

	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	91	93	90	70
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.89	2.81	2.84	2.90
+ Non-interest Income	1.52	1.81	1.74	1.88
- Overhead Expense	2.94	3.19	3.15	3.34
- Provision for Losses	0.14	0.19	0.19	0.33
+ Securities Gains (Losses)	0.01	0.02	0.02	0.04
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.43	1.42	1.40	1.28
Net Operating Income	0.95	0.95	0.94	0.88
Net Income	0.95	0.95	0.94	0.87
Net Income (Sub S Adjusted)	N/A	N/A	N/A	0.17
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	3.73	3.83	3.82	4.08
Interest Expense	0.49	0.61	0.59	0.74
Net Interest Income (TE)	3.20	3.17	3.17	3.28
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.29	0.47	0.44	0.74
Earnings Coverage of Net Losses (X)	32.47	18.54	19.55	8.80
Ln&Ls Allowance/Total Loans & Leases	1.28	1.48	1.40	1.61
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.18	1.62	1.40	1.94
30-89 Days Past Due Loans and Leases	0.57	0.68	0.68	0.87
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	16.86	17.78	17.98	19.34
Net ST Noncore Funding Dependence	4.05	2.99	3.60	3.44
Net Loans and Leases/Total Assets	61.39	59.09	60.30	57.97
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.82	9.67	9.63	9.38
Equity Capital/Total Assets	11.84	11.54	11.59	11.30
Equity Capital+Minority Int/Total Assets	12.01	11.81	11.78	11.59
Tier 1 Common Eq Cap / T RWA	12.09	11.90	11.79	11.43
Net Loans&Ls/Equity Capital (X)	5.20	5.22	5.30	5.20
Cash Dividends/Net Income	27.09	25.36	27.33	25.15
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	-19.73
Retained Earnings/Avg Equity Cap	5.75	6.04	5.83	5.49
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	2.21	2.80	2.95	2.47
Long-Term Debt/Equity Capital	10.65	12.29	12.70	13.81
Equity Investment in Subs/Equity Cap	102.60	104.76	104.36	106.52
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	140.96	189.18	168.26	126.35

PERCENT OF AVERAGE ASSETS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.37	3.39	3.41	3.59	3.90
Less: Interest Expense	0.44	0.53	0.53	0.65	0.80
Equals: Net Interest Income (TE)	2.89	2.81	2.84	2.90	3.04
Plus: Non-Interest Income	1.52	1.81	1.74	1.88	1.61
Equals: Adj Operating Income (TE)	4.53	4.77	4.73	4.89	4.66
Less: Overhead Expense	2.94	3.19	3.15	3.34	3.16
Less: Provision for Loan and Lease Losses	0.14	0.19	0.19	0.33	0.49
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.01	0.02	0.02	0.04	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.43	1.42	1.40	1.28	1.12
Less: Applicable Income Taxes (TE)	0.49	0.45	0.44	0.42	0.39
Less: Minority Interest	0.00	0.00	0.00	0.01	0.01
Equals: Net Operating Income	0.95	0.95	0.94	0.88	0.72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.95	0.94	0.87	0.72
Memo: Net Income (Last Four Qtrs)	0.94	0.94	0.94	0.86	0.72
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.09	90.24	90.57	89.86	90.31
Avg Int-Bearing Funds / Avg Assets	67.05	68.43	68.40	68.67	70.87
Int Income (TE) / Avg Earning Assets	3.73	3.83	3.82	4.08	4.32
Int Expense / Avg Earning Assets	0.49	0.61	0.59	0.74	0.88
Net Int Inc (TE) / Avg Earn Assets	3.20	3.17	3.17	3.28	3.37
YIELD OR COST:					
Total Loans and Leases (TE)	4.53	4.74	4.72	5.06	5.34
Interest-Bearing Bank Balances	0.28	0.30	0.32	0.31	0.34
Fed Funds Sold & Reverse Repos	0.43	0.42	0.39	0.40	0.38
Trading Assets	1.11	1.22	1.19	1.25	1.43
Total Earning Assets	3.67	3.78	3.77	4.03	4.26
Investment Securities (TE)	2.42	2.41	2.39	2.65	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.29	1.30	1.23	1.49	1.74
Mortgage-Backed Securities	2.33	2.30	2.32	2.70	3.16
All Other Securities	3.94	4.14	4.15	4.25	4.73
Interest-Bearing Deposits	0.35	0.43	0.42	0.53	0.67
Time Deposits of \$100K or More	0.82	0.96	0.95	1.12	1.30
Time Deposits < \$100K	0.81	0.99	0.96	1.23	1.47
Other Domestic Deposits	0.21	0.24	0.24	0.28	0.38
Foreign Deposits	0.27	0.36	0.37	0.46	0.50
Fed Funds Purchased and Repos	0.53	0.77	0.72	0.91	0.86
Other Borrowed Funds & Trading Liab	1.69	2.05	1.97	2.36	2.42
All Interest-Bearing Funds	0.59	0.70	0.69	0.85	1.11

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	74	73	98	97	90
Avg Assets per Employee (\$000)	7,564	7,233	7,293	7,079	6,503
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.15	3.02	2.95	2.84	3.12
Overhead Exp / NII + Non-Int Income	66.24	67.23	67.51	69.11	68.44
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.94	3.19	3.15	3.34	3.16
Personnel Expense	1.44	1.49	1.48	1.49	1.51
Net Occupancy Expense	0.33	0.34	0.34	0.34	0.36
Other Operating Expenses	1.15	1.35	1.32	1.50	1.23
Overhead Less Non-Interest Income	1.34	1.28	1.32	1.37	1.49
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.44	66.53	66.79	68.50	67.64
Personnel Expense	32.52	31.80	31.92	31.26	32.51
Net Occupancy Expense	7.59	7.40	7.52	7.36	7.92
Other Operating Expenses	24.79	26.52	26.48	29.46	26.22
Total Non-Interest Income	32.78	36.34	35.17	36.31	33.59
Fiduciary Activities Income	2.70	2.41	2.42	2.18	2.81
Serv Charges on Deposit Accts - Domestic	4.84	4.69	4.76	4.61	5.74
Trading Revenue	1.22	1.04	1.07	1.43	1.58
Investment Banking Fees & Commissions	2.67	2.66	2.55	2.81	2.86
Venture Capital Revenue	0.07	0.05	0.06	0.11	0.12
Net Servicing Fees	0.62	1.02	1.02	0.60	0.65
Net Securitization Income	0.02	0.01	0.01	0.01	0.01
Insurance Activities Revenue	0.79	1.14	0.96	1.11	1.03
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	2.42	2.03	1.94	0.42
Other Non-Interest Income	10.42	11.48	11.41	12.15	12.04
Overhead Less Non-Interest Income	32.37	29.72	31.20	31.82	33.69
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	29.54	29.03	28.72	27.20	27.79
Appl Inc Tax+TE/Pretax NOI+TE	33.46	32.46	32.22	30.97	32.84

PERCENT OF TOTAL ASSETS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	33.49	32.73	32.61	32.01	32.57
Commercial and Industrial Loans	13.50	12.21	12.79	11.64	11.71
Loans to Individuals	5.01	5.10	5.25	4.94	6.00
Loans to Depository Institutions	0.12	0.11	0.12	0.10	0.14
Agricultural Loans	0.13	0.13	0.14	0.12	0.15
Other Loans and Leases	4.60	4.10	4.33	4.16	3.49
Net Loans and Leases	61.39	59.09	60.30	57.97	57.65
Debt Securities Over 1 Year	15.70	15.50	15.66	15.91	16.68
Mutual Funds and Equity Securities	0.11	0.12	0.13	0.12	0.12
Subtotal	78.80	75.59	76.99	74.97	75.87
Interest-Bearing Bank Balances	4.34	4.70	4.41	4.19	3.96
Federal Funds Sold & Reverse Repos	0.68	0.96	0.85	1.13	1.30
Debt Securities 1 Year or Less	2.25	2.79	2.66	3.05	3.07
Trading Assets	0.73	0.81	0.80	0.98	1.37
Total Earning Assets	89.49	88.19	88.94	87.84	88.20
Non-Int Cash and Due From Dep Inst	1.24	1.46	1.38	1.53	1.52
Other Real Estate Owned	0.15	0.20	0.17	0.22	0.32
All Other Assets	9.17	10.24	9.58	10.45	10.17
MEMORANDA:					
Short-Term Investments	8.29	9.53	8.98	9.34	10.03
U.S. Treasury Securities	0.92	0.48	0.54	0.56	0.66
U.S. Agency Securities (excl MBS)	1.33	1.33	1.36	1.39	1.81
Municipal Securities	1.38	1.18	1.14	1.13	1.39
Mortgage-Backed Securities	11.65	11.66	11.94	11.90	12.85
Asset-Backed Securities	0.42	0.66	0.59	0.65	0.56
Other Debt Securities	0.59	0.99	0.86	1.01	1.09
RE Loans Secured by 1-4 Family	15.34	15.75	15.39	16.04	14.92
Revolving	3.18	3.20	3.24	3.38	3.77
Closed-End, Sec by First Liens	11.15	11.52	11.09	11.60	9.88
Closed-End, Sec by Junior Liens	0.50	0.53	0.51	0.57	0.80
Commercial Real Estate Loans	16.20	14.79	15.02	13.71	15.96
Construction and Land Dev	2.04	1.68	1.69	1.62	2.35
Multi family	2.13	1.91	1.99	1.65	1.61
Nonfarm Nonresidential	11.01	10.58	10.63	10.10	11.22
RE Loans Secured by Farmland	0.24	0.24	0.24	0.22	0.28
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	53.66	55.75	54.24	55.30	55.27
RE Loans Secured by 1-4 Family	25.46	26.81	26.12	27.79	25.96
Revolving	5.26	5.52	5.53	5.91	6.49
Closed-End	19.67	20.77	20.02	21.35	18.76
Commercial Real Estate Loans	25.00	24.61	24.12	23.24	26.20
Construction and Land Dev	3.27	2.79	2.71	2.75	3.92
Multi family	3.27	3.30	3.29	2.89	2.73
Nonfarm Nonresidential	17.02	17.59	17.08	17.10	18.27
RE Loans Secured by Farmland	0.40	0.42	0.41	0.39	0.50
Loans to Depository Institutions	0.24	0.23	0.24	0.20	0.33
Commercial and Industrial Loans	22.22	20.36	21.11	19.64	20.24
Loans to Individuals	8.38	8.80	9.00	8.70	10.25
Credit Card Loans	1.72	2.37	2.51	2.44	3.15
Agricultural Loans	0.22	0.23	0.24	0.23	0.26
Loans to Foreign Govts and Inst	0.01	0.01	0.02	0.00	0.01
Other Loans and Leases	8.73	8.16	8.57	8.90	7.17

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

PAGE 5

PERCENT OF TOTAL ASSETS	PEER GROUP 01 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	8.29	9.53	8.98	9.34	10.03
Liquid Assets	24.02	24.32	24.42	24.99	26.81
Investment Securities	18.68	19.17	19.23	20.19	20.93
Net Loans and Leases	61.39	59.09	60.30	57.97	57.65
Net Lns, Ls & Stbby Ltrs of Credit	63.43	61.21	62.45	60.13	60.15
Core Deposits	60.10	57.27	58.41	55.65	55.92
Noncore Funding	22.91	23.76	23.92	24.84	26.62
Time Deposits of \$100K or More	5.82	5.55	5.43	5.83	6.23
Foreign Deposits	0.80	1.00	1.00	1.00	1.65
Fed Funds Purchased and Repos	2.52	2.58	2.45	2.65	3.73
Net Fed Funds Purchased (Sold)	1.63	1.58	1.55	1.51	2.28
Commercial Paper	0.12	0.15	0.14	0.14	0.11
Oth Borrowings W/Rem Mat 1 Yr or Less	2.93	2.45	3.17	2.54	2.68
Earning Assets Repr in 1 Year	38.59	39.50	39.85	39.71	41.58
Int-Bearing Liab Repr in 1 Year	10.69	11.25	11.10	12.42	13.13
Long-Term Debt Repr in 1 Year	1.23	1.10	1.26	1.31	1.62
Net Assets Repriceable in 1 Year	25.45	25.08	25.23	23.76	25.09
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.86	17.78	17.98	19.34	20.15
Net ST Noncore Funding Dependence	4.05	2.99	3.60	3.44	4.17
Short-Term Inv/ST Noncore Funding	82.30	98.38	91.38	91.22	75.15
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.00	17.29	18.20	18.45	20.29
Net Loans and Leases/Total Deposits	87.81	92.44	88.93	93.70	87.55
Net Loans and Leases/Core Deposits	107.24	119.13	111.47	125.79	116.55
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.24	-0.54	-1.16	1.39	0.94
Avail -For-Sale Sec Appr(Depr)/T1 Cap	0.90	0.27	-0.77	4.41	3.77
Struct Notes Appr(Depr)/T1 Cap	-0.03	-0.17	-0.25	-0.02	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	16.55	13.20	15.26	10.63	6.59
Available-For-Sale Securities	83.45	86.80	84.74	89.37	93.41
U.S. Treasury Securities	5.86	3.38	3.79	3.82	3.64
U.S. Agency Securities (excl MBS)	6.93	7.00	7.35	7.26	9.19
Municipal Securities	6.92	6.35	6.20	5.98	6.79
Mortgage-Backed Securities	65.70	64.55	65.16	63.14	61.59
Asset-Backed Securities	2.33	3.60	3.33	3.57	3.53
Other Debt Securities	3.17	5.02	4.45	5.16	6.86
Mutual Funds and Equity Securities	0.84	0.81	0.89	0.91	1.07
Debt Securities 1 Year or Less	13.41	16.04	15.52	17.02	16.71
Debt Securities 1 To 5 Years	19.83	21.33	20.54	20.75	24.10
Debt Securities Over 5 Years	61.83	58.35	59.57	57.92	54.74
Pledged Securities	40.78	41.44	41.15	40.49	47.10
Structured Notes, Fair Value	0.19	0.15	0.19	0.12	0.39

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.14	0.19	0.19	0.33	0.49
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.33	0.32	0.55	0.80
Provision for Ln&Ls Losses/Net Losses	97.71	74.43	64.29	76.76	70.36
Ln&Ls Allowance/Total Loans & Leases	1.28	1.48	1.40	1.61	2.11
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.66	6.69	7.42	3.51	2.24
ALLL/Nonaccrual Assets	157.59	138.14	147.72	123.13	115.87
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	124.12	109.19	114.91	98.08	87.66
Gross Ln&Ls Losses/Avg Loans & Leases	0.45	0.65	0.63	0.94	1.40
Recoveries/Avg Loans and Leases	0.15	0.17	0.18	0.19	0.23
Net Losses/Avg Loans and Leases	0.29	0.47	0.44	0.74	1.17
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.01	0.01	0.02
Recoveries/Prior Year-End Losses	24.12	16.34	23.10	18.24	12.27
Earnings Coverage of Net Losses (X)	32.47	18.54	19.55	8.80	3.51
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.17	0.38	0.34	0.69	1.20
RE Loans Secured By 1-4 Family	0.22	0.51	0.45	0.81	0.96
Revolving	0.32	0.59	0.57	1.02	1.12
Closed-End	0.18	0.46	0.39	0.76	0.93
Commercial Real Estate Loans	0.07	0.24	0.20	0.50	1.21
Construction and Land Dev	0.08	0.54	0.41	1.28	3.38
Multi family	0.03	0.10	0.10	0.29	0.78
Nonfarm Nonresidential	0.09	0.20	0.19	0.40	0.74
RE Loans Secured by Farmland	0.03	0.19	0.17	0.37	1.03
Commercial and Industrial Loans	0.18	0.40	0.40	0.56	0.87
Loans to Depository Institutions	0.00	0.00	0.00	0.05	-0.02
Loans to Individuals	1.29	1.30	1.25	1.51	1.96
Credit Card Loans	2.43	2.61	2.42	2.70	3.76
Agricultural Loans	0.01	0.13	0.17	0.20	0.35
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	-0.11
Other Loans and Leases	0.14	0.16	0.17	0.18	0.37

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 01

PAGE 7

PERCENT OF LOANS AND LEASES

09/30/2014

09/30/2013

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases
90+ Days PD Loans and Leases
Nonaccrual Loans and Leases

0.57
0.34
0.90

0.68
0.41
1.25

0.68
0.40
1.08

0.87
0.56
1.52

0.96
0.73
2.17

90+ Days PD and Nonaccrual Loans and Leases

1.32

1.86

1.63

2.28

3.00

30-89 Days PD Restructured
90+ Days PD Restructured
Nonaccrual Restructured

0.04
0.02
0.29

0.05
0.03
0.40

0.05
0.03
0.36

0.06
0.03
0.47

0.08
0.04
0.55

PERCENT OF LNS&LS + OTHER ASSETS
30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets
90+ Days Past Due Assets
Nonaccrual Assets
30+ Days PD & Nonaccrual Assets

0.58
0.34
0.92
1.96

0.68
0.42
1.28
2.60

0.69
0.40
1.10
2.37

0.88
0.57
1.56
3.24

0.96
0.73
2.20
4.06

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets
90+ PD & Nonaccrual Assets + OREO

0.78
0.93

1.12
1.32

0.98
1.16

1.36
1.59

1.76
2.09

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

Total Assets
Allowance for Loan & Lease Losses
Equity Cap + ALLL
Tier 1 Cap + ALLL
Loans & Leases + RE Acquired

1.19
166.91
9.45
11.08
1.96

1.57
189.09
13.07
15.22
2.60

1.44
177.03
11.88
14.23
2.34

1.79
200.83
15.11
17.86
3.02

2.43
210.57
20.66
24.40
4.08

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.60	0.72	0.75	1.01	1.14
- 90+ Days Past Due	0.48	0.61	0.58	0.75	0.91
- Nonaccrual	1.35	1.95	1.69	2.38	3.75
Coml & Indl - 30-89 Days PD	0.29	0.37	0.31	0.43	0.46
- 90+ Days Past Due	0.06	0.09	0.08	0.13	0.16
- Nonaccrual	0.63	0.82	0.68	1.00	1.12
Individuals - 30-89 Days PD	1.13	1.28	1.22	1.31	1.50
- 90+ Days Past Due	0.25	0.27	0.31	0.29	0.54
- Nonaccrual	0.31	0.25	0.23	0.33	0.30
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.01	0.02
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.14	0.18	0.25	0.18
- 90+ Days Past Due	0.01	0.03	0.01	0.02	0.03
- Nonaccrual	0.94	1.09	0.84	1.27	1.11
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.92	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.01	0.00	0.00	0.17	0.18
Other Lns&Ls - 30-89 Days PD	0.18	0.17	0.21	0.21	0.31
- 90+ Days Past Due	0.02	0.03	0.04	0.03	0.03
- Nonaccrual	0.20	0.24	0.22	0.27	0.43
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.83	0.96	1.04	1.23	1.36
- 90+ Days Past Due	0.71	0.85	0.85	0.99	1.13
- Nonaccrual	1.67	1.97	1.80	2.20	2.73
Revolving - 30-89 Days PD	0.60	0.72	0.57	0.66	0.80
- 90+ Days Past Due	0.11	0.10	0.13	0.12	0.18
- Nonaccrual	1.22	1.29	1.27	1.23	1.02
Closed-End - 30-89 Days PD	0.93	1.07	1.21	1.43	1.63
- 90+ Days Past Due	0.88	1.06	1.06	1.26	1.51
- Nonaccrual	1.84	2.22	2.02	2.49	3.32
- Jr Lien 30-89 Days PD	0.05	0.07	0.06	0.10	0.14
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.02	0.03
- Jr Lien Nonaccrual	0.13	0.16	0.14	0.17	0.19
Commercial RE - 30-89 Days PD	0.28	0.33	0.33	0.65	0.79
- 90+ Days Past Due	0.16	0.28	0.21	0.34	0.46
- Nonaccrual	0.96	1.63	1.32	2.42	4.31
Const & Dev - 30-89 Days PD	0.27	0.47	0.45	1.25	1.26
- 90+ Days Past Due	0.35	0.73	0.45	1.06	1.43
- Nonaccrual	1.76	3.28	2.45	5.54	10.39
Multi family - 30-89 Days PD	0.21	0.22	0.26	0.55	0.57
- 90+ Days Past Due	0.12	0.18	0.11	0.26	0.19
- Nonaccrual	0.32	0.70	0.52	1.29	2.49
Nonfarm Nres- 30-89 Days PD	0.25	0.29	0.34	0.51	0.60
- 90+ Days Past Due	0.12	0.20	0.16	0.23	0.30
- Nonaccrual	0.99	1.51	1.29	2.09	3.28
Farmland - 30-89 Days PD	0.20	0.49	0.29	0.32	0.40
- 90+ Days Past Due	0.25	0.38	0.32	0.58	0.57
- Nonaccrual	0.87	1.73	1.55	3.17	3.91
Credit Card - 30-89 Days PD	1.27	1.02	1.10	1.06	1.10
- 90+ Days Past Due	0.59	0.51	0.54	0.54	0.70
- Nonaccrual	0.14	0.21	0.16	0.29	0.28

CAPITAL RATIOS	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	9.82	9.67	9.63	9.38	9.27
Tier 1 RBC Ratio	13.30	13.19	13.08	12.84	13.12
Total Risk-Based Capital Ratio	14.90	15.07	14.96	14.83	15.48
Tangible Tier 1 Leverage Ratio	9.86	9.37	9.33	9.11	8.95
Tangible Common Eq Cap/Tan Assets	8.87	8.32	8.32	8.03	7.73
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.21	25.72	26.28	24.28	26.67
Standby Letters of Credit	1.58	1.50	1.52	1.46	2.11
Commercial & Similar Letters of Credit	0.04	0.06	0.05	0.06	0.08
Securities Lent	0.38	0.31	0.30	0.29	0.63
Credit Derivatives (BHC as Guarantor)	0.79	0.16	0.16	0.18	2.62
Credit Derivatives (BHC as Beneficiary)	0.84	0.19	0.19	0.25	2.86
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	59.00	40.81	40.09	43.22	113.53
Interest Rate Contracts	40.85	26.98	26.65	31.25	86.42
Interest Rate Futures & Forward Contr	5.45	5.08	4.16	6.74	14.01
Written Options Contr (Int Rate)	1.87	2.00	1.57	2.08	4.40
Purchased Options Contr (Int Rate)	1.77	1.39	1.51	1.47	4.16
Interest Rate Swaps	32.91	16.85	17.82	17.60	62.30
Foreign Exchange Contracts	13.97	9.03	9.17	9.02	19.07
Futures & Forward Foreign Exch Contr	7.83	4.69	5.18	4.86	11.43
Written Options Contr (Foreign Exch)	0.42	0.06	0.06	0.11	0.60
Purchased Options Contr (Foreign Exch)	0.40	0.07	0.07	0.11	0.59
Foreign Exchange Rate Swaps	1.53	0.81	0.85	0.92	4.00
Equity, Commodity, & Other Deriv Contr	1.69	1.58	1.58	1.55	3.41
Commodity & Other Fut & Forward Contr	0.15	0.09	0.10	0.09	0.28
Written Options Contr (Comm & Other)	0.60	0.66	0.63	0.64	1.28
Purchased Options Contr (Comm & Oth)	0.52	0.40	0.40	0.40	0.95
Commodity & Other Swaps	0.34	0.24	0.26	0.22	0.50
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.56	49.96	51.54	48.98	57.10

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	89.81	87.92	88.14	87.63	84.63
Foreign Exchange Contracts	6.91	7.75	7.99	8.15	9.68
Equity, Comm, & Other Contracts	2.25	2.82	2.57	2.78	3.30
Futures and Forwards	17.79	23.27	19.32	24.41	24.98
Written Options	8.48	9.31	7.52	9.30	8.59
Exchange-Traded	0.19	0.14	0.14	0.08	0.31
Over-The-Counter	7.94	8.87	7.06	9.04	7.79
Purchased Options	4.63	4.39	4.51	3.97	4.68
Exchange-Traded	0.29	0.25	0.29	0.15	0.25
Over-The-Counter	3.86	3.83	3.91	3.51	3.96
Swaps	65.32	56.09	59.28	53.86	58.87
Held for Trading	45.06	45.39	47.69	43.59	50.43
Interest Rate Contracts	36.20	35.58	37.38	33.48	39.62
Foreign Exchange Contracts	3.60	3.44	3.70	3.77	4.83
Equity, Comm, & Other Contracts	0.87	1.20	1.19	1.08	1.54
Non-Traded	54.94	54.61	52.31	56.41	49.57
Interest Rate Contracts	49.38	48.45	46.78	50.15	35.66
Foreign Exchange Contracts	1.64	2.03	1.94	1.86	2.02
Equity, Comm, & Other Contracts	0.62	0.77	0.60	0.82	0.71
Deriv Contr (Excl Fut & FX LE 14 Days)	85.86	84.58	86.36	84.05	79.53
One Year or Less	24.01	26.63	25.74	29.67	32.71
Over 1 Year to 5 Years	33.75	30.77	31.03	32.79	27.38
Over 5 Years	22.64	19.00	20.76	16.03	12.83
Gross Negative Fair Value (Abs Val)	1.13	1.55	1.33	1.96	2.16
Gross Positive Fair Value	1.22	1.48	1.39	1.93	2.10
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.10	0.12	0.12	0.16	0.30
Gross Positive Fair Value (X)	0.11	0.12	0.13	0.17	0.31
Held for Trading (X)	0.09	0.10	0.10	0.13	0.26
Non-Traded (X)	0.01	0.02	0.02	0.02	0.03
Current Credit Exposure (X)	0.04	0.05	0.05	0.08	0.11
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.01	0.02
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.61	0.59	0.64	0.95	1.31

INSURANCE ACTIVITIES	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.05	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	55.41	51.26	54.12	48.49	47.64
Ins Under Assets(L/H)/Tot Ins Und Ast	44.59	48.74	45.88	51.51	52.36
Sep Acct Assets(L/H)/Total Life Ast	1.30	5.40	2.28	3.94	1.57
Ins Activities Revenue/Adj Oper Inc	0.79	1.14	0.96	1.11	1.03
Premium Inc/Ins Activities Revenue	8.06	10.85	11.57	13.39	11.85
Credit Rel Prem Inc/Tot Prem Inc	65.49	58.75	57.99	53.80	60.16
Other Prem Inc/Total Prem Inc	34.51	41.25	42.01	46.20	39.84
Ins Under Net Income/Consol Net Income	0.16	0.39	0.25	0.29	0.46
Ins Net Inc (P/C)/Equity (P/C)	6.01	5.31	7.65	5.23	7.11
Ins Net Inc (L/H)/Equity (L/H)	5.92	7.81	5.80	5.92	5.07
Insur Ben, Losses, Exp/Insur Premiums	211.04	129.27	134.22	176.23	377.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.97	1.86	2.00	1.84	2.36
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.67	0.56	0.27	0.29	0.10
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.01	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.72	10.01	10.24	10.25	9.14
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.56	0.42	0.42	0.40	1.28
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.21	1.63	1.63	2.25	2.39
Cost: Interest-Bearing Deposits	0.27	0.36	0.37	0.46	0.50
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.27	2.27	1.72	3.40	3.56
Commercial and Industrial Loans	0.22	4.68	9.34	0.50	1.17
Foreign Governments and Inst	0.00	0.00	0.00	0.00	-0.11
GROWTH RATES:					
Net Loans and Leases	43.10	25.30	21.14	15.08	37.19
Total Selected Assets	74.11	15.16	15.27	18.65	60.44
Deposits	-8.17	-9.01	3.16	-6.60	-12.83

PROFITABILITY:

	09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.24	8.49	8.28	7.91	6.78
Bank Net Inc/Avg Eq Inv in Banks	8.39	8.21	7.90	7.91	7.54
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.93	6.46	6.01	5.13	4.59
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.43	8.96	8.90	8.47	6.79
Bank Net Income/Parent Net Income	73.78	69.12	69.98	72.74	79.98
Nonbank Net Income/Parent Net Income	7.41	11.40	12.21	11.07	6.07
Sub BHCs Net Inc/Parent Net Income	78.13	105.44	96.65	82.20	82.84

LEVERAGE:

Total Liabilities/Equity	22.05	27.66	28.43	30.15	32.75
Total Debt/Equity Capital	14.15	16.93	17.10	18.34	18.40
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.17	20.67	20.42	22.61	24.81
Tot Debt+Lns Guaranteed for Affl/Equity	14.77	18.27	18.41	20.21	20.86
Total Debt/Eq Cap - Exc Over Fair Value	14.29	16.99	17.17	18.44	18.52
Long-Term Debt/Equity Capital	10.65	12.29	12.70	13.81	14.07
Short-Term Debt/Equity Capital	2.21	2.80	2.95	2.47	3.85
Current Portion of LT Debt/Equity	0.17	0.26	0.21	0.50	0.25
Exc Cost Over Fair Value/Equity Cap	0.13	0.10	0.10	0.12	0.18
Long-Term Debt/Consolidated LT Debt	23.15	26.14	25.26	25.51	19.05

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	102.60	104.76	104.36	106.52	107.31
Total Investment in Subs/Equity	109.12	112.08	113.06	114.89	117.67
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.96	100.11	100.49	101.21	99.98
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	105.00	106.80	107.80	108.80	109.41

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.40	0.74	0.79	1.23	1.40
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.19	2.38	2.19	3.33	2.98

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	137.03	180.63	173.51	152.89	119.92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	140.96	189.18	168.26	160.13	126.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	132.81	131.59	119.87	116.94	107.81
Pretax Oper Inc + Int Exp/Int Expense	1580.38	2177.28	1806.84	1388.83	-----
Div + Int From Subs/Int Exp + Div	149.84	195.69	206.18	202.49	161.34
Fees+Other Inc From Subs/Sal + Oth Exp	14.54	10.72	10.57	9.12	13.20
Net Inc/Curr Port of LT Debt+Pfd Div(X)	44.57	35.21	52.81	106.19	182.98

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	4.24	3.80	4.03	3.25	3.68
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.02	0.01	0.02	0.09	0.28
Nonaccrual	7.80	5.50	4.82	7.11	15.04
Total	7.94	5.53	4.86	8.06	15.65

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.48	0.86	0.86	0.89	1.76
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.56	0.86	0.86	0.89	1.92

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	3.85	6.91	5.82	8.00	5.73
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.21	0.70	0.49	0.69	0.66

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 09/30/2014	09/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	68.16	52.90	50.95	64.35	69.45
Dividends Paid/Net Income	27.09	25.36	27.33	25.15	24.90
Net Income - Dividends/Avg Equity	5.75	6.06	5.86	5.50	4.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	114.99	168.95	154.49	161.00	117.14
Dividends From Nonbank Subs	12.13	19.80	49.06	19.39	17.32
Dividends From Subsidiary BHCs	20.82	25.97	27.64	35.97	44.17
Dividends From All Subsidiaries	199.15	339.35	319.17	277.66	229.85
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	43.87	57.89	57.12	52.35	37.26
Interest Income From Bank Subs	0.67	0.66	0.65	0.67	1.07
Mgt & Service Fees From Bank Subs	2.95	3.02	2.91	1.99	5.53
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.02
Operating Income From Bank Subs	50.82	67.74	66.68	63.78	50.83
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	45.64	34.34	47.00	46.23	67.04
Interest Income From Nonbank Subs	5.42	8.78	8.36	8.57	15.70
Mgt & Serv Fees From Nonbank Subs	2.42	2.64	2.70	4.75	2.98
Other Income From Nonbank Subs	1.08	0.37	0.14	0.19	0.52
Operating Inc From Nonbank Subs	72.09	56.08	71.30	97.04	107.01
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	49.36	31.86	37.62	49.24	47.86
Interest Inc From Subsidiary BHCs	0.73	0.30	0.22	0.28	1.02
Mgt & Serv Fees From Sub BHCs	1.82	1.06	0.91	0.92	1.15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	72.74	34.18	39.60	51.87	51.44
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.55	46.79	48.80	42.98	37.13
Interest Income From Bank Subs	1.04	0.88	0.74	1.17	2.30
Mgt & Serv Fees From Bank Subs	2.45	1.53	1.47	1.48	5.07
Other Income From Bank Subs	0.02	0.02	0.02	0.00	0.00
Operating Income From Bank Subs	63.37	56.20	58.38	50.87	52.88
Dividends From Nonbank Subs	2.79	4.42	6.52	6.48	6.77
Interest Income From Nonbank Subs	1.30	1.64	1.15	2.49	3.16
Mgt & Serv Fees From Nonbank Subs	0.31	0.35	0.38	0.39	0.31
Other Income From Nonbank Subs	0.25	0.04	0.03	0.07	0.03
Operating Inc From Nonbank Subs	9.55	10.39	11.47	13.08	13.76
Dividends From Subsidiary BHCs	8.74	9.49	10.03	10.75	10.01
Interest Inc From Subsidiary BHCs	0.02	0.05	0.04	0.08	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	9.87	10.49	10.99	12.34	12.02
Loans and Adv From Subs/ST Debt	212.15	169.07	101.37	188.63	302.33
Loans and Adv From Subs/Total Debt	31.84	33.60	31.33	28.76	58.39

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									91
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.89	0.90	1.26	2.54	2.90	3.22	4.12	5.13	91
+ Non-interest Income	1.52	0.13	0.30	0.77	1.33	2.07	3.19	4.20	91
- Overhead Expense	2.94	1.44	1.71	2.34	2.85	3.35	4.21	4.80	91
- Provision for Losses	0.13	-0.05	-0.04	0.02	0.09	0.18	0.30	0.98	91
+ Securities Gains (Losses)	0.01	-0.01	-0.00	0.00	0.00	0.02	0.05	0.08	91
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	91
= Pretax Net Oper Income (TE)	1.42	0.47	0.80	1.11	1.37	1.73	2.18	2.53	91
Net Operating Income	0.95	0.37	0.45	0.71	0.93	1.12	1.49	1.88	91
Net Income	0.94	0.36	0.45	0.71	0.93	1.12	1.48	1.88	91
Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	3.73	1.32	2.62	3.24	3.65	4.13	5.06	6.20	91
Interest Expense	0.48	0.12	0.19	0.27	0.36	0.63	1.01	1.59	91
Net Interest Income (TE)	3.19	1.01	1.53	2.78	3.22	3.65	4.40	5.86	91
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.29	-0.05	0.00	0.05	0.18	0.39	0.91	1.60	91
Earnings Coverage of Net Losses (X)	32.46	-23.13	1.03	4.53	9.90	20.95	95.64	443.19	90
Ln&Ls Allowance/Total Loans & Leases	1.27	0.26	0.55	0.90	1.26	1.54	2.07	2.47	91
Nonaccr Ln&Ls+RE Acq/Lns&Ls+RE Acq	1.18	0.27	0.34	0.65	1.01	1.56	2.32	3.45	91
30-89 Days Past Due Loans and Leases	0.57	0.08	0.15	0.26	0.50	0.73	1.29	1.96	91
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.86	-6.12	-0.66	5.32	15.30	22.52	41.48	51.95	91
Net ST Noncore Funding Dependence	4.05	-77.82	-10.98	-2.50	5.98	12.33	19.02	24.96	91
Net Loans and Leases/Total Assets	61.39	27.75	33.05	49.22	65.31	72.28	76.84	83.01	91
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.82	6.13	7.39	8.36	9.79	10.99	12.23	12.62	82
Equity Capital/Total Assets	11.83	8.04	9.06	10.15	11.57	13.37	15.00	17.27	91
Equity Capital+Minority Int/Total Assets	12.01	8.34	9.10	10.27	11.64	13.44	15.06	19.17	91
Tier 1 Common Eq Cap / T RWA	12.09	8.75	9.33	9.93	11.49	13.55	16.78	21.49	68
Net Loans&Ls/Equity Capital (X)	5.20	1.99	2.92	4.19	5.24	6.30	7.44	7.89	91
Cash Dividends/Net Income	27.08	0.00	0.00	13.39	26.42	41.66	63.61	76.03	89
Cash Dividends/Net Income (Sub S Adjusted)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Retained Earnings/Avg Equity Cap	5.75	0.36	1.89	4.07	5.78	7.36	9.78	11.82	91
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	2.20	0.00	0.00	0.00	0.00	3.35	9.04	25.17	91
Long-Term Debt/Equity Capital	10.64	0.00	0.00	0.00	5.97	16.46	35.28	65.22	91
Equity Investment in Subs/Equity Cap	102.60	85.07	89.14	96.96	101.11	107.66	117.07	124.15	91
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	140.96	14.59	68.71	98.39	130.08	184.10	225.35	293.42	91

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.36	1.20	2.11	2.99	3.30	3.69	4.68	5.43	91
Less: Interest Expense	0.43	0.11	0.18	0.25	0.33	0.59	0.90	1.21	91
Equals: Net Interest Income (TE)	2.89	0.90	1.26	2.54	2.90	3.22	4.12	5.13	91
Plus: Non-Interest Income	1.52	0.13	0.30	0.77	1.33	2.07	3.19	4.20	91
Equals: Adj Operating Income (TE)	4.53	2.49	3.25	3.87	4.37	4.89	5.73	9.73	91
Less: Overhead Expense	2.94	1.44	1.71	2.34	2.85	3.35	4.21	4.80	91
Less: Provision for Loan and Lease Losses	0.13	-0.05	-0.04	0.02	0.09	0.18	0.30	0.98	91
Plus: Realized G/L on HTM Sec	-0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	91
Plus: Realized G/L on AFS Sec	0.01	-0.00	-0.00	0.00	0.00	0.02	0.05	0.08	91
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	91
Equals: Pretax Net Oper Inc (TE)	1.42	0.47	0.80	1.11	1.37	1.73	2.18	2.53	91
Less: Applicable Income Taxes (TE)	0.48	0.14	0.24	0.38	0.46	0.60	0.74	0.85	91
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.04	91
Equals: Net Operating Income	0.95	0.37	0.45	0.71	0.93	1.12	1.49	1.88	91
Plus: Net Extraordinary Items	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	91
Equals: Net Income	0.94	0.36	0.45	0.71	0.93	1.12	1.48	1.88	91
Memo: Net Income (Last Four Qtrs)	0.94	0.33	0.47	0.69	0.92	1.10	1.45	1.84	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.08	85.45	86.89	88.48	91.32	93.02	96.17	96.94	91
Avg Int-Bearing Funds / Avg Assets	67.04	50.83	54.72	60.91	65.74	73.62	81.36	82.80	82
Int Income (TE) / Avg Earning Assets	3.73	1.32	2.62	3.24	3.65	4.13	5.06	6.20	91
Int Expense / Avg Earning Assets	0.48	0.12	0.19	0.27	0.36	0.63	1.01	1.59	91
Net Int Inc (TE) / Avg Earn Assets	3.19	1.01	1.53	2.78	3.22	3.65	4.40	5.86	91
YIELD OR COST:									
Total Loans and Leases (TE)	4.52	2.40	3.40	3.88	4.32	5.14	6.20	7.11	91
Interest-Bearing Bank Balances	0.27	0.03	0.14	0.22	0.26	0.31	0.47	0.55	91
Fed Funds Sold & Reverse Repos	0.42	-0.00	0.00	0.06	0.32	0.60	1.25	1.89	62
Trading Assets	1.10	0.00	0.00	0.00	0.70	1.93	3.26	6.31	69
Total Earning Assets	3.66	1.26	2.49	3.15	3.60	4.07	5.02	6.13	91
Investment Securities (TE)	2.41	1.02	1.66	2.05	2.41	2.71	3.30	3.56	90
U.S. Treasury & Agency Sec (excl MBS)	1.29	0.03	0.22	0.60	1.23	1.81	2.42	2.68	85
Mortgage-Backed Securities	2.32	1.30	1.76	1.94	2.30	2.71	3.06	3.29	89
All Other Securities	3.93	0.72	1.55	2.50	3.62	4.94	7.44	11.43	87
Interest-Bearing Deposits	0.35	0.08	0.13	0.18	0.27	0.47	0.77	0.97	91
Time Deposits of \$100K or More	0.82	0.17	0.28	0.50	0.77	1.08	1.48	1.74	90
Time Deposits < \$100K	0.81	0.19	0.34	0.55	0.78	1.06	1.39	1.57	88
Other Domestic Deposits	0.20	0.05	0.06	0.12	0.15	0.26	0.47	0.66	91
Foreign Deposits	0.27	0.00	0.06	0.09	0.19	0.32	0.74	1.07	43
Fed Funds Purchased and Repos	0.52	0.00	0.01	0.08	0.16	0.39	2.96	3.31	84
Other Borrowed Funds & Trading Liab	1.69	0.20	0.56	0.95	1.32	2.18	3.59	4.72	91
All Interest-Bearing Funds	0.58	0.20	0.26	0.38	0.49	0.70	1.11	1.44	82

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	74.14	44.37	49.19	59.35	68.05	85.88	115.10	126.70	91
Avg Assets per Employee (\$000)	7564.06	3110.19	3695.88	5160.05	6557.68	8935.95	14088.9	20495.0	91
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	3.14	0.00	0.00	0.41	2.61	5.38	8.89	11.64	89
Overhead Exp / NII + Non-Int Income	66.23	46.36	51.30	59.03	66.50	72.83	79.10	85.84	91
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.94	1.44	1.71	2.34	2.85	3.35	4.21	4.80	91
Personnel Expense	1.44	0.70	0.79	1.14	1.41	1.70	2.11	2.34	91
Net Occupancy Expense	0.32	0.12	0.15	0.24	0.32	0.40	0.47	0.57	91
Other Operating Expenses	1.15	0.44	0.60	0.77	0.97	1.33	2.06	3.48	91
Overhead Less Non-Interest Income	1.34	-0.96	-0.13	0.88	1.40	1.86	2.34	2.61	91
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	65.43	46.23	50.59	58.38	65.63	72.43	77.94	84.73	91
Personnel Expense	32.51	12.71	21.66	27.24	33.20	38.10	41.39	43.65	91
Net Occupancy Expense	7.58	1.91	3.13	5.88	7.73	9.55	10.74	12.17	91
Other Operating Expenses	24.78	15.52	16.88	19.39	22.38	27.71	38.29	53.61	91
Total Non-Interest Income	32.77	4.52	8.07	20.64	29.08	41.69	69.67	81.93	91
Fiduciary Activities Income	2.69	0.00	0.00	0.00	1.82	4.35	8.90	16.62	91
Serv Charges on Deposit Accts - Domestic	4.83	0.00	0.26	1.65	5.34	7.25	8.96	11.90	91
Trading Revenue	1.22	-0.00	0.00	0.00	0.47	1.27	5.09	10.17	91
Investment Banking Fees & Commissions	2.67	0.00	0.00	0.33	1.77	3.16	8.86	13.77	91
Venture Capital Revenue	0.07	-0.01	0.00	0.00	0.00	0.00	0.31	1.33	91
Net Servicing Fees	0.61	0.00	0.00	0.02	0.31	0.96	2.17	3.47	91
Net Securitization Income	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.54	91
Insurance Activities Revenue	0.79	0.00	0.00	0.01	0.15	1.12	3.16	6.42	91
Net Gain (Loss) - Sales Loans, OREO, Oth	1.41	-0.83	-0.10	0.08	0.90	2.21	4.21	7.42	91
Other Non-Interest Income	10.42	1.41	2.41	5.63	9.28	13.59	20.59	34.40	91
Overhead Less Non-Interest Income	32.36	-8.16	-2.57	21.91	34.41	43.18	55.09	58.80	91
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	29.54	13.59	19.57	24.38	29.74	34.76	37.93	40.08	89
Appl Inc Tax+TE/Pretax NOI+TE	33.45	21.03	24.34	30.36	33.91	36.97	39.17	43.14	89

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	33.49	1.04	7.13	19.90	33.55	46.19	56.02	63.06	91
Commercial and Industrial Loans	13.50	0.19	0.80	7.03	12.22	20.35	25.33	31.04	91
Loans to Individuals	5.01	0.03	0.05	0.58	2.23	8.21	13.69	28.33	91
Loans to Depository Institutions	0.11	0.00	0.00	0.00	0.00	0.06	0.79	1.49	91
Agricultural Loans	0.13	0.00	0.00	0.00	0.02	0.18	0.64	0.79	91
Other Loans and Leases	4.60	0.00	0.14	1.71	3.51	7.01	9.75	13.66	91
Net Loans and Leases	61.39	27.75	33.05	49.22	65.31	72.28	76.84	83.01	91
Debt Securities Over 1 Year	15.69	0.20	3.59	9.66	14.63	19.36	32.27	40.39	91
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.04	0.18	0.31	0.75	91
Subtotal	78.80	38.37	47.25	75.79	82.15	86.02	89.03	90.88	91
Interest-Bearing Bank Balances	4.34	0.23	0.36	1.09	2.88	6.91	13.39	17.57	91
Federal Funds Sold & Reverse Repos	0.67	0.00	0.00	0.00	0.00	0.45	3.50	11.64	91
Debt Securities 1 Year or Less	2.25	0.00	0.05	0.24	1.58	3.63	6.94	9.66	91
Trading Assets	0.72	0.00	0.00	0.00	0.15	0.44	3.51	9.05	91
Total Earning Assets	89.48	79.57	84.48	87.30	89.12	92.06	94.46	95.84	91
Non-Int Cash and Due From Dep Inst	1.24	0.28	0.38	0.87	1.24	1.57	1.93	2.36	91
Other Real Estate Owned	0.14	0.00	0.00	0.02	0.08	0.25	0.41	0.64	91
All Other Assets	9.16	3.02	4.22	6.39	9.27	11.29	12.98	18.50	91
MEMORANDA:									
Short-Term Investments	8.28	0.84	1.44	2.99	5.45	10.53	20.03	38.13	91
U.S. Treasury Securities	0.92	0.00	0.00	0.00	0.08	1.44	4.57	6.11	91
U.S. Agency Securities (excl MBS)	1.32	0.00	0.00	0.01	0.52	2.15	5.25	7.54	91
Municipal Securities	1.37	0.00	0.00	0.03	0.99	2.11	3.89	8.08	91
Mortgage-Backed Securities	11.64	0.19	1.58	5.80	11.00	16.85	21.87	27.97	91
Asset-Backed Securities	0.41	0.00	0.00	0.00	0.00	0.63	1.99	3.36	91
Other Debt Securities	0.58	0.00	0.00	0.00	0.15	0.81	2.17	4.20	91
RE Loans Secured by 1-4 Family	15.34	0.44	2.67	7.38	15.13	21.59	28.38	37.77	91
Revolving	3.17	0.00	0.08	0.77	2.61	5.19	7.37	9.43	91
Closed-End, Sec by First Liens	11.15	0.39	1.70	5.37	10.19	15.20	21.72	35.10	91
Closed-End, Sec by Junior Liens	0.49	0.00	0.00	0.12	0.40	0.77	1.27	1.70	91
Commercial Real Estate Loans	16.20	0.04	0.43	7.14	14.52	26.12	34.86	39.93	91
Construction and Land Dev	2.03	0.00	0.07	0.42	1.72	3.02	5.09	6.31	91
Multi family	2.13	0.00	0.02	0.47	1.25	3.16	6.57	8.65	91
Nonfarm Nonresidential	11.00	0.00	0.16	4.82	10.10	16.23	24.26	26.43	91
RE Loans Secured by Farml and	0.23	0.00	0.00	0.00	0.04	0.22	1.41	1.65	91
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	53.66	6.06	14.93	40.61	52.31	71.19	79.36	95.96	91
RE Loans Secured by 1-4 Family	25.46	0.63	4.14	15.86	24.83	34.11	45.62	62.48	91
Revolving	5.26	0.00	0.18	1.25	4.39	8.77	12.12	14.61	91
Closed-End	19.66	0.63	3.41	10.25	17.81	26.02	41.99	59.30	91
Commercial Real Estate Loans	24.99	0.06	1.54	12.19	23.47	36.19	48.09	53.62	91
Construction and Land Dev	3.26	0.00	0.17	1.06	2.76	4.73	8.24	9.82	91
Multi family	3.27	0.00	0.04	0.86	2.11	4.77	10.02	12.65	91
Nonfarm Nonresidential	17.02	0.00	0.52	8.49	16.30	25.82	33.70	36.22	91
RE Loans Secured by Farml and	0.40	0.00	0.00	0.00	0.07	0.31	2.37	3.22	91
Loans to Depository Institutions	0.23	0.00	0.00	0.00	0.00	0.09	1.80	2.89	91
Commercial and Industrial Loans	22.21	0.31	2.79	14.31	21.52	30.25	40.97	49.38	91
Loans to Individuals	8.38	0.04	0.11	1.22	3.65	13.68	23.28	47.80	91
Credit Card Loans	1.72	0.00	0.00	0.00	0.17	1.22	6.60	28.06	91
Agricultural Loans	0.22	0.00	0.00	0.00	0.04	0.32	1.02	1.61	91
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.12	91
Other Loans and Leases	8.73	0.00	0.25	2.66	6.41	12.48	21.00	36.47	91

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.28	0.84	1.44	2.99	5.45	10.53	20.03	38.13	91
Liquid Assets	24.02	6.59	10.25	14.99	20.91	30.58	46.09	57.80	91
Investment Securities	18.67	0.26	4.83	11.75	16.06	26.04	37.22	42.47	91
Net Loans and Leases	61.39	27.75	33.05	49.22	65.31	72.28	76.84	83.01	91
Net Lns, Ls & Stdbly Ltrs of Credit	63.43	30.43	36.44	51.00	66.34	73.79	79.58	83.80	91
Core Deposits	60.10	21.07	30.29	48.96	63.40	70.68	76.85	78.62	91
Noncore Funding	22.90	6.36	8.74	13.87	19.80	29.85	46.50	54.26	91
Time Deposits of \$100K or More	5.82	0.19	0.93	2.23	5.20	8.11	14.15	17.66	91
Foreign Deposits	0.79	0.00	0.00	0.00	0.00	0.62	4.34	9.51	91
Fed Funds Purchased and Repos	2.52	0.00	0.00	0.37	1.63	4.14	7.84	10.34	91
Net Fed Funds Purchased (Sold)	1.63	-2.96	-0.33	0.00	0.76	2.87	5.61	7.80	91
Commercial Paper	0.11	0.00	0.00	0.00	0.00	0.00	0.82	2.16	91
Oth Borrowings W/Rem Mat 1 Yr or Less	2.93	0.00	0.00	0.46	2.25	4.37	8.03	11.77	91
Earning Assets Repr in 1 Year	38.58	13.15	16.92	27.72	39.60	47.19	57.03	72.33	91
Int-Bearing Liab Repr in 1 Year	10.69	1.03	2.23	4.87	8.03	12.96	26.00	41.07	91
Long-Term Debt Repr in 1 Year	1.22	0.00	0.00	0.00	0.18	2.11	5.05	9.34	91
Net Assets Repriceable in 1 Year	25.44	-7.63	-0.41	9.89	24.45	37.24	48.38	57.15	91
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.86	-6.12	-0.66	5.32	15.30	22.52	41.48	51.95	91
Net ST Noncore Funding Dependence	4.05	-77.82	-10.98	-2.50	5.98	12.33	19.02	24.96	91
Short-Term Inv/ST Noncore Funding	82.29	7.55	11.47	23.99	49.95	125.56	237.19	371.32	91
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.99	-15.61	-6.57	1.25	14.68	27.43	53.95	100.41	91
Net Loans and Leases/Total Deposits	87.81	41.25	54.63	74.71	88.52	97.49	120.89	136.25	91
Net Loans and Leases/Core Deposits	107.24	52.56	64.59	83.70	101.21	117.64	169.59	242.58	91
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.23	-1.82	-1.24	-0.13	0.08	0.64	2.16	2.87	59
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.90	-1.70	-1.12	-0.36	0.40	1.85	4.28	5.78	82
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.34	-0.14	-0.06	-0.00	0.00	0.00	0.03	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	16.55	0.00	0.00	0.00	10.33	33.05	49.45	63.19	90
Available-For-Sale Securities	83.44	31.12	49.38	66.61	86.62	100.00	100.00	100.00	90
U. S. Treasury Securities	5.85	0.00	0.00	0.00	0.89	9.50	29.54	32.85	90
U. S. Agency Securities (excl MBS)	6.92	0.00	0.00	0.11	3.59	14.04	20.23	35.39	90
Municipal Securities	6.91	0.00	0.00	0.39	5.13	12.45	20.75	27.64	90
Mortgage-Backed Securities	65.69	13.33	20.68	45.25	70.57	85.26	95.01	99.51	90
Asset-Backed Securities	2.32	0.00	0.00	0.00	0.02	4.06	11.74	14.78	90
Other Debt Securities	3.17	0.00	0.00	0.00	1.02	6.64	11.07	19.27	90
Mutual Funds and Equity Securities	0.83	0.00	0.00	0.05	0.37	1.17	2.85	6.21	90
Debt Securities 1 Year or Less	13.41	0.26	0.61	2.71	8.79	22.98	34.90	51.04	90
Debt Securities 1 To 5 Years	19.82	0.20	0.75	4.14	14.24	33.11	53.58	61.58	90
Debt Securities Over 5 Years	61.82	10.61	17.47	39.18	66.03	82.97	95.52	97.31	90
Pledged Securities	40.77	0.00	3.10	19.83	39.18	60.59	72.43	76.11	90
Structured Notes, Fair Value	0.18	0.00	0.00	0.00	0.00	0.00	1.15	3.06	90

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.05	-0.04	0.02	0.09	0.18	0.30	0.98	91
Provision for Ln&Ls Losses/Avg Ln&Ls	0.22	-0.12	-0.06	0.05	0.16	0.28	0.51	1.39	91
Provision for Ln&Ls Losses/Net Losses	97.70	-327.15	-30.87	38.17	82.28	126.66	276.39	588.49	90
Ln&Ls Allowance/Total Loans & Leases	1.27	0.26	0.55	0.90	1.26	1.54	2.07	2.47	91
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.65	1.24	1.77	3.21	5.03	12.06	36.54	62.46	85
ALLL/Nonaccrual Assets	157.58	39.78	72.34	99.89	132.61	209.62	276.64	350.70	89
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	124.11	28.38	37.06	74.41	109.52	165.85	256.46	312.85	91
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.02	0.07	0.16	0.29	0.57	1.19	2.12	91
Recoveries/Avg Loans and Leases	0.15	0.00	0.02	0.06	0.13	0.22	0.32	0.40	91
Net Losses/Avg Loans and Leases	0.29	-0.05	0.00	0.05	0.18	0.39	0.91	1.60	91
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.07	91
Recoveries/Prior Year-End Losses	24.11	5.49	9.76	13.85	20.52	32.41	47.59	64.84	90
Earnings Coverage of Net Losses (X)	32.46	-23.13	1.03	4.53	9.90	20.95	95.64	443.19	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.16	-0.06	-0.00	0.00	0.11	0.24	0.52	0.84	90
RE Loans Secured By 1-4 Family	0.21	-0.03	-0.00	0.02	0.14	0.32	0.70	1.01	88
Revolving	0.31	-0.04	-0.00	0.00	0.21	0.55	0.86	1.22	87
Closed-End	0.18	-0.06	-0.00	0.01	0.09	0.25	0.59	1.00	88
Commercial Real Estate Loans	0.06	-0.16	-0.11	-0.00	0.01	0.14	0.31	0.39	89
Construction and Land Dev	0.07	-0.84	-0.46	-0.13	0.00	0.26	0.81	1.38	88
Multi family	0.03	-0.41	-0.10	-0.00	0.00	0.04	0.33	0.49	86
Nonfarm Nonresidential	0.08	-0.07	-0.03	0.00	0.03	0.15	0.36	0.46	87
RE Loans Secured by Farmland	0.03	-0.62	-0.18	-0.00	0.00	0.00	0.40	0.76	66
Commercial and Industrial Loans	0.18	-0.16	-0.04	0.00	0.13	0.28	0.56	0.99	90
Loans to Depository Institutions	-0.00	-0.26	-0.00	0.00	0.00	0.00	0.00	0.03	46
Loans to Individuals	1.28	0.06	0.17	0.46	1.03	1.87	2.87	4.10	73
Credit Card Loans	2.42	0.00	0.00	1.60	2.50	3.39	4.57	5.34	62
Agricultural Loans	0.01	-0.38	-0.23	-0.00	0.00	0.01	0.18	0.53	66
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Other Loans and Leases	0.13	-0.04	-0.01	0.00	0.05	0.20	0.57	0.96	87

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.57	0.08	0.15	0.26	0.50	0.73	1.29	1.96	91
90+ Days PD Loans and Leases	0.34	0.00	0.00	0.01	0.13	0.47	1.13	1.80	91
Nonaccrual Loans and Leases	0.90	0.14	0.27	0.52	0.75	1.17	1.66	2.92	91
90+ Days PD and Nonaccrual Loans and Leases	1.31	0.27	0.50	0.73	1.00	1.66	3.02	3.96	91
30-89 Days PD Restructured	0.04	0.00	0.00	0.00	0.01	0.06	0.15	0.25	91
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.26	91
Nonaccrual Restructured	0.28	0.01	0.04	0.09	0.22	0.44	0.74	0.87	91
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.57	0.09	0.15	0.26	0.50	0.75	1.29	1.96	91
90+ Days Past Due Assets	0.33	0.00	0.00	0.01	0.13	0.47	1.13	1.80	91
Nonaccrual Assets	0.91	0.14	0.28	0.54	0.75	1.17	1.66	2.92	91
30+ Days PD & Nonaccrual Assets	1.95	0.55	0.77	1.10	1.60	2.30	3.97	6.29	91
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.77	0.14	0.25	0.43	0.70	0.98	1.47	2.24	91
90+ PD & Nonaccrual Assets + OREO	0.92	0.14	0.29	0.51	0.85	1.24	1.64	2.47	91
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.18	0.10	0.28	0.56	1.11	1.69	2.36	2.82	91
Allowance for Loan & Lease Losses	166.91	38.27	51.57	88.70	139.63	228.93	302.78	497.02	91
Equity Cap + ALLL	9.45	0.95	2.37	4.32	8.12	13.39	19.96	24.98	91
Tier 1 Cap + ALLL	11.07	1.26	2.72	5.10	10.49	16.27	21.09	25.95	82
Loans & Leases + RE Acquired	1.96	0.40	0.48	1.03	1.69	2.68	3.93	4.95	91

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	0.59	0.03	0.07	0.23	0.47	0.80	1.54	1.95	90
- 90+ Days Past Due	0.48	0.00	0.00	0.00	0.12	0.61	2.17	3.80	90
- Nonaccrual	1.34	0.12	0.20	0.70	1.12	1.76	3.21	3.78	90
Coml & Indl - 30-89 Days PD	0.29	0.00	0.01	0.06	0.18	0.40	0.76	1.40	90
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.02	0.09	0.22	0.51	90
- Nonaccrual	0.62	0.00	0.08	0.24	0.39	0.82	1.37	3.27	90
Individuals - 30-89 Days PD	1.13	0.00	0.18	0.49	0.85	1.43	2.45	4.86	91
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.11	0.43	0.90	1.45	91
- Nonaccrual	0.31	0.00	0.00	0.03	0.15	0.48	0.85	2.68	91
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46
Agricultural - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.21	0.60	1.22	66
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.12	66
- Nonaccrual	0.94	0.00	0.00	0.00	0.09	1.00	4.22	11.24	66
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.02	18
Other Lns&Ls - 30-89 Days PD	0.18	0.00	0.00	0.00	0.07	0.28	0.65	1.23	87
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.01	0.07	0.21	87
- Nonaccrual	0.20	0.00	0.00	0.00	0.05	0.25	0.69	1.98	87
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.83	0.05	0.11	0.31	0.63	1.20	1.96	2.60	88
- 90+ Days Past Due	0.70	0.00	0.00	0.00	0.11	0.91	3.69	5.48	88
- Nonaccrual	1.67	0.11	0.22	0.74	1.30	2.36	4.08	5.06	88
Revolving - 30-89 Days PD	0.59	0.00	0.06	0.29	0.53	0.83	1.07	1.48	87
- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.01	0.15	0.49	1.00	87
- Nonaccrual	1.21	0.00	0.00	0.26	0.95	1.70	3.55	4.85	87
Closed-End - 30-89 Days PD	0.93	0.03	0.09	0.28	0.72	1.48	2.45	2.89	88
- 90+ Days Past Due	0.88	0.00	0.00	0.00	0.12	1.26	4.13	6.56	88
- Nonaccrual	1.83	0.08	0.17	0.84	1.45	2.63	4.38	5.77	88
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.03	0.09	0.14	0.18	88
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.08	88
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.01	0.07	0.19	0.50	0.80	88
Commercial RE - 30-89 Days PD	0.27	0.00	0.00	0.08	0.25	0.46	0.72	0.90	89
- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.05	0.19	0.62	1.18	89
- Nonaccrual	0.96	0.00	0.13	0.43	0.84	1.35	2.02	2.89	89
Const & Dev - 30-89 Days PD	0.27	0.00	0.00	0.00	0.12	0.50	0.96	1.41	88
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.01	0.45	1.76	3.81	88
- Nonaccrual	1.76	0.00	0.00	0.35	1.18	2.40	4.86	10.72	88
Multi Family - 30-89 Days PD	0.21	0.00	0.00	0.00	0.06	0.36	0.89	1.08	86
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.07	0.82	1.31	86
- Nonaccrual	0.32	0.00	0.00	0.00	0.16	0.49	1.16	1.73	86
Nonfarm Nres- 30-89 Days PD	0.25	0.00	0.00	0.07	0.21	0.43	0.69	0.98	87
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.02	0.19	0.51	0.92	87
- Nonaccrual	0.98	0.00	0.09	0.46	0.86	1.31	2.17	3.02	87
Farm Land - 30-89 Days PD	0.19	0.00	0.00	0.00	0.08	0.32	0.77	1.45	66
- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.08	1.57	3.90	66
- Nonaccrual	0.86	0.00	0.00	0.00	0.38	1.74	3.00	4.17	66
Credit Card - 30-89 Days PD	1.27	0.00	0.11	0.72	1.06	1.36	2.91	4.64	62
- 90+ Days Past Due	0.59	0.00	0.00	0.00	0.68	1.05	1.40	1.63	62
- Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.16	0.93	1.30	62

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.82	6.13	7.39	8.36	9.79	10.99	12.23	12.62	82
Tier 1 RBC Ratio	13.30	9.84	10.70	11.25	12.83	14.34	17.18	21.51	68
Total Risk-Based Capital Ratio	14.89	11.84	12.21	13.17	14.54	16.05	18.57	22.61	68
Tangible Tier 1 Leverage Ratio	9.85	7.07	7.38	8.70	9.82	10.75	12.11	13.25	68
Tangible Common Eq Cap/Tan Assets	8.87	6.26	6.69	7.69	8.52	9.75	11.58	12.85	68
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.20	4.30	9.06	14.79	24.01	33.16	41.63	78.97	91
Standby Letters of Credit	1.57	0.00	0.01	0.28	0.87	2.22	4.01	8.66	91
Commercial & Similar Letters of Credit	0.04	0.00	0.00	0.00	0.01	0.05	0.17	0.26	91
Securities Lent	0.38	0.00	0.00	0.00	0.00	0.00	1.67	7.89	91
Credit Derivatives (BHC as Guarantor)	0.79	0.00	0.00	0.00	0.00	0.11	0.85	26.89	91
Credit Derivatives (BHC as Beneficiary)	0.84	0.00	0.00	0.00	0.00	0.14	0.81	29.26	91
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	58.99	0.17	0.62	5.32	16.63	42.34	118.50	1006.35	91
Interest Rate Contracts	40.84	0.15	0.62	4.36	14.38	33.84	87.65	697.70	91
Interest Rate Futures & Forward Contr	5.45	0.00	0.00	0.00	0.30	2.51	17.37	87.42	91
Written Options Contr (Int Rate)	1.87	0.00	0.00	0.05	0.48	1.71	6.66	21.00	91
Purchased Options Contr (Int Rate)	1.76	0.00	0.00	0.00	0.15	1.52	6.21	22.33	91
Interest Rate Swaps	32.90	0.00	0.04	2.49	12.35	22.84	56.67	592.37	91
Foreign Exchange Contracts	13.96	0.00	0.00	0.00	0.27	3.24	13.14	363.16	91
Futures & Forward Foreign Exch Contr	7.82	0.00	0.00	0.00	0.27	2.81	7.76	176.98	91
Written Options Contr (Foreign Exch)	0.41	0.00	0.00	0.00	0.00	0.00	0.33	14.70	91
Purchased Options Contr (Foreign Exch)	0.39	0.00	0.00	0.00	0.00	0.01	0.34	13.85	91
Foreign Exchange Rate Swaps	1.53	0.00	0.00	0.00	0.00	0.01	3.61	46.25	91
Equity, Commodity, & Other Deriv Contr	1.69	0.00	0.00	0.00	0.00	0.88	8.24	29.28	91
Commodity & Other Fut & Forward Contr	0.15	0.00	0.00	0.00	0.00	0.00	0.35	4.28	91
Written Options Contr (Comm & Other)	0.60	0.00	0.00	0.00	0.00	0.16	2.03	11.42	91
Purchased Options Contr (Comm & Oth)	0.51	0.00	0.00	0.00	0.00	0.10	1.96	10.28	91
Commodity & Other Swaps	0.34	0.00	0.00	0.00	0.00	0.08	2.04	6.50	91
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.55	6.81	13.01	25.73	40.52	62.23	119.71	160.38	91

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	89.81	22.16	63.51	81.96	95.27	99.87	100.00	100.00	90
Foreign Exchange Contracts	6.90	0.00	0.00	0.00	2.29	10.04	25.32	64.19	90
Equity, Comm, & Other Contracts	2.25	0.00	0.00	0.00	0.00	2.60	12.96	17.91	90
Futures and Forwards	17.79	0.00	0.00	2.55	13.70	26.72	60.39	70.61	90
Written Options	8.48	0.00	0.00	1.61	6.07	13.14	28.06	37.84	90
Exchange-Traded	0.18	0.00	0.00	0.00	0.00	0.00	1.12	3.13	90
Over-The-Counter	7.93	0.00	0.00	1.41	5.09	12.39	28.06	37.84	90
Purchased Options	4.63	0.00	0.00	0.00	2.80	8.69	15.35	22.75	90
Exchange-Traded	0.29	0.00	0.00	0.00	0.00	0.00	1.93	4.37	90
Over-The-Counter	3.86	0.00	0.00	0.00	1.84	7.77	14.30	17.15	90
Swaps	65.31	0.00	8.36	45.23	70.14	84.47	96.62	99.64	90
Held for Trading	45.05	0.00	0.00	0.00	55.05	86.64	97.76	99.62	90
Interest Rate Contracts	36.20	0.00	0.00	0.00	44.05	75.03	86.38	92.86	90
Foreign Exchange Contracts	3.59	0.00	0.00	0.00	0.07	4.39	18.89	31.94	90
Equity, Comm, & Other Contracts	0.87	0.00	0.00	0.00	0.00	0.08	4.26	14.32	90
Non-Traded	54.94	0.21	1.05	12.96	42.96	100.00	100.00	100.00	90
Interest Rate Contracts	49.38	0.06	0.51	9.05	36.98	94.06	100.00	100.00	90
Foreign Exchange Contracts	1.64	0.00	0.00	0.00	0.00	0.73	13.82	15.61	90
Equity, Comm, & Other Contracts	0.62	0.00	0.00	0.00	0.00	0.05	2.43	10.79	90
Deriv Contr (Excl Fut & FX LE 14 Days)	85.86	28.16	54.61	77.41	89.92	96.04	99.96	100.00	82
One Year or Less	24.01	0.05	2.10	11.52	17.72	34.83	62.64	73.46	82
Over 1 Year to 5 Years	33.75	0.00	0.51	13.35	33.36	49.77	63.02	65.93	82
Over 5 Years	22.63	0.00	0.66	7.23	18.33	32.78	53.67	54.80	82
Gross Negative Fair Value (Abs Val)	1.13	0.12	0.22	0.58	1.11	1.51	2.28	2.76	90
Gross Positive Fair Value	1.22	0.11	0.34	0.61	1.17	1.63	2.06	3.35	90
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.10	0.00	0.00	0.00	0.02	0.04	0.36	2.09	82
Gross Positive Fair Value (X)	0.10	0.00	0.00	0.00	0.02	0.05	0.38	2.14	82
Held for Trading (X)	0.08	0.00	0.00	0.00	0.01	0.03	0.34	2.09	82
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.08	82
Current Credit Exposure (X)	0.04	0.00	0.00	0.00	0.01	0.04	0.22	0.37	82
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.01	82
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	82
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	82
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.60	0.00	0.00	0.06	0.21	0.56	2.11	6.34	82

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.05	0.00	0.00	0.00	0.00	0.00	0.15	1.49	91
Ins Under Assets(P/C)/Tot Ins Und Ast	55.40	0.00	0.00	0.00	53.67	100.00	100.00	100.00	32
Ins Under Assets(L/H)/Tot Ins Und Ast	44.59	0.00	0.00	0.00	25.45	99.79	100.00	100.00	32
Sep Acct Assets(L/H)/Total Life Ast	1.30	0.00	0.00	0.00	0.00	0.00	0.01	24.57	22
Ins Activities Revenue/Adj Oper Inc	0.79	0.00	0.00	0.01	0.15	1.12	3.16	6.42	91
Premium Inc/Ins Activities Revenue	8.06	0.00	0.00	0.00	0.00	2.61	45.91	77.26	75
Credit Rel Prem Inc/Tot Prem Inc	65.49	0.00	0.00	0.00	100.00	100.00	100.00	100.00	26
Other Prem Inc/Total Prem Inc	34.50	-80.76	0.00	0.00	0.00	86.00	100.00	100.00	26
Ins Under Net Income/Consol Net Income	0.16	-0.02	0.00	0.00	0.00	0.00	0.63	3.32	91
Ins Net Inc (P/C)/Equity (P/C)	6.00	-7.45	-5.59	-0.79	2.76	12.03	16.65	26.87	23
Ins Net Inc (L/H)/Equity (L/H)	5.92	-13.65	-4.48	0.00	2.21	11.16	22.16	22.71	22
Insur Ben, Losses, Exp/Insur Premiums	211.04	25.91	29.58	52.03	89.04	307.02	598.11	811.46	26
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.97	0.00	0.00	0.00	0.00	1.55	4.68	6.48	24
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.67	0.00	0.00	0.00	0.00	0.00	5.15	7.06	22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.08	91
CSV Life Insurance/Tier 1 Cap + ALLL	9.71	0.00	0.00	1.49	9.07	17.25	23.32	26.99	82
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.55	0.00	0.00	0.00	0.00	0.05	1.09	14.05	91
FOREIGN ACTIVITIES									
Yield: Foreign Loans	1.20	0.00	0.00	0.00	0.00	2.06	5.23	6.06	70
Cost: Interest-Bearing Deposits	0.27	0.00	0.06	0.09	0.19	0.32	0.74	1.07	43
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	0.27	0.15	0.15	0.15	0.18	0.27	0.38	0.41	3
Commercial and Industrial Loans	0.21	0.00	0.00	0.01	0.07	0.27	0.95	1.18	19
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
GROWTH RATES:									
Net Loans and Leases	43.10	-49.15	-18.43	-0.58	14.26	44.42	107.16	529.96	68
Total Selected Assets	74.10	-52.72	-16.43	-6.25	11.23	41.29	307.08	1137.10	72
Deposits	-8.17	-99.99	-79.46	-28.65	-4.34	14.15	21.48	32.47	41

PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.24	3.17	4.14	5.76	8.19	10.23	12.93	14.35	91
Bank Net Inc/Avg Eq Inv in Banks	8.38	0.00	3.36	5.71	8.19	10.61	13.14	16.79	80
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.93	-31.51	-6.38	0.58	4.81	12.40	20.22	33.90	79
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.43	-3.93	0.00	4.97	8.04	9.41	12.97	15.38	26
Bank Net Income/Parent Net Income	73.78	0.00	0.00	23.53	98.51	104.98	109.05	114.88	89
Nonbank Net Income/Parent Net Income	7.40	0.00	0.00	0.03	1.75	7.78	28.53	55.82	75
Sub BHCs Net Inc/Parent Net Income	78.12	0.44	4.84	26.36	92.35	103.03	124.93	132.55	23
LEVERAGE:									
Total Liabilities/Equity	22.05	0.12	0.76	6.94	14.35	28.78	66.57	120.31	91
Total Debt/Equity Capital	14.15	0.00	0.00	0.00	8.27	22.36	49.39	109.83	91
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.16	0.00	0.00	5.07	11.32	26.17	50.58	111.09	91
Tot Debt+Lns Guaranteed for Affl/Equity	14.76	0.00	0.00	0.00	8.52	22.97	50.92	111.49	91
Total Debt/Eq Cap - Exc Over Fair Value	14.29	0.00	0.00	0.00	8.60	22.36	51.06	110.04	91
Long-Term Debt/Equity Capital	10.64	0.00	0.00	0.00	5.97	16.46	35.28	65.22	91
Short-Term Debt/Equity Capital	2.20	0.00	0.00	0.00	0.00	3.35	9.04	25.17	91
Current Portion of LT Debt/Equity	0.16	0.00	0.00	0.00	0.00	0.00	0.91	3.62	91
Exc Cost Over Fair Value/Equity Cap	0.13	0.00	0.00	0.00	0.00	0.00	0.55	2.32	91
Long-Term Debt/Consolidated LT Debt	23.15	0.00	0.00	0.00	19.38	40.74	73.08	83.32	91
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.60	85.07	89.14	96.96	101.11	107.66	117.07	124.15	91
Total Investment in Subs/Equity	109.12	85.10	93.80	99.42	106.92	116.06	132.44	157.71	91
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.95	84.72	88.34	93.69	98.60	102.69	111.54	116.12	82
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	104.99	85.12	91.75	96.37	100.81	111.05	131.88	150.67	82
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.39	-2.60	-1.31	-0.31	0.11	1.07	2.48	4.49	89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.19	0.02	0.11	0.35	1.18	3.22	6.96	9.24	51
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	137.03	32.80	64.99	94.47	123.08	170.00	233.40	322.13	91
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	140.96	14.59	68.71	98.39	130.08	184.10	225.35	293.42	91
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	132.80	-24.74	14.46	92.56	110.08	160.69	251.81	523.92	91
Pretax Oper Inc + Int Exp/Int Expense	1580.38	-99.26	39.75	194.43	674.74	1753.83	5206.85	15547.7	64
Div + Int From Subs/Int Exp + Div	149.83	0.92	20.13	89.66	128.03	194.10	292.83	431.66	87
Fees+Other Inc From Subs/Sal + 0th Exp	14.54	0.00	0.00	0.00	0.00	25.30	78.17	89.52	91
Net Inc/Curr Port of LT Debt+Pfd Div(X)	44.57	0.53	1.35	7.41	17.76	37.06	134.89	458.97	47
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.24	-8.01	-3.16	0.00	2.81	8.12	14.63	18.45	91
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.20	23
Nonaccrual	7.79	0.00	0.00	0.00	0.00	1.39	46.09	53.96	23
Total	7.94	0.00	0.00	0.00	0.00	3.15	46.09	53.96	23
GUARANTEED LOANS AS % OF EQUITY CAP:									
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
To Nonbank Subsidiaries	0.47	0.00	0.00	0.00	0.00	0.00	1.64	9.60	91
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Total	0.56	0.00	0.00	0.00	0.00	0.00	1.64	13.18	91
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	3.84	0.00	0.00	0.00	0.27	2.08	22.33	40.14	91
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Combined Foreign Nonbank Sub Assets	0.21	0.00	0.00	0.00	0.00	0.00	0.79	4.78	91

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.15	0.00	0.73	34.34	58.14	93.04	124.52	188.11	80
Dividends Paid/Net Income	27.08	0.00	0.00	13.39	26.42	41.66	63.61	76.03	89
Net Income - Dividends/Avg Equity	5.74	0.36	1.89	4.07	5.78	7.36	9.69	11.82	91
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	114.98	0.00	0.00	0.00	100.00	191.94	290.92	411.86	78
Dividends From Nonbank Subs	12.13	0.00	0.00	0.00	0.18	6.86	51.25	183.86	78
Dividends From Subsidiary BHCs	20.82	0.00	0.00	0.00	0.00	0.00	159.97	230.29	78
Dividends From All Subsidiaries	199.14	0.00	11.98	99.04	143.21	257.14	384.41	819.67	78
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	43.86	0.00	0.00	10.07	48.56	71.52	87.90	100.00	75
Interest Income From Bank Subs	0.66	0.00	0.00	0.00	0.08	0.50	2.89	7.37	75
Mgt & Service Fees From Bank Subs	2.94	0.00	0.00	0.00	0.00	0.86	17.53	29.30	75
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	75
Operating Income From Bank Subs	50.81	0.02	0.31	22.42	50.01	77.10	97.11	127.22	75
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	45.64	0.00	0.00	0.00	24.37	100.00	135.58	234.70	63
Interest Income From Nonbank Subs	5.41	0.00	0.00	0.00	0.00	6.29	31.38	48.68	63
Mgt & Serv Fees From Nonbank Subs	2.41	0.00	0.00	0.00	0.00	0.57	17.99	22.89	63
Other Income From Nonbank Subs	1.07	0.00	0.00	0.00	0.00	0.00	0.26	29.48	63
Operating Inc From Nonbank Subs	72.09	0.00	0.00	11.38	67.03	100.00	211.86	459.20	63
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	49.35	0.00	0.00	0.00	54.74	75.19	92.91	180.37	23
Interest Inc From Subsidiary BHCs	0.73	0.00	0.00	0.00	0.00	0.04	1.41	11.23	23
Mgt & Serv Fees From Sub BHCs	1.81	0.00	0.00	0.00	0.00	0.00	10.99	13.41	23
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Operating Income From Sub BHCs	72.73	0.00	0.00	11.71	63.86	84.49	166.23	403.94	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.54	0.00	0.00	0.00	78.31	96.41	99.72	99.91	90
Interest Income From Bank Subs	1.03	0.00	0.00	0.00	0.08	1.07	3.57	14.38	90
Mgt & Serv Fees From Bank Subs	2.44	0.00	0.00	0.00	0.00	0.03	13.96	35.55	90
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.61	90
Operating Income From Bank Subs	63.36	0.00	0.03	5.72	93.32	98.71	99.91	100.00	90
Dividends From Nonbank Subs	2.78	0.00	0.00	0.00	0.06	2.38	16.54	39.09	90
Interest Income From Nonbank Subs	1.30	0.00	0.00	0.00	0.00	0.74	6.88	22.91	90
Mgt & Serv Fees From Nonbank Subs	0.31	0.00	0.00	0.00	0.00	0.00	1.64	5.05	90
Other Income From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.00	1.40	6.84	90
Operating Inc From Nonbank Subs	9.55	0.00	0.00	0.00	0.87	13.85	46.72	79.60	90
Dividends From Subsidiary BHCs	8.74	0.00	0.00	0.00	0.00	0.00	73.01	85.29	90
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.72	90
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	90
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Operating Income From Sub BHCs	9.86	0.00	0.00	0.00	0.00	0.00	73.01	95.97	90
Loans and Adv From Subs/ST Debt	212.14	0.00	0.00	2.74	39.71	142.71	887.60	1449.69	36
Loans and Adv From Subs/Total Debt	31.83	0.00	0.00	1.08	16.09	43.64	143.98	193.40	62

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
1562859	149,195,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	11,688,202	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	14,969,471	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	25,653,822	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,460,281	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,074,902	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	86,894,858	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,126,138,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	14,577,913	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	386,296,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	17,680,739	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	24,158,229	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	187,021,509	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	79,187,065	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	119,791,374	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	29,103,689	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	300,444,020	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	11,599,466	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,967,840	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1036967	46,480,980	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,882,849,000	CITIGROUP INC.	NEW YORK, NY	
1132449	131,520,691	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	32,015,600	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	68,949,210	COMERICA INCORPORATED	DALLAS, TX	
1049341	22,710,961	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	27,411,142	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	60,635,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	80,596,481	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	45,818,844	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	28,481,156	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	20,510,343	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	15,757,045	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	134,187,722	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,643,280	FIRST BANCORP	SAN JUAN, PR	
1075612	21,942,491	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	23,987,518	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	17,082,710	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	37,971,091	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	14,052,107	FIRSTBANK HOLDING COMPANY	LAKEWOOD, CO	
1070804	24,610,114	FIRSTMERIT CORPORATION	AKRON, OH	
1117129	17,209,511	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	868,995,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	19,996,647	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3842957	10,670,471	HAWAIIAN ELECTRIC INDUSTRIES,	HONOLULU, HI	
3232316	280,272,469	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	37,161,125	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	64,330,629	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	15,516,609	IBERIA BANK CORPORATION	LAFAYETTE, LA	
3923614	22,011,643	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,079,187	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	
2477754	17,781,789	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	

BHCPR Reporters for Quarter Ending 09/30/2014
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2014 and Other Notes
3843075	35,316,750	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,527,005,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	89,884,477	KEYCORP	CLEVELAND, OH	
1037003	97,230,366	M&T BANK CORPORATION	BUFFALO, NY	
1090987	14,506,043	MB FINANCIAL, INC.	CHI CAGO, IL	Moved from Peer 2
1378434	110,882,044	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	Name change from UNIONBANCAL CORPORATION
2132932	48,679,772	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	111,153,721	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
1098303	11,179,846	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	15,939,057	PACWEST BANCORP	LOS ANGELES, CA	
3650152	34,764,455	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	334,602,342	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	34,099,000	POPULAR, INC.	SAN JUAN, PR	
1839319	15,190,468	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	21,125,064	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	23,325,652	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
3242838	119,301,813	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	113,538,172	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	274,815,393	STATE STREET CORPORATION	BOSTON, MA	
1131787	186,860,815	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,583,327	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	36,044,135	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	26,519,110	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	19,052,948	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	242,225,156	TD BANK US HOLDING COMPANY	CHERRY HILL, NJ	
2706735	14,266,857	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	11,803,153	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,096,316	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	391,284,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	16,284,028	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	22,493,824	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	12,085,063	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1447376	129,191,103	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
1048773	16,726,410	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,756,041	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	21,841,501	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,636,855,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	10,288,824	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	19,184,183	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	55,458,870	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 91 bank holding companies.