.00	0.25	1.47	4.60	6.87	93
Investment Banking Fees & Commissions	2.65	0.00	0.00	0.49	1.75	2.98	8.82	16.97	93
Venture Capital Revenue	0.05	-0.01	0.00	0.00	0.00	0.00	0.35	0.86	93
Net Servicing Fees	1.01	0.00	0.00	0.03	0.34	1.86	3.49	4.85	93
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	93
Insurance Activities Revenue	1.13	0.00	0.00	0.03	0.29	1.30	4.45	15.31	93
Net Gain (Loss) - Sales Loans, OREO, Oth	2.43	-1.02	-0.24	0.15	1.52	3.62	7.50	12.31	93
Other Non-Interest Income	11.50	1.29	2.84	5.66	9.36	14.91	25.17	44.69	93
Overhead Less Non-Interest Income	29.70	-5.32	0.09	16.37	32.99	42.50	50.58	57.34	93

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	29.02	1.55	12.80	24.24	29.98	35.00	37.87	39.96	90
Appl Inc Tax+TE/Pretax NOI+TE	32.45	6.74	19.53	29.30	34.06	36.68	39.44	40.10	90



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.72	0.63	5.97	19.40	33.38	46.20	55.90	63.75	93
Commercial and Industrial Loans	12.21	0.00	0.23	5.77	11.24	18.69	24.03	31.22	93
Loans to Individuals	5.09	0.03	0.05	0.45	2.48	8.41	12.95	32.37	93
Loans to Depository Institutions	0.10	0.00	0.00	0.00	0.00	0.04	0.86	1.35	93
Agricultural Loans	0.13	0.00	0.00	0.00	0.03	0.19	0.56	0.88	93
Other Loans and Leases	4.08	0.00	0.12	1.19	3.43	6.26	9.50	12.90	93
Net Loans and Leases	59.08	16.38	32.57	47.19	63.42	69.98	74.77	81.57	93
Debt Securities Over 1 Year	15.50	0.45	2.94	9.25	14.23	19.54	31.55	40.02	93
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.04	0.19	0.43	0.86	93
Subtotal	75.57	40.40	45.66	69.31	80.57	84.92	88.78	91.83	93
Interest-Bearing Bank Balances	4.69	0.28	0.47	1.17	2.74	7.63	14.66	17.97	93
Federal Funds Sold & Reverse Repos	0.95	0.00	0.00	0.00	0.02	0.60	5.01	11.79	93
Debt Securities 1 Year or Less	2.79	0.00	0.08	0.39	1.73	4.90	7.86	12.53	93
Trading Assets	0.80	0.00	0.00	0.00	0.18	0.58	3.76	8.59	93
Total Earning Assets	88.18	66.89	81.50	86.05	88.47	91.28	93.71	95.10	93
Non-Int Cash and Due From Dep Inst	1.46	0.29	0.39	0.88	1.48	1.96	2.60	3.07	93
Other Real Estate Owned	0.19	0.00	0.00	0.03	0.11	0.28	0.58	0.97	93
All Other Assets	10.24	3.32	4.48	6.84	9.95	11.84	16.97	29.34	93
MEMORANDA:									
Short-Term Investments	9.52	0.79	1.37	2.95	6.53	14.60	23.11	37.88	93
U.S. Treasury Securities	0.48	0.00	0.00	0.00	0.03	0.74	2.16	3.43	93
U.S. Agency Securities (excl MBS)	1.33	0.00	0.00	0.00	0.40	2.24	5.56	8.52	93
Municipal Securities	1.17	0.00	0.00	0.04	0.69	2.07	3.50	5.96	93
Mortgage-Backed Securities	11.65	0.18	1.77	4.83	10.40	16.95	23.26	33.98	93
Asset-Backed Securities	0.65	0.00	0.00	0.00	0.03	1.25	2.59	4.68	93
Other Debt Securities	0.98	0.00	0.00	0.00	0.18	1.54	4.33	7.61	93
RE Loans Secured by 1-4 Family	15.75	0.02	1.03	7.11	15.41	21.13	32.77	42.97	93
Revolving	3.20	0.00	0.05	0.74	2.31	5.35	7.83	9.77	93
Closed-End, Sec by First Liens	11.51	0.00	1.00	4.72	10.48	15.57	22.94	41.86	93
Closed-End, Sec by Junior Liens	0.53	0.00	0.00	0.06	0.43	0.88	1.45	2.21	93
Commercial Real Estate Loans	14.79	0.00	0.22	4.13	14.00	23.18	32.96	38.03	93
Construction and Land Dev	1.68	0.00	0.03	0.32	1.28	2.55	4.56	5.39	93
Multi family	1.90	0.00	0.01	0.39	1.01	2.75	5.73	8.82	93
Nonfarm Nonresidential	10.58	0.00	0.07	3.41	9.90	15.69	23.10	25.79	93
RE Loans Secured by Farml and	0.24	0.00	0.00	0.00	0.05	0.29	1.39	1.77	93
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	55.75	1.17	16.31	40.23	56.33	73.08	86.57	96.00	93
RE Loans Secured by 1-4 Family	26.80	0.04	2.45	13.24	25.90	36.15	53.63	67.59	93
Revolving	5.52	0.00	0.19	1.19	4.24	9.33	12.65	15.32	93
Closed-End	20.76	0.04	1.74	9.29	18.25	28.03	48.07	63.39	93
Commercial Real Estate Loans	24.61	0.03	0.70	10.65	23.37	36.28	50.57	59.55	93
Construction and Land Dev	2.79	0.00	0.07	0.63	2.03	4.02	7.29	9.25	93
Multi family	3.30	0.00	0.01	0.82	1.78	5.02	9.52	13.68	93
Nonfarm Nonresidential	17.58	0.00	0.23	7.00	16.92	26.37	34.64	39.67	93
RE Loans Secured by Farml and	0.41	0.00	0.00	0.00	0.07	0.38	2.35	3.47	93
Loans to Depository Institutions	0.22	0.00	0.00	0.00	0.00	0.10	1.56	3.13	93
Commercial and Industrial Loans	20.39	0.02	0.46	9.63	20.71	28.68	40.98	48.82	93
Loans to Individuals	8.80	0.05	0.13	1.27	4.51	14.08	23.86	52.10	93
Credit Card Loans	2.37	0.00	0.00	0.00	0.10	1.39	9.48	37.87	93
Agricultural Loans	0.22	0.00	0.00	0.00	0.05	0.29	1.03	1.55	93
Loans to Foreign Govts and Inst	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.17	93
Other Loans and Leases	8.13	0.00	0.18	2.14	6.06	11.20	21.90	40.84	93

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.52	0.79	1.37	2.95	6.53	14.60	23.11	37.88	93
Liquid Assets	24.32	6.62	11.68	15.04	20.55	30.01	46.60	52.82	93
Investment Securities	19.17	1.70	4.20	12.09	16.00	24.81	40.33	48.65	93
Net Loans and Leases	59.08	16.38	32.57	47.19	63.42	69.98	74.77	81.57	93
Net Lns, Ls & Stdbly Ltrs of Credit	61.15	17.08	34.50	48.94	65.45	72.52	78.68	81.87	93
Core Deposits	57.26	6.33	21.87	43.07	61.60	71.73	75.88	77.69	93
Noncore Funding	23.76	5.87	8.35	12.45	19.49	34.06	51.90	57.68	93
Time Deposits of \$100K or More	5.55	0.01	0.49	1.93	4.94	8.01	13.37	17.79	93
Foreign Deposits	0.99	0.00	0.00	0.00	0.00	0.88	4.75	9.71	93
Fed Funds Purchased and Repos	2.57	0.00	0.00	0.35	1.50	4.60	8.22	10.03	93
Net Fed Funds Purchased (Sold)	1.57	-6.44	-0.84	0.00	0.79	2.79	6.92	8.41	93
Commercial Paper	0.14	0.00	0.00	0.00	0.00	0.00	0.85	2.75	93
Oth Borrowings W/Rem Mat 1 Yr or Less	2.44	0.00	0.00	0.17	1.39	4.32	7.79	11.04	93
Earning Assets Repr in 1 Year	39.54	12.00	14.94	27.35	41.51	48.58	60.65	70.89	93
Int-Bearing Liab Repr in 1 Year	11.40	0.21	2.40	5.78	8.73	13.49	27.27	45.86	93
Long-Term Debt Repr in 1 Year	1.11	0.00	0.00	0.00	0.01	1.58	4.91	8.38	93
Net Assets Repriceable in 1 Year	24.96	-5.42	-0.01	11.24	26.29	36.63	45.66	52.92	93
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	17.78	-9.98	-1.53	5.91	16.23	25.79	43.11	61.25	93
Net ST Noncore Funding Dependence	3.00	-50.67	-20.28	-3.49	4.55	11.19	18.74	25.74	93
Short-Term Inv/ST Noncore Funding	98.98	4.73	8.46	27.88	62.89	117.58	303.55	532.55	93
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.28	-8.36	-6.70	1.80	12.86	24.07	55.94	77.92	93
Net Loans and Leases/Total Deposits	92.43	42.79	49.79	71.50	87.66	99.67	129.61	242.42	93
Net Loans and Leases/Core Deposits	119.12	53.46	63.07	83.42	98.84	119.78	240.18	406.40	93
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.53	-4.82	-3.55	-1.05	-0.04	0.03	0.60	1.18	53
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.26	-3.18	-2.48	-1.18	0.22	1.09	3.42	4.76	78
Struct Notes Appr(Depr)/T1 Cap	-0.17	-2.18	-1.66	-0.21	-0.01	0.00	0.03	0.07	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	13.20	0.00	0.00	0.00	2.03	27.72	47.89	65.91	92
Available-For-Sale Securities	86.79	26.90	50.23	70.44	97.48	100.00	100.00	100.00	92
U. S. Treasury Securities	3.38	0.00	0.00	0.00	0.31	4.84	16.79	27.05	92
U. S. Agency Securities (excl MBS)	7.00	0.00	0.00	0.05	2.24	12.57	30.09	37.87	92
Municipal Securities	6.34	0.00	0.00	0.50	4.97	12.06	18.29	23.02	92
Mortgage-Backed Securities	64.54	8.54	19.56	42.26	70.68	85.32	95.81	98.68	92
Asset-Backed Securities	3.59	0.00	0.00	0.00	0.43	6.61	13.60	22.02	92
Other Debt Securities	5.02	0.00	0.00	0.01	1.60	8.10	20.59	35.84	92
Mutual Funds and Equity Securities	0.80	0.00	0.00	0.04	0.39	1.33	2.44	6.05	92
Debt Securities 1 Year or Less	16.03	0.09	0.51	3.08	10.99	28.17	39.60	56.91	92
Debt Securities 1 To 5 Years	21.32	0.25	0.71	3.88	14.24	38.08	50.83	71.47	92
Debt Securities Over 5 Years	58.35	8.49	15.80	33.64	60.37	80.12	94.87	97.15	92
Pledged Securities	41.44	0.34	3.50	19.78	41.54	61.95	72.76	77.54	92
Structured Notes, Fair Value	0.15	0.00	0.00	0.00	0.00	0.00	0.79	2.53	92

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.19	-0.07	-0.01	0.02	0.13	0.27	0.51	1.10	93
Provision for Ln&Ls Losses/Avg Ln&Ls	0.32	-0.15	-0.02	0.05	0.22	0.44	1.03	1.62	93
Provision for Ln&Ls Losses/Net Losses	74.43	-128.90	-6.74	38.43	64.44	98.65	200.29	244.60	93
Ln&Ls Allowance/Total Loans & Leases	1.48	0.33	0.57	1.01	1.46	1.84	2.32	2.89	93
Ln&Ls Allowance/Net Ln&Ls Losses (X)	6.68	1.05	1.43	2.37	3.99	7.54	21.89	36.14	90
ALLL/Nonaccrual Assets	137.99	38.84	46.58	77.63	117.98	179.60	255.87	361.02	91
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	109.11	28.84	38.87	56.55	85.86	138.67	239.44	318.07	93
Gross Ln&Ls Losses/Avg Loans & Leases	0.65	0.02	0.08	0.24	0.48	0.78	1.95	2.80	93
Recoveries/Avg Loans and Leases	0.17	0.00	0.02	0.06	0.15	0.24	0.38	0.53	93
Net Losses/Avg Loans and Leases	0.46	0.00	0.02	0.12	0.30	0.58	1.51	2.02	93
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.14	93
Recoveries/Prior Year-End Losses	16.30	4.20	5.92	10.25	15.76	21.24	28.74	35.14	92
Earnings Coverage of Net Losses (X)	18.54	-2.93	1.49	3.08	6.63	17.90	70.47	144.84	93
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.38	-0.01	0.00	0.05	0.22	0.62	0.92	2.06	91
RE Loans Secured By 1-4 Family	0.51	0.00	0.01	0.08	0.27	0.73	1.57	2.84	89
Revolving	0.58	-0.00	0.00	0.07	0.31	1.10	1.57	2.19	88
Closed-End	0.46	-0.00	0.00	0.08	0.23	0.61	1.55	2.96	89
Commercial Real Estate Loans	0.23	-0.15	-0.08	0.00	0.11	0.41	0.84	1.22	90
Construction and Land Dev	0.53	-1.50	-0.67	-0.09	0.04	0.81	2.47	5.89	89
Multi family	0.10	-0.39	-0.10	0.00	0.00	0.14	0.55	0.78	85
Nonfarm Nonresidential	0.20	-0.12	-0.04	0.00	0.15	0.32	0.58	1.02	87
RE Loans Secured by Farmland	0.19	-0.25	-0.08	-0.00	0.00	0.09	1.09	3.19	60
Commercial and Industrial Loans	0.39	-0.12	-0.02	0.05	0.20	0.58	1.16	2.57	89
Loans to Depository Institutions	-0.00	-0.15	-0.05	0.00	0.00	0.00	0.00	0.00	42
Loans to Individuals	1.30	0.04	0.18	0.40	1.09	2.00	3.19	3.37	77
Credit Card Loans	2.61	-0.06	0.00	1.50	2.65	3.74	4.35	4.85	60
Agricultural Loans	0.12	-0.43	-0.09	-0.01	0.00	0.00	0.71	2.12	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	0.16	-0.10	-0.02	0.00	0.06	0.26	0.59	1.02	89

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.67	0.06	0.16	0.33	0.57	0.90	1.50	1.96	93
90+ Days PD Loans and Leases	0.41	0.00	0.00	0.02	0.12	0.76	1.36	2.36	93
Nonaccrual Loans and Leases	1.25	0.14	0.34	0.63	1.06	1.71	2.67	4.04	93
90+ Days PD and Nonaccrual Loans and Leases	1.86	0.28	0.43	0.97	1.46	2.36	4.47	6.73	93
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.02	0.07	0.17	0.30	93
90+ Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.30	93
Nonaccrual Restructured	0.39	0.00	0.03	0.16	0.29	0.61	1.02	1.13	93
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.67	0.06	0.16	0.33	0.57	0.90	1.51	1.96	93
90+ Days Past Due Assets	0.41	0.00	0.00	0.02	0.12	0.77	1.36	2.37	93
Nonaccrual Assets	1.28	0.14	0.37	0.71	1.06	1.73	2.67	4.09	93
30+ Days PD & Nonaccrual Assets	2.60	0.49	0.93	1.39	1.99	3.57	6.12	9.63	93
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.12	0.05	0.24	0.60	0.93	1.47	2.28	3.72	93
90+ PD & Nonaccrual Assets + OREO	1.32	0.08	0.25	0.63	1.12	1.87	2.43	4.22	93
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.58	0.08	0.20	0.64	1.48	2.21	3.54	4.87	93
Allowance for Loan & Lease Losses	190.65	49.80	58.38	110.21	157.16	269.66	383.40	488.25	93
Equity Cap + ALLL	13.18	0.82	2.37	5.01	10.77	18.10	33.24	40.38	93
Tier 1 Cap + ALLL	15.36	1.45	3.43	6.62	13.25	19.69	33.91	44.86	78
Loans & Leases + RE Acquired	2.61	0.34	0.66	1.23	2.20	3.45	5.66	7.39	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	0.72	0.04	0.13	0.30	0.59	1.00	1.89	2.18	91
- 90+ Days Past Due	0.60	0.00	0.00	0.00	0.12	0.86	2.05	4.54	91
- Nonaccrual	1.96	0.24	0.41	0.94	1.59	2.76	3.89	6.44	91
Coml & Indl - 30-89 Days PD	0.37	0.00	0.01	0.11	0.25	0.51	1.01	1.57	89
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.02	0.13	0.37	0.62	89
- Nonaccrual	0.81	0.00	0.08	0.28	0.54	0.99	2.10	4.19	89
Individuals - 30-89 Days PD	1.27	0.00	0.07	0.52	1.00	1.74	2.54	3.72	93
- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.09	0.47	0.99	1.84	93
- Nonaccrual	0.25	0.00	0.00	0.03	0.20	0.39	0.72	1.16	93
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Agricultural - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.20	0.76	0.95	65
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.44	65
- Nonaccrual	1.08	0.00	0.00	0.00	0.19	1.83	4.66	9.40	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	0.12	19
Other Lns&Ls - 30-89 Days PD	0.16	0.00	0.00	0.00	0.06	0.24	0.61	0.88	89
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.02	0.17	0.42	89
- Nonaccrual	0.24	0.00	0.00	0.00	0.09	0.34	1.10	1.43	89
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.96	0.09	0.21	0.40	0.72	1.34	2.32	2.75	89
- 90+ Days Past Due	0.84	0.00	0.00	0.00	0.11	1.19	3.81	6.36	89
- Nonaccrual	1.98	0.18	0.33	0.80	1.53	2.94	4.65	5.90	89
Revolvi ng - 30-89 Days PD	0.71	0.00	0.09	0.35	0.56	0.96	1.59	1.98	88
- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.14	0.44	0.82	88
- Nonaccrual	1.28	0.00	0.00	0.34	0.98	2.15	3.20	4.93	88
Closed-End - 30-89 Days PD	1.07	0.07	0.16	0.39	0.80	1.61	2.53	3.28	89
- 90+ Days Past Due	1.05	0.00	0.00	0.00	0.12	1.82	5.62	6.91	89
- Nonaccrual	2.24	0.16	0.30	0.99	1.70	3.31	5.75	6.37	89
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.01	0.04	0.10	0.18	0.33	89
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	89
- Jr Lien Nonaccrual	0.15	0.00	0.00	0.01	0.08	0.23	0.57	0.74	89
Commercial RE - 30-89 Days PD	0.32	0.00	0.00	0.09	0.27	0.47	0.96	1.21	90
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.04	0.37	1.31	1.97	90
- Nonaccrual	1.63	0.00	0.29	0.73	1.43	2.20	3.66	5.09	90
Const & Dev - 30-89 Days PD	0.46	0.00	0.00	0.00	0.27	0.59	2.03	2.63	89
- 90+ Days Past Due	0.73	0.00	0.00	0.00	0.02	0.69	3.62	6.78	89
- Nonaccrual	3.27	0.00	0.00	0.94	2.58	4.96	9.93	15.64	89
Mul ti fami ly - 30-89 Days PD	0.22	0.00	0.00	0.00	0.06	0.37	0.87	1.55	85
- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.16	0.77	3.09	85
- Nonaccrual	0.70	0.00	0.00	0.08	0.45	1.15	2.57	3.42	85
Nonfarm Nres- 30-89 Days PD	0.29	0.00	0.00	0.07	0.25	0.42	0.88	1.18	87
- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.03	0.27	0.90	1.50	87
- Nonaccrual	1.51	0.00	0.09	0.61	1.25	2.12	3.53	4.39	87
Farm land - 30-89 Days PD	0.48	0.00	0.00	0.00	0.15	0.46	2.26	4.04	60
- 90+ Days Past Due	0.38	0.00	0.00	0.00	0.00	0.08	2.02	5.38	60
- Nonaccrual	1.72	0.00	0.00	0.00	1.01	3.15	6.25	7.53	60
Credi t Card - 30-89 Days PD	1.01	0.00	0.00	0.64	1.10	1.46	2.02	2.57	60
- 90+ Days Past Due	0.50	0.00	0.00	0.00	0.55	0.95	1.24	1.52	60
- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.36	1.05	1.53	60

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.66	5.58	7.12	8.28	9.65	10.85	12.28	13.11	78
Tier 1 RBC Ratio	13.19	9.64	10.57	11.32	12.80	14.95	16.93	18.57	78
Total Risk-Based Capital Ratio	15.06	11.39	12.56	13.50	14.71	16.59	17.90	19.87	78
Tangible Tier 1 Leverage Ratio	9.36	5.01	6.84	8.21	9.38	10.50	11.74	13.10	78
Tangible Common Eq Cap/Tan Assets	8.31	4.12	5.63	7.24	8.30	9.17	10.84	12.74	78
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.74	3.38	7.50	13.78	23.69	32.73	46.29	105.38	93
Standby Letters of Credit	1.44	0.00	0.00	0.18	0.86	2.39	4.61	6.84	93
Commercial & Similar Letters of Credit	0.05	0.00	0.00	0.00	0.02	0.08	0.23	0.40	93
Securities Lent	0.30	0.00	0.00	0.00	0.00	0.00	1.47	6.35	93
Credit Derivatives (BHC as Guarantor)	0.16	0.00	0.00	0.00	0.00	0.06	0.94	1.90	93
Credit Derivatives (BHC as Beneficiary)	0.19	0.00	0.00	0.00	0.00	0.10	0.85	2.97	93
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	40.75	0.13	0.69	4.95	15.97	41.57	121.54	390.55	93
Interest Rate Contracts	26.92	0.01	0.32	4.41	13.98	33.94	93.97	231.21	93
Interest Rate Futures & Forward Contr	5.10	0.00	0.00	0.00	0.40	2.87	21.05	82.26	93
Written Options Contr (Int Rate)	1.99	0.00	0.00	0.03	0.55	1.65	6.88	29.14	93
Purchased Options Contr (Int Rate)	1.37	0.00	0.00	0.00	0.20	1.30	5.46	17.85	93
Interest Rate Swaps	16.79	0.00	0.00	2.20	10.80	19.31	49.27	143.02	93
Foreign Exchange Contracts	9.02	0.00	0.00	0.00	0.20	3.16	14.22	252.91	93
Futures & Forward Foreign Exch Contr	5.22	0.00	0.00	0.00	0.18	2.70	10.35	122.90	93
Written Options Contr (Foreign Exch)	0.06	0.00	0.00	0.00	0.00	0.00	0.31	1.18	93
Purchased Options Contr (Foreign Exch)	0.07	0.00	0.00	0.00	0.00	0.00	0.35	1.32	93
Foreign Exchange Rate Swaps	0.80	0.00	0.00	0.00	0.00	0.13	3.39	15.93	93
Equity, Commodity, & Other Deriv Contr	1.58	0.00	0.00	0.00	0.00	0.75	9.20	17.81	93
Commodity & Other Fut & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.14	2.52	93
Written Options Contr (Comm & Other)	0.66	0.00	0.00	0.00	0.00	0.15	3.45	11.36	93
Purchased Options Contr (Comm & Oth)	0.40	0.00	0.00	0.00	0.00	0.17	2.31	5.17	93
Commodity & Other Swaps	0.24	0.00	0.00	0.00	0.00	0.10	1.36	3.47	93
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.98	5.65	13.80	23.58	38.89	64.47	126.64	163.30	93

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	87.94	8.10	51.83	79.29	92.96	99.86	100.00	100.00	91
Foreign Exchange Contracts	7.73	0.00	0.00	0.00	1.98	10.63	28.12	70.35	91
Equity, Comm, & Other Contracts	2.81	0.00	0.00	0.00	0.00	2.83	15.91	19.83	91
Futures and Forwards	23.60	0.00	0.07	4.55	15.29	32.42	67.90	87.16	91
Written Options	9.21	0.00	0.00	2.45	6.47	12.15	31.12	40.59	91
Exchange-Traded	0.14	0.00	0.00	0.00	0.00	0.00	1.00	2.40	91
Over-The-Counter	8.78	0.00	0.00	2.36	5.83	11.60	31.11	40.59	91
Purchased Options	4.37	0.00	0.00	0.00	2.93	8.65	13.69	18.25	91
Exchange-Traded	0.25	0.00	0.00	0.00	0.00	0.00	1.38	3.96	91
Over-The-Counter	3.81	0.00	0.00	0.00	2.36	7.02	13.61	18.25	91
Swaps	55.88	0.00	0.06	39.29	66.17	81.24	91.93	97.24	91
Held for Trading	45.16	0.00	0.00	0.00	51.16	88.75	98.75	99.63	91
Interest Rate Contracts	35.38	0.00	0.00	0.00	36.86	74.56	85.11	94.60	91
Foreign Exchange Contracts	3.42	0.00	0.00	0.00	0.02	4.06	16.69	31.78	91
Equity, Comm, & Other Contracts	1.19	0.00	0.00	0.00	0.00	0.05	5.18	18.57	91
Non-Traded	54.83	0.14	1.09	10.25	42.82	100.00	100.00	100.00	91
Interest Rate Contracts	48.66	0.00	0.51	7.03	34.26	87.53	100.00	100.00	91
Foreign Exchange Contracts	2.03	0.00	0.00	0.00	0.00	0.75	12.53	21.80	91
Equity, Comm, & Other Contracts	0.77	0.00	0.00	0.00	0.00	0.08	5.06	12.87	91
Deriv Contr (Excl Fut & FX LE 14 Days)	84.64	38.62	54.74	75.29	88.31	95.62	99.99	100.00	77
One Year or Less	26.56	0.82	3.44	12.19	19.91	35.66	65.89	81.35	77
Over 1 Year to 5 Years	30.81	0.00	0.31	12.05	32.21	46.44	61.93	67.79	77
Over 5 Years	18.94	0.00	0.00	5.73	16.13	31.37	46.43	55.99	77
Gross Negative Fair Value (Abs Val)	1.55	0.19	0.51	0.88	1.44	1.95	3.23	3.70	91
Gross Positive Fair Value	1.47	0.14	0.42	0.87	1.51	1.94	2.49	3.23	91
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.12	0.00	0.00	0.00	0.02	0.06	0.37	1.33	78
Gross Positive Fair Value (X)	0.12	0.00	0.00	0.00	0.02	0.08	0.40	1.33	78
Held for Trading (X)	0.09	0.00	0.00	0.00	0.01	0.04	0.36	1.26	78
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.06	0.09	78
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.02	0.06	0.12	0.33	78
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.05	78
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	78
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.59	0.00	0.00	0.07	0.29	0.76	1.63	5.06	78

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.14	0.00	0.00	0.00	0.00	0.02	0.25	3.29	93
Ins Under Assets(P/C)/Tot Ins Und Ast	51.25	0.00	0.00	0.00	53.28	100.00	100.00	100.00	36
Ins Under Assets(L/H)/Tot Ins Und Ast	48.74	0.00	0.00	0.00	45.08	100.00	100.00	100.00	36
Sep Acct Assets(L/H)/Total Life Ast	5.39	0.00	0.00	0.00	0.00	0.00	24.19	66.95	25
Ins Activities Revenue/Adj Oper Inc	1.13	0.00	0.00	0.03	0.29	1.30	4.45	15.31	93
Premium Inc/Ins Activities Revenue	10.85	0.00	0.00	0.00	0.00	9.58	70.18	96.46	80
Credit Rel Prem Inc/Tot Prem Inc	58.74	0.00	0.00	3.55	91.66	100.00	100.00	100.00	30
Other Prem Inc/Total Prem Inc	41.25	0.00	0.00	0.00	0.00	95.07	100.00	100.00	30
Ins Under Net Income/Consol Net Income	0.39	-0.00	0.00	0.00	0.00	0.06	1.53	7.67	93
Ins Net Inc (P/C)/Equity (P/C)	5.31	-9.83	-6.66	-0.48	1.53	11.63	18.76	19.90	25
Ins Net Inc (L/H)/Equity (L/H)	7.81	-10.52	-1.00	0.31	5.51	10.19	20.76	29.63	25
Insur Ben, Losses, Exp/Insur Premiums	129.26	-13.73	37.76	60.01	79.01	182.77	283.73	394.14	30
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.85	0.00	0.00	0.00	0.00	3.39	7.69	10.95	26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.55	0.00	0.00	0.00	0.00	0.18	2.57	6.34	25
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.08	93
CSV Life Insurance/Tier 1 Cap + ALLL	10.01	0.00	0.00	1.98	9.02	17.80	24.36	25.29	78
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.45	0.00	0.00	0.00	0.00	0.04	0.98	13.09	93
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.62	0.00	0.00	0.00	0.14	3.30	6.26	7.47	71
Cost: Interest-Bearing Deposits	0.36	0.00	0.06	0.11	0.21	0.41	1.02	2.04	45
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	2.27	0.13	0.13	0.16	0.35	0.91	5.26	7.35	5
Commercial and Industrial Loans	4.67	0.01	0.01	0.06	0.55	1.48	5.73	21.02	11
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	25.39	-37.26	-21.40	-2.17	12.61	45.05	90.27	237.91	68
Total Selected Assets	15.18	-63.10	-34.55	-6.14	3.24	28.72	76.13	153.67	74
Deposits	-9.01	-100.00	-95.45	-28.64	-3.13	8.08	20.22	28.85	45



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.48	1.40	3.93	5.80	8.45	10.65	13.12	14.61	93
Bank Net Inc/Avg Eq Inv in Banks	8.20	-2.27	0.17	5.17	8.27	10.43	14.71	16.92	77
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.32	-14.19	-4.91	1.80	4.82	9.89	19.12	23.84	83
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.95	-0.57	0.00	5.43	9.35	12.34	15.52	16.41	32
Bank Net Income/Parent Net Income	69.12	0.00	0.00	0.83	99.13	105.11	113.10	118.99	88
Nonbank Net Income/Parent Net Income	11.40	0.00	0.00	0.05	1.86	11.24	68.71	82.13	77
Sub BHCs Net Inc/Parent Net Income	105.44	6.25	19.36	33.20	98.25	103.79	127.29	527.11	28
LEVERAGE:									
Total Liabilities/Equity	27.65	0.07	0.51	8.24	19.59	35.16	65.86	207.77	93
Total Debt/Equity Capital	16.92	0.00	0.00	0.00	9.15	25.71	52.46	135.81	93
Tot Debt+NP to Subs Iss Tr Pref/Equity	20.67	0.00	0.00	5.64	14.75	28.78	52.72	135.81	93
Tot Debt+Lns Guaranteed for Affl/Equity	18.27	0.00	0.00	0.00	9.76	26.21	54.46	141.73	93
Total Debt/Eq Cap - Exc Over Fair Value	16.99	0.00	0.00	0.00	9.56	25.76	53.01	135.81	93
Long-Term Debt/Equity Capital	12.28	0.00	0.00	0.00	8.31	20.66	41.91	67.40	93
Short-Term Debt/Equity Capital	2.79	0.00	0.00	0.00	0.00	4.54	10.45	40.43	93
Current Portion of LT Debt/Equity	0.25	0.00	0.00	0.00	0.00	0.00	1.46	4.15	93
Exc Cost Over Fair Value/Equity Cap	0.10	0.00	0.00	0.00	0.00	0.00	0.56	1.49	93
Long-Term Debt/Consolidated LT Debt	26.14	0.00	0.00	0.00	20.70	51.10	72.83	89.23	93
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	104.76	86.37	91.32	98.02	102.52	111.25	122.22	126.62	93
Total Investment in Subs/Equity	112.08	89.40	96.40	101.03	108.54	119.40	134.42	164.90	93
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.10	83.26	89.48	94.78	99.17	104.38	115.12	120.61	78
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	106.79	89.46	92.54	97.64	101.17	114.21	131.58	148.56	78
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.74	-1.93	-0.79	-0.27	0.21	1.46	3.10	7.32	90
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.37	0.02	0.04	0.30	1.43	3.54	7.03	9.56	58
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	180.02	18.61	36.69	86.25	124.61	241.79	434.73	717.61	93
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	188.63	7.59	23.39	86.37	123.60	235.20	501.32	874.05	93
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	131.59	-72.82	17.71	84.53	108.13	157.91	305.08	434.15	93
Pretax Oper Inc + Int Exp/Int Expense	2175.99	-283.88	-17.25	154.78	554.60	1642.06	9109.22	23465.0	64
Div + Int From Subs/Int Exp + Div	194.73	0.40	1.82	74.49	132.12	289.83	512.28	723.87	86
Fees+Other Inc From Subs/Sal + 0th Exp	10.71	0.00	0.00	0.00	0.00	13.64	62.02	81.02	93
Net Inc/Curr Port of LT Debt+Pfd Div(X)	35.20	0.30	1.00	4.79	15.57	37.35	87.16	255.10	54
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.83	-13.99	-6.28	0.00	3.47	8.01	13.27	16.01	93
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.15	22
Nonaccrual	5.50	0.00	0.00	0.00	0.00	4.17	24.06	51.67	22
Total	5.53	0.00	0.00	0.00	0.00	4.17	24.06	51.67	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	93
To Nonbank Subsidiaries	0.85	0.00	0.00	0.00	0.00	0.00	5.55	15.31	93
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	93
Total	0.85	0.00	0.00	0.00	0.00	0.00	5.55	15.31	93
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	6.90	0.00	0.00	0.00	0.40	3.34	44.22	70.75	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	0.70	0.00	0.00	0.00	0.00	0.03	4.89	11.29	93

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	52.89	0.00	0.00	11.36	41.05	95.98	129.33	179.43	76
Dividends Paid/Net Income	25.36	0.00	0.00	4.04	23.83	38.94	65.36	83.12	90
Net Income - Dividends/Avg Equity	6.06	-1.08	0.77	3.50	5.83	8.44	11.46	12.03	93
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	169.71	0.00	0.00	0.00	101.96	278.59	581.11	969.25	75
Dividends From Nonbank Subs	19.04	0.00	0.00	0.00	0.17	8.56	40.60	282.18	75
Dividends From Subsidiary BHCs	25.97	0.00	0.00	0.00	0.00	0.00	197.92	291.28	75
Dividends From All Subsidiaries	339.35	0.00	7.38	94.71	179.51	412.81	980.59	1603.01	75
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	58.11	0.00	0.00	22.06	57.88	93.56	131.02	159.96	70
Interest Income From Bank Subs	0.66	0.00	0.00	0.00	0.11	0.42	2.56	6.92	70
Mgt & Service Fees From Bank Subs	3.02	0.00	0.00	0.00	0.00	0.41	16.93	37.37	70
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Operating Income From Bank Subs	67.97	0.01	0.41	30.27	62.95	98.83	143.30	160.77	70
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	34.34	0.00	0.00	0.00	3.70	74.68	100.00	168.84	66
Interest Income From Nonbank Subs	8.78	0.00	0.00	0.00	0.20	13.15	45.03	73.01	66
Mgt & Serv Fees From Nonbank Subs	2.63	0.00	0.00	0.00	0.00	0.84	15.50	34.71	66
Other Income From Nonbank Subs	0.36	-6.07	0.00	0.00	0.00	0.00	0.00	12.54	66
Operating Inc From Nonbank Subs	56.07	0.00	0.00	3.80	42.38	100.00	130.20	243.14	66
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	31.68	0.00	0.00	0.00	16.60	66.24	79.75	85.21	28
Interest Inc From Subsidiary BHCs	0.30	0.00	0.00	0.00	0.00	0.14	1.52	1.94	28
Mgt & Serv Fees From Sub BHCs	1.05	0.00	0.00	0.00	0.00	0.00	4.91	12.33	28
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Income From Sub BHCs	34.00	0.00	0.00	0.14	16.60	70.21	86.63	94.70	28
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	46.89	0.00	0.00	0.00	56.42	97.04	99.71	99.91	91
Interest Income From Bank Subs	0.87	0.00	0.00	0.00	0.10	0.57	3.17	12.38	91
Mgt & Serv Fees From Bank Subs	1.53	0.00	0.00	0.00	0.00	0.05	9.64	17.22	91
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.59	91
Operating Income From Bank Subs	56.30	0.00	0.00	3.24	86.82	99.16	99.94	100.00	91
Dividends From Nonbank Subs	4.31	0.00	0.00	0.00	0.00	2.23	24.17	64.19	91
Interest Income From Nonbank Subs	1.64	0.00	0.00	0.00	0.00	0.78	6.84	25.68	91
Mgt & Serv Fees From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	1.26	6.88	91
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.10	91
Operating Inc From Nonbank Subs	10.28	0.00	0.00	0.00	0.90	12.80	58.11	77.72	91
Dividends From Subsidiary BHCs	9.16	0.00	0.00	0.00	0.00	0.00	75.43	97.73	91
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.03	1.28	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	91
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Operating Income From Sub BHCs	10.15	0.00	0.00	0.00	0.00	0.05	84.03	98.22	91
Loans and Adv From Subs/ST Debt	169.06	0.00	0.00	3.88	44.24	88.11	441.82	1485.58	32
Loans and Adv From Subs/Total Debt	33.59	0.00	0.00	0.58	14.86	43.59	143.35	243.37	63

BHCPR Reporters for Quarter Ending 09/30/2013  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
1562859	150,556,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	150,152,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
1562176	540,744,000	AMERICAN INTERNATIONAL GROUP,	NEW YORK, NY	
3446412	11,888,008	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	13,986,055	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	23,688,675	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	16,022,089	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	12,930,641	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	81,729,444	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,128,706,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,916,694	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	371,957,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	14,308,014	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	21,025,405	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	181,050,008	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	70,087,078	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	113,051,766	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,174,025	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	290,217,687	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,821,446	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,443,416	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1026632	140,211,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	46,223,981	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,899,511,000	CITIGROUP INC.	NEW YORK, NY	
1027518	29,059,404	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	64,723,310	COMERICA INCORPORATED	DALLAS, TX	
1049341	22,462,282	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	23,566,006	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	66,067,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	75,544,201	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	45,547,479	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	24,493,454	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	17,612,089	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	12,790,279	F. N. B. CORPORATION	HERMITAGE, PA	
1070345	125,672,964	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,787,450	FIRST BANCORP	SAN JUAN, PR	
1075612	21,511,352	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	24,194,150	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	15,977,890	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	37,380,836	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	13,169,177	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	24,140,030	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	11,807,815	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	17,023,087	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1631915	528,643,825	GENERAL ELECTRIC CAPITAL CORPO	NORWALK, CT	
1086533	18,820,201	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,429,012	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	309,312,154	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	39,186,560	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	56,648,251	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	13,145,077	IBERIA BANK CORPORATION	LAFAYETTE, LA	

BHCPR Reporters for Quarter Ending 09/30/2013  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
3923614	24,269,655	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,076,658	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	13,751,425	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
3843075	31,546,545	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,463,309,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	91,016,413	KEYCORP	CLEVELAND, OH	
1037003	84,427,485	M&T BANK CORPORATION	BUFFALO, NY	
2132932	45,764,133	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	95,969,501	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
3650152	31,493,870	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	308,912,603	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,052,000	POPULAR, INC.	SAN JUAN, PR	
3853449	201,687,384	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	
1839319	13,869,140	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	16,060,463	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	23,186,120	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
1132449	120,738,247	RBS CITIZENS FINANCIAL GROUP,	PROVIDENCE, RI	
3242838	116,937,255	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	77,070,780	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	216,751,956	STATE STREET CORPORATION	BOSTON, MA	
3152245	10,012,700	STERLING FINANCIAL CORPORATION	SPOKANE, WA	Moved from Peer 2
1131787	172,033,106	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,481,150	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	23,757,075	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,218,360	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	18,417,601	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	231,673,130	TD BANK US HOLDING COMPANY	PORTLAND, ME	
2706735	10,797,757	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,269,306	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	11,805,197	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	360,681,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	16,184,233	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	11,576,748	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	105,492,129	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	121,758,503	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	52,307,395	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	15,976,943	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	13,082,859	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	20,614,348	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,488,055,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	17,682,548	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	55,188,312	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 93 bank holding companies.