

	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Number of BHCs in Peer Group	92	91	90	90
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	2.82	2.89	2.88	2.84
+ Non-interest Income	1.46	1.52	1.51	1.74
- Overhead Expense	2.82	2.94	2.93	3.15
- Provision for Losses	0.14	0.14	0.14	0.19
+ Securities Gains (Losses)	0.02	0.01	0.02	0.02
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.38	1.43	1.42	1.40
Net Operating Income	0.94	0.95	0.96	0.94
Net Income	0.94	0.95	0.96	0.94
Net Income (Sub S Adjusted)	1.43	N/A	N/A	0.17
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	3.57	3.73	3.71	3.82
Interest Expense	0.44	0.49	0.49	0.60
Net Interest Income (TE)	3.10	3.20	3.18	3.17
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.26	0.29	0.30	0.44
Earnings Coverage of Net Losses (X)	16.67	32.47	32.43	19.55
Ln&Ls Allowance/Total Loans & Leases	1.16	1.27	1.23	1.40
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.03	1.18	1.09	1.40
30-89 Days Past Due Loans and Leases	0.53	0.57	0.60	0.68
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	16.74	16.99	17.28	17.98
Net ST Noncore Funding Dependence	3.83	4.18	4.06	3.61
Net Loans and Leases/Total Assets	62.89	61.39	61.49	60.31
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.73	9.82	9.82	9.63
Equity Capital/Total Assets	11.70	11.84	11.73	11.61
Equity Capital+Minority Int/Total Assets	11.80	12.01	11.90	11.78
Tier 1 Common Eq Cap / T RWA	12.10	12.09	11.97	11.79
Net Loans&Ls/Equity Capital (X)	5.40	5.20	5.27	5.28
Cash Dividends/Net Income	30.39	27.09	28.01	27.33
Cash Dividends/Net Income (Sub S Adjusted)	27.21	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.36	5.74	5.63	5.83
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	1.72	2.21	2.43	2.95
Long-Term Debt/Equity Capital	11.35	10.65	10.76	12.70
Equity Investment in Subs/Equity Cap	102.50	102.60	102.66	104.36
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	151.69	140.96	149.64	169.33

PERCENT OF AVERAGE ASSETS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Income (TE)	3.25	3.37	3.35	3.41	3.59
Less: Interest Expense	0.40	0.44	0.44	0.53	0.65
Equals: Net Interest Income (TE)	2.82	2.89	2.88	2.84	2.90
Plus: Non-Interest Income	1.46	1.52	1.51	1.74	1.88
Equals: Adj Operating Income (TE)	4.37	4.53	4.51	4.73	4.89
Less: Overhead Expense	2.82	2.94	2.93	3.15	3.34
Less: Provision for Loan and Lease Losses	0.14	0.14	0.14	0.19	0.33
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	0.01	0.02	0.02	0.04
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.38	1.43	1.42	1.40	1.28
Less: Applicable Income Taxes (TE)	0.45	0.49	0.47	0.44	0.42
Less: Minority Interest	0.00	0.00	0.00	0.00	0.01
Equals: Net Operating Income	0.94	0.95	0.96	0.94	0.88
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.94	0.95	0.96	0.94	0.87
Memo: Net Income (Last Four Qtrs)	0.96	0.94	0.96	0.94	0.86
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.47	91.09	91.14	90.56	89.86
Avg Int-Bearing Funds / Avg Assets	66.91	67.05	67.00	68.40	68.67
Int Income (TE) / Avg Earning Assets	3.57	3.73	3.71	3.82	4.08
Int Expense / Avg Earning Assets	0.44	0.49	0.49	0.60	0.74
Net Int Inc (TE) / Avg Earn Assets	3.10	3.20	3.18	3.17	3.28
YIELD OR COST:					
Total Loans and Leases (TE)	4.29	4.53	4.50	4.72	5.06
Interest-Bearing Bank Balances	0.27	0.28	0.28	0.32	0.31
Fed Funds Sold & Reverse Repos	0.48	0.43	0.43	0.39	0.40
Trading Assets	0.91	1.11	1.04	1.19	1.25
Total Earning Assets	3.51	3.67	3.65	3.77	4.03
Investment Securities (TE)	2.32	2.42	2.41	2.39	2.65
U.S. Treasury & Agency Sec (excl MBS)	1.46	1.29	1.29	1.23	1.49
Mortgage-Backed Securities	2.22	2.33	2.33	2.32	2.70
All Other Securities	3.86	3.90	4.09	4.15	4.25
Interest-Bearing Deposits	0.34	0.35	0.35	0.42	0.53
Time Deposits of \$100K or More	0.80	0.82	0.82	0.95	1.12
Time Deposits < \$100K	0.75	0.81	0.82	0.96	1.23
Other Domestic Deposits	0.22	0.21	0.21	0.24	0.28
Foreign Deposits	0.26	0.27	0.28	0.37	0.46
Fed Funds Purchased and Repos	0.53	0.53	0.57	0.72	0.91
Other Borrowed Funds & Trading Liab	1.57	1.69	1.64	1.97	2.36
All Interest-Bearing Funds	0.60	0.59	0.59	0.69	0.85

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Avg Personnel Exp Per Employee (\$000)	77	74	99	98	97
Avg Assets per Employee (\$000)	7,932	7,564	7,662	7,292	7,079
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.42	3.15	3.11	2.95	2.84
Overhead Exp / NII + Non-Int Income	65.89	66.23	66.42	67.52	69.11
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.82	2.94	2.93	3.15	3.34
Personnel Expense	1.43	1.44	1.43	1.48	1.49
Net Occupancy Expense	0.32	0.33	0.33	0.34	0.34
Other Operating Expenses	1.04	1.15	1.16	1.32	1.50
Overhead Less Non-Interest Income	1.32	1.34	1.35	1.32	1.37
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.04	65.42	65.64	66.80	68.50
Personnel Expense	33.88	32.51	32.38	31.92	31.26
Net Occupancy Expense	7.61	7.59	7.59	7.51	7.36
Other Operating Expenses	23.53	24.78	24.99	26.49	29.46
Total Non-Interest Income	32.29	32.79	32.70	35.18	36.31
Fiduciary Activities Income	2.72	2.70	2.67	2.42	2.18
Serv Charges on Deposit Accts - Domestic	4.73	4.83	4.81	4.76	4.61
Trading Revenue	1.05	1.22	1.19	1.07	1.43
Investment Banking Fees & Commissions	2.73	2.67	2.67	2.55	2.81
Venture Capital Revenue	0.05	0.07	0.08	0.06	0.11
Net Servicing Fees	0.61	0.62	0.56	1.02	0.60
Net Securitization Income	0.01	0.02	0.02	0.01	0.01
Insurance Activities Revenue	0.79	0.79	0.79	0.96	1.11
Net Gain (Loss) - Sales Loans, OREO, Oth	1.88	1.42	1.44	2.03	1.94
Other Non-Interest Income	10.98	10.44	10.43	11.42	12.15
Overhead Less Non-Interest Income	31.90	32.35	32.50	31.19	31.82
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.61	29.58	29.17	28.74	27.20
Appl Inc Tax+TE/Pretax NOI+TE	33.26	33.46	33.08	32.22	30.97

PERCENT OF TOTAL ASSETS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate Loans	34.43	33.49	33.06	32.61	32.01
Commercial and Industrial Loans	13.76	13.50	13.63	12.50	11.64
Loans to Individuals	4.77	5.01	5.05	5.25	4.94
Loans to Depository Institutions	0.10	0.12	0.11	0.12	0.10
Agricultural Loans	0.15	0.13	0.13	0.14	0.12
Other Loans and Leases	5.10	4.61	4.83	4.53	4.16
Net Loans and Leases	62.89	61.39	61.49	60.31	57.97
Debt Securities Over 1 Year	15.69	15.70	15.72	15.65	15.91
Mutual Funds and Equity Securities	0.09	0.11	0.10	0.13	0.12
Subtotal	79.94	78.80	78.79	77.00	74.97
Interest-Bearing Bank Balances	4.16	4.34	4.63	4.41	4.19
Federal Funds Sold & Reverse Repos	0.74	0.68	0.68	0.85	1.13
Debt Securities 1 Year or Less	2.14	2.25	2.08	2.67	3.05
Trading Assets	0.69	0.73	0.77	0.80	0.98
Total Earning Assets	89.90	89.49	89.59	88.94	87.84
Non-Int Cash and Due From Dep Inst	1.10	1.24	1.24	1.38	1.53
Other Real Estate Owned	0.11	0.15	0.14	0.17	0.22
All Other Assets	8.97	9.17	9.09	9.58	10.45
MEMORANDA:					
Short-Term Investments	8.06	8.29	8.39	8.97	9.34
U.S. Treasury Securities	0.99	0.92	1.06	0.54	0.56
U.S. Agency Securities (excl MBS)	1.14	1.33	1.19	1.36	1.39
Municipal Securities	1.38	1.38	1.31	1.14	1.13
Mortgage-Backed Securities	11.71	11.65	11.49	11.94	11.90
Asset-Backed Securities	0.38	0.42	0.43	0.59	0.65
Other Debt Securities	0.53	0.59	0.53	0.86	1.01
RE Loans Secured by 1-4 Family	15.26	15.34	15.21	15.39	16.04
Revolving	2.84	3.18	3.14	3.24	3.38
Closed-End, Sec by First Liens	11.54	11.15	11.10	11.09	11.60
Closed-End, Sec by Junior Liens	0.45	0.50	0.47	0.51	0.57
Commercial Real Estate Loans	17.08	16.20	15.88	15.02	13.72
Construction and Land Dev	2.31	2.03	2.00	1.69	1.62
Multi family	2.35	2.14	2.13	1.99	1.65
Nonfarm Nonresidential	11.49	11.01	10.78	10.63	10.10
RE Loans Secured by Farmland	0.25	0.24	0.22	0.24	0.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	54.00	53.66	52.96	54.23	55.30
RE Loans Secured by 1-4 Family	24.50	25.46	25.22	26.11	27.79
Revolving	4.58	5.26	5.22	5.53	5.91
Closed-End	19.48	19.67	19.49	20.02	21.35
Commercial Real Estate Loans	26.08	25.00	24.50	24.12	23.25
Construction and Land Dev	3.62	3.26	3.18	2.71	2.76
Multi family	3.57	3.28	3.27	3.29	2.89
Nonfarm Nonresidential	17.54	17.03	16.67	17.07	17.10
RE Loans Secured by Farmland	0.42	0.40	0.37	0.41	0.39
Loans to Depository Institutions	0.21	0.23	0.22	0.24	0.20
Commercial and Industrial Loans	22.39	22.22	22.47	20.62	19.63
Loans to Individuals	7.79	8.38	8.43	9.00	8.69
Credit Card Loans	1.23	1.72	1.78	2.51	2.44
Agricultural Loans	0.26	0.22	0.23	0.24	0.23
Loans to Foreign Govts and Inst	0.01	0.01	0.01	0.02	0.00
Other Loans and Leases	9.44	8.76	9.21	9.06	8.90

PERCENT OF TOTAL ASSETS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Short-Term Investments	8.06	8.29	8.39	8.97	9.34
Liquid Assets	23.76	24.02	24.24	24.41	24.99
Investment Securities	18.56	18.68	18.50	19.23	20.19
Net Loans and Leases	62.89	61.39	61.49	60.31	57.97
Net Lns, Ls & Stby Ltrs of Credit	64.43	63.43	63.49	62.47	60.13
Core Deposits	60.95	60.00	59.99	58.41	55.65
Noncore Funding	22.48	23.01	22.93	23.92	24.84
Time Deposits of \$100K or More	5.51	5.82	5.83	5.43	5.83
Foreign Deposits	0.73	0.80	0.84	1.00	1.00
Fed Funds Purchased and Repos	2.09	2.52	2.40	2.56	2.65
Net Fed Funds Purchased (Sold)	1.10	1.63	1.51	1.55	1.51
Commercial Paper	0.03	0.12	0.08	0.14	0.14
Oth Borrowings W/Rem Mat 1 Yr or Less	2.92	2.93	3.23	3.17	2.54
Earning Assets Repr in 1 Year	39.96	38.78	39.53	39.86	39.71
Int-Bearing Liab Repr in 1 Year	9.27	10.69	10.44	11.11	12.42
Long-Term Debt Repr in 1 Year	1.46	1.22	1.23	1.28	1.31
Net Assets Repriceable in 1 Year	27.58	25.64	26.63	25.23	23.76
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.74	16.99	17.28	17.98	19.34
Net ST Noncore Funding Dependence	3.83	4.18	4.06	3.61	3.44
Short-Term Inv/ST Noncore Funding	85.86	81.46	83.04	91.41	91.22
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.96	17.87	17.97	18.18	18.45
Net Loans and Leases/Total Deposits	88.31	87.81	87.66	88.93	93.70
Net Loans and Leases/Core Deposits	107.26	107.40	107.22	111.54	125.79
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.06	0.24	0.80	-1.16	1.39
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.46	0.90	1.35	-0.77	4.41
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.03	-0.03	-0.25	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	17.93	16.55	16.91	15.26	10.63
Available-For-Sale Securities	82.07	83.45	83.09	84.74	89.37
U.S. Treasury Securities	6.55	5.86	6.74	3.80	3.82
U.S. Agency Securities (excl MBS)	6.53	6.93	6.60	7.33	7.26
Municipal Securities	7.71	6.92	6.65	6.20	5.98
Mortgage-Backed Securities	66.02	65.70	65.73	65.16	63.14
Asset-Backed Securities	2.03	2.33	2.31	3.33	3.57
Other Debt Securities	2.85	3.17	2.85	4.45	5.16
Mutual Funds and Equity Securities	0.75	0.84	0.81	0.90	0.91
Debt Securities 1 Year or Less	12.94	13.41	12.76	15.54	17.02
Debt Securities 1 To 5 Years	19.31	19.83	20.30	20.47	20.75
Debt Securities Over 5 Years	63.52	61.83	62.23	59.61	57.92
Pledged Securities	38.01	41.04	39.58	41.16	40.49
Structured Notes, Fair Value	0.17	0.19	0.15	0.19	0.12

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Provision for Ln&Ls Losses/Avg Assets	0.14	0.14	0.14	0.19	0.33
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.23	0.23	0.32	0.55
Provision for Ln&Ls Losses/Net Losses	126.64	97.47	105.01	64.28	76.76
Ln&Ls Allowance/Total Loans & Leases	1.16	1.27	1.23	1.40	1.61
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.72	10.66	11.57	7.42	3.51
ALLL/Nonaccrual Assets	167.68	157.45	165.13	147.71	123.13
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	130.26	124.03	130.23	114.92	98.08
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.45	0.45	0.63	0.94
Recoveries/Avg Loans and Leases	0.13	0.15	0.15	0.18	0.19
Net Losses/Avg Loans and Leases	0.26	0.29	0.30	0.44	0.74
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.01	0.01	0.01	0.01
Recoveries/Prior Year-End Losses	29.89	24.12	33.44	23.10	18.24
Earnings Coverage of Net Losses (X)	16.67	32.47	32.43	19.55	8.80
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.08	0.17	0.17	0.34	0.69
RE Loans Secured By 1-4 Family	0.13	0.22	0.22	0.45	0.81
Revolving	0.20	0.32	0.30	0.57	1.02
Closed-End	0.10	0.18	0.18	0.39	0.76
Commercial Real Estate Loans	0.00	0.07	0.07	0.20	0.50
Construction and Land Dev	-0.06	0.08	0.06	0.41	1.28
Multi family	-0.01	0.03	0.02	0.10	0.29
Nonfarm Nonresidential	0.03	0.09	0.09	0.19	0.40
RE Loans Secured by Farmland	-0.01	0.03	0.04	0.17	0.37
Commercial and Industrial Loans	0.20	0.18	0.18	0.40	0.56
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.05
Loans to Individuals	1.04	1.29	1.34	1.25	1.52
Credit Card Loans	2.60	2.43	2.46	2.42	2.70
Agricultural Loans	0.05	0.01	0.02	0.17	0.20
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.18	0.14	0.16	0.17	0.18

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 01

PAGE 7

## PERCENT OF LOANS AND LEASES

09/30/2015

09/30/2014

12/31/2014

12/31/2013

12/31/2012

30-89 Days PD Loans and Leases	0.53	0.57	0.60	0.68	0.87
90+ Days PD Loans and Leases	0.27	0.34	0.29	0.40	0.56
Nonaccrual Loans and Leases	0.81	0.90	0.84	1.08	1.52
90+ Days PD and Nonaccrual Loans and Leases	1.19	1.32	1.22	1.63	2.28
30-89 Days PD Restructured	0.03	0.04	0.04	0.05	0.06
90+ Days PD Restructured	0.02	0.02	0.02	0.03	0.03
Nonaccrual Restructured	0.26	0.29	0.27	0.36	0.47

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.54	0.58	0.61	0.69	0.88
90+ Days Past Due Assets	0.27	0.34	0.29	0.41	0.57
Nonaccrual Assets	0.82	0.92	0.85	1.10	1.56
30+ Days PD & Nonaccrual Assets	1.75	1.96	1.92	2.37	3.24

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	0.71	0.78	0.72	0.99	1.36
90+ PD & Nonaccrual Assets + OREO	0.83	0.93	0.86	1.16	1.59

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

Total Assets	1.06	1.19	1.11	1.44	1.79
Allowance for Loan & Lease Losses	151.08	167.31	153.78	177.17	200.83
Equity Cap + ALLL	8.52	9.44	8.88	11.84	15.11
Tier 1 Cap + ALLL	10.70	11.05	10.38	14.23	17.86
Loans & Leases + RE Acquired	1.70	1.96	1.81	2.34	3.02

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Real Estate - 30-89 Days PD	0.56	0.60	0.60	0.75	1.01
- 90+ Days Past Due	0.45	0.48	0.46	0.58	0.75
- Nonaccrual	1.10	1.35	1.25	1.69	2.38
Coml & Indl - 30-89 Days PD	0.25	0.29	0.26	0.32	0.43
- 90+ Days Past Due	0.04	0.06	0.04	0.08	0.13
- Nonaccrual	0.81	0.63	0.59	0.70	1.00
Individuals - 30-89 Days PD	0.98	1.13	1.08	1.22	1.31
- 90+ Days Past Due	0.19	0.25	0.22	0.31	0.29
- Nonaccrual	0.23	0.31	0.37	0.23	0.33
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.01
- 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	0.18	0.14	0.10	0.18	0.25
- 90+ Days Past Due	0.04	0.01	0.01	0.01	0.02
- Nonaccrual	0.72	0.94	0.95	0.84	1.27
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.87
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.01	0.00	0.00	0.16
Other Lns&Ls - 30-89 Days PD	0.15	0.18	0.20	0.21	0.21
- 90+ Days Past Due	0.02	0.02	0.02	0.04	0.03
- Nonaccrual	0.19	0.20	0.19	0.21	0.27
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.79	0.83	0.88	1.04	1.23
- 90+ Days Past Due	0.74	0.71	0.71	0.85	0.99
- Nonaccrual	1.48	1.68	1.57	1.80	2.20
Revolving - 30-89 Days PD	0.54	0.60	0.63	0.57	0.66
- 90+ Days Past Due	0.07	0.11	0.12	0.13	0.12
- Nonaccrual	1.33	1.24	1.24	1.27	1.23
Closed-End - 30-89 Days PD	0.87	0.93	1.00	1.21	1.43
- 90+ Days Past Due	0.88	0.88	0.88	1.06	1.26
- Nonaccrual	1.54	1.84	1.69	2.02	2.49
- Jr Lien 30-89 Days PD	0.04	0.05	0.05	0.06	0.10
- Jr Lien 90+ Days PD	0.01	0.01	0.01	0.01	0.02
- Jr Lien Nonaccrual	0.11	0.13	0.13	0.14	0.17
Commercial RE - 30-89 Days PD	0.20	0.28	0.23	0.33	0.65
- 90+ Days Past Due	0.08	0.16	0.11	0.21	0.34
- Nonaccrual	0.61	0.96	0.83	1.32	2.42
Const & Dev - 30-89 Days PD	0.23	0.27	0.29	0.45	1.25
- 90+ Days Past Due	0.13	0.35	0.20	0.45	1.06
- Nonaccrual	0.71	1.77	1.33	2.45	5.54
Multi family - 30-89 Days PD	0.13	0.21	0.15	0.26	0.55
- 90+ Days Past Due	0.05	0.12	0.06	0.11	0.26
- Nonaccrual	0.25	0.32	0.31	0.52	1.29
Nonfarm Nres- 30-89 Days PD	0.20	0.25	0.21	0.34	0.51
- 90+ Days Past Due	0.07	0.12	0.10	0.16	0.23
- Nonaccrual	0.65	0.98	0.91	1.29	2.09
Farmland - 30-89 Days PD	0.23	0.20	0.11	0.29	0.32
- 90+ Days Past Due	0.23	0.25	0.20	0.32	0.58
- Nonaccrual	0.53	0.87	0.74	1.55	3.17
Credit Card - 30-89 Days PD	1.16	1.27	1.09	1.10	1.06
- 90+ Days Past Due	0.66	0.59	0.59	0.54	0.54
- Nonaccrual	0.07	0.14	0.12	0.16	0.29



CAPITAL RATIOS	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Tier 1 Leverage Ratio	9.73	9.82	9.82	9.63	9.38
Tier 1 RBC Ratio	N/A	13.30	13.14	13.08	12.84
Total Risk-Based Capital Ratio	N/A	14.90	14.75	14.96	14.83
Tangible Tier 1 Leverage Ratio	N/A	9.86	9.79	9.33	9.11
Tangible Common Eq Cap/Tan Assets	N/A	8.87	8.83	8.32	8.03
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	25.75	25.29	25.40	26.33	24.28
Standby Letters of Credit	1.28	1.58	1.56	1.52	1.46
Commercial & Similar Letters of Credit	0.04	0.04	0.05	0.05	0.06
Securities Lent	0.24	0.38	0.36	0.30	0.29
Credit Derivatives (BHC as Guarantor)	0.56	0.79	0.62	0.16	0.18
Credit Derivatives (BHC as Beneficiary)	0.55	0.84	0.64	0.19	0.25
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	59.37	59.00	57.62	40.09	43.22
Interest Rate Contracts	41.50	40.85	40.11	26.65	31.25
Interest Rate Futures & Forward Contr	6.49	5.45	4.46	4.16	6.74
Written Options Contr (Int Rate)	2.62	1.87	1.76	1.57	2.08
Purchased Options Contr (Int Rate)	1.75	1.77	1.68	1.51	1.47
Interest Rate Swaps	31.63	32.91	33.04	17.82	17.60
Foreign Exchange Contracts	13.25	13.97	13.88	9.17	9.02
Futures & Forward Foreign Exch Contr	7.73	7.83	7.93	5.18	4.86
Written Options Contr (Foreign Exch)	0.35	0.42	0.38	0.06	0.11
Purchased Options Contr (Foreign Exch)	0.34	0.40	0.38	0.07	0.11
Foreign Exchange Rate Swaps	1.47	1.53	1.52	0.85	0.92
Equity, Commodity, & Other Deriv Contr	1.43	1.69	1.63	1.58	1.55
Commodity & Other Fut & Forward Contr	0.13	0.15	0.14	0.10	0.09
Written Options Contr (Comm & Other)	0.54	0.60	0.60	0.63	0.64
Purchased Options Contr (Comm & Oth)	0.44	0.52	0.49	0.40	0.40
Commodity & Other Swaps	0.30	0.34	0.35	0.26	0.22
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	49.11	49.75	50.42	51.61	48.98

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Interest Rate Contracts	91.51	89.81	90.00	88.14	87.63
Foreign Exchange Contracts	6.23	6.91	7.00	7.99	8.15
Equity, Comm, & Other Contracts	1.44	2.25	1.99	2.56	2.78
Futures and Forwards	18.44	17.80	16.53	19.32	24.41
Written Options	8.59	8.49	7.74	7.52	9.30
Exchange-Traded	0.11	0.19	0.11	0.14	0.08
Over-The-Counter	8.27	7.95	7.40	7.06	9.04
Purchased Options	3.96	4.63	4.56	4.51	3.97
Exchange-Traded	0.17	0.29	0.18	0.29	0.15
Over-The-Counter	3.41	3.86	4.01	3.91	3.51
Swaps	65.99	65.30	66.01	59.28	53.86
Held for Trading	44.05	45.04	45.83	47.69	43.59
Interest Rate Contracts	35.79	36.19	36.78	37.38	33.48
Foreign Exchange Contracts	3.54	3.60	3.71	3.70	3.77
Equity, Comm, & Other Contracts	0.63	0.87	0.82	1.19	1.08
Non-Traded	55.95	54.96	54.17	52.31	56.41
Interest Rate Contracts	51.58	49.40	48.87	46.78	50.15
Foreign Exchange Contracts	1.15	1.64	1.56	1.94	1.86
Equity, Comm, & Other Contracts	0.37	0.62	0.50	0.60	0.82
Deriv Contr (Excl Fut & FX LE 14 Days)	90.21	85.85	87.20	86.36	84.05
One Year or Less	27.59	24.02	23.75	25.74	29.67
Over 1 Year to 5 Years	34.05	33.74	34.16	31.03	32.79
Over 5 Years	24.77	22.63	22.74	20.76	16.03
Gross Negative Fair Value (Abs Val)	1.57	1.13	1.45	1.33	1.96
Gross Positive Fair Value	1.59	1.22	1.53	1.39	1.93
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.10	0.10	0.11	0.12	0.16
Gross Positive Fair Value (X)	0.10	0.11	0.12	0.13	0.17
Held for Trading (X)	0.08	0.09	0.09	0.10	0.13
Non-Traded (X)	0.02	0.01	0.02	0.02	0.02
Current Credit Exposure (X)	0.05	0.04	0.06	0.05	0.08
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.01
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	0.67	0.61	0.76	0.64	0.95

INSURANCE ACTIVITIES	09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
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	55.29	55.41	55.18	54.12	48.49
Ins Under Assets(L/H)/Tot Ins Und Ast	44.71	44.59	44.82	45.88	51.51
Sep Acct Assets(L/H)/Total Life Ast	1.35	1.30	1.23	2.28	3.94
Ins Activities Revenue/Adj Oper Inc	0.79	0.79	0.79	0.96	1.11
Premium Inc/Ins Activities Revenue	7.94	8.06	8.34	11.57	13.39
Credit Rel Prem Inc/Tot Prem Inc	64.91	65.49	65.25	57.99	53.80
Other Prem Inc/Total Prem Inc	35.09	34.51	34.75	42.01	46.20
Ins Under Net Income/Consol Net Income	0.11	0.16	0.17	0.25	0.29
Ins Net Inc (P/C)/Equity (P/C)	2.40	6.01	6.39	7.64	5.23
Ins Net Inc (L/H)/Equity (L/H)	3.53	5.92	7.96	5.80	5.92
Insur Ben, Losses, Exp/Insur Premiums	255.59	211.04	229.08	134.22	176.23
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.78	0.97	1.00	2.00	1.84
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.04	0.67	0.03	0.27	0.29
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.01	0.00	0.01
CSV Life Insurance/Tier 1 Cap + ALLL	9.92	9.72	9.85	10.25	10.25
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.54	0.56	0.54	0.42	0.40
FOREIGN ACTIVITIES					
Yield: Foreign Loans	1.04	1.21	1.18	1.62	2.25
Cost: Interest-Bearing Deposits	0.26	0.27	0.28	0.37	0.46
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	0.95	0.27	0.27	1.65	3.40
Commercial and Industrial Loans	0.94	0.22	0.23	9.35	0.50
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	3.72	43.43	36.00	20.07	15.08
Total Selected Assets	5.94	74.29	86.14	14.99	18.65
Deposits	-8.41	-8.17	-5.47	3.16	-6.60

PROFITABILITY:	PEER GROUP 01 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Net Income/Avg Equity Capital	8.17	8.23	8.23	8.28	7.91
Bank Net Inc/Avg Eq Inv in Banks	8.29	8.39	8.59	7.90	7.91
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.24	5.91	6.24	6.01	5.13
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.65	7.24	7.14	8.78	8.47
Bank Net Income/Parent Net Income	76.72	73.81	73.39	69.98	72.74
Nonbank Net Income/Parent Net Income	6.10	7.49	7.61	12.21	11.07
Sub BHCs Net Inc/Parent Net Income	72.80	78.13	83.54	96.66	82.20
LEVERAGE:					
Total Liabilities/Equity	19.99	22.06	21.84	28.43	30.15
Total Debt/Equity Capital	13.36	14.16	14.14	17.11	18.34
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.99	17.17	17.05	20.42	22.61
Tot Debt+Lns Guaranteed for Affl/Equity	13.75	14.77	14.75	18.41	20.21
Total Debt/Eq Cap - Exc Over Fair Value	13.52	14.29	14.28	17.17	18.44
Long-Term Debt/Equity Capital	11.35	10.65	10.76	12.70	13.81
Short-Term Debt/Equity Capital	1.72	2.21	2.43	2.95	2.47
Current Portion of LT Debt/Equity	0.32	0.16	0.33	0.21	0.50
Exc Cost Over Fair Value/Equity Cap	0.12	0.13	0.13	0.10	0.12
Long-Term Debt/Consolidated LT Debt	22.86	23.12	23.14	25.26	25.51
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	102.50	102.60	102.66	104.36	106.52
Total Investment in Subs/Equity	108.81	109.12	109.31	113.06	114.89
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	98.96	99.17	100.49	101.21
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	105.00	105.37	107.81	108.80
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.44	0.40	0.40	0.79	1.23
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.79	2.19	2.30	2.19	3.33
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	142.73	137.03	142.72	173.51	152.89
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	151.69	140.96	149.64	169.33	160.13
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	96.74	131.73	129.25	119.87	116.94
Pretax Oper Inc + Int Exp/Int Expense	1542.82	1580.38	1632.11	1806.84	1388.83
Div + Int From Subs/Int Exp + Div	154.28	149.84	157.90	206.18	202.49
Fees+Other Inc From Subs/Sal + Oth Exp	13.00	14.54	13.49	10.57	9.12
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.67	44.75	43.35	52.81	106.19
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	4.24	4.24	4.22	4.03	3.25
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.02	0.02	0.08	0.02	0.09
Nonaccrual	7.82	7.80	8.31	4.82	7.11
Total	8.39	7.94	8.83	4.86	8.06
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.33	0.48	0.46	0.86	0.89
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.36	0.56	0.56	0.86	0.89
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	3.60	3.85	3.86	5.82	8.00
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.25	0.21	0.20	0.49	0.69

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 01 09/30/2015	09/30/2014	12/31/2014	12/31/2013	12/31/2012
Div Paid/Inc Before Undist Inc	98.90	68.16	70.26	50.95	64.35
Dividends Paid/Net Income	30.39	27.09	28.01	27.33	25.15
Net Income - Dividends/Avg Equity	5.36	5.74	5.63	5.85	5.50
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	116.36	114.99	117.17	154.49	161.00
Dividends From Nonbank Subs	3.88	12.13	16.50	49.06	19.39
Dividends From Subsidiary BHCs	14.32	20.82	19.97	27.64	35.97
Dividends From All Subsidiaries	169.62	199.15	197.94	319.17	277.66
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	46.86	43.84	46.62	57.12	52.35
Interest Income From Bank Subs	0.77	0.74	0.82	0.65	0.67
Mgt & Service Fees From Bank Subs	3.10	2.95	3.75	2.91	1.99
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00
Operating Income From Bank Subs	56.96	50.87	55.10	66.68	63.78
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	38.29	42.31	46.97	47.06	46.23
Interest Income From Nonbank Subs	5.59	4.66	4.33	8.36	8.57
Mgt & Serv Fees From Nonbank Subs	2.61	2.46	2.10	2.70	4.75
Other Income From Nonbank Subs	0.73	1.10	0.43	0.14	0.19
Operating Inc From Nonbank Subs	80.36	64.92	67.86	71.58	97.04
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	52.44	49.36	48.92	37.61	49.24
Interest Inc From Subsidiary BHCs	1.24	0.73	0.96	0.22	0.28
Mgt & Serv Fees From Sub BHCs	0.53	1.82	0.93	0.91	0.92
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	107.54	72.73	66.14	39.60	51.87
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	53.29	51.55	54.30	48.80	42.98
Interest Income From Bank Subs	1.45	1.05	0.78	0.74	1.17
Mgt & Serv Fees From Bank Subs	3.26	2.45	2.64	1.47	1.48
Other Income From Bank Subs	0.06	0.02	0.02	0.02	0.00
Operating Income From Bank Subs	64.42	63.38	64.63	58.38	50.87
Dividends From Nonbank Subs	3.10	2.79	3.54	6.52	6.48
Interest Income From Nonbank Subs	2.48	1.30	0.91	1.15	2.49
Mgt & Serv Fees From Nonbank Subs	0.18	0.31	0.29	0.38	0.39
Other Income From Nonbank Subs	0.13	0.25	0.13	0.03	0.07
Operating Inc From Nonbank Subs	9.24	9.54	8.96	11.47	13.08
Dividends From Subsidiary BHCs	7.23	8.74	8.65	10.03	10.75
Interest Inc From Subsidiary BHCs	0.01	0.02	0.02	0.04	0.08
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	7.97	9.87	9.52	10.99	12.34
Loans and Adv From Subs/ST Debt	95.12	212.15	100.26	101.37	188.63
Loans and Adv From Subs/Total Debt	34.79	31.84	26.79	31.33	28.76

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									92
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.81	0.80	1.60	2.40	2.83	3.18	3.95	5.07	92
+ Non-interest Income	1.46	0.20	0.34	0.83	1.29	2.04	3.11	3.61	92
- Overhead Expense	2.82	1.43	1.78	2.30	2.77	3.21	4.07	4.50	92
- Provision for Losses	0.14	-0.06	-0.02	0.03	0.11	0.18	0.29	1.14	92
+ Securities Gains (Losses)	0.01	-0.02	-0.00	0.00	0.00	0.02	0.06	0.08	92
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	92
= Pretax Net Oper Income (TE)	1.37	0.29	0.64	1.04	1.37	1.74	2.01	2.23	92
Net Operating Income	0.93	0.25	0.44	0.68	0.93	1.11	1.43	1.98	92
Net Income	0.93	0.25	0.44	0.69	0.93	1.11	1.43	1.98	92
Net Income (Sub S Adjusted)	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	3.57	1.18	2.50	3.08	3.48	3.97	4.86	6.19	92
Interest Expense	0.44	0.11	0.15	0.24	0.37	0.57	0.93	1.14	92
Net Interest Income (TE)	3.10	0.88	1.69	2.67	3.14	3.45	4.46	5.82	92
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.25	-0.04	-0.01	0.04	0.14	0.28	1.11	1.74	92
Earnings Coverage of Net Losses (X)	16.67	-88.96	-40.35	3.67	10.08	21.35	64.47	192.87	92
Ln&Ls Allowance/Total Loans & Leases	1.15	0.30	0.62	0.86	1.14	1.35	2.01	2.38	92
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.03	0.20	0.29	0.58	0.90	1.34	2.04	3.47	92
30-89 Days Past Due Loans and Leases	0.53	0.04	0.11	0.24	0.41	0.66	1.37	2.01	92
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	16.73	-9.64	-2.89	8.30	14.73	24.77	39.61	50.62	92
Net ST Noncore Funding Dependence	3.83	-63.17	-12.91	-3.44	5.29	11.17	19.40	23.16	92
Net Loans and Leases/Total Assets	62.89	29.86	35.36	54.11	65.74	72.63	77.49	82.68	92
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.72	6.84	7.61	8.39	9.46	10.59	12.03	13.16	92
Equity Capital/Total Assets	11.70	7.90	8.75	10.11	11.38	13.26	14.23	15.83	92
Equity Capital+Minority Int/Total Assets	11.80	8.03	8.75	10.18	11.63	13.42	14.23	16.12	92
Tier 1 Common Eq Cap / T RWA	12.09	8.88	9.41	10.25	11.40	13.31	16.20	19.93	91
Net Loans&Ls/Equity Capital (X)	5.40	2.41	3.23	4.39	5.32	6.62	7.46	8.00	92
Cash Dividends/Net Income	30.39	0.00	0.00	11.73	30.86	44.65	63.96	88.90	92
Cash Dividends/Net Income (Sub S Adjusted)	27.20	27.20	27.20	27.20	27.20	27.20	27.20	27.20	1
Retained Earnings/Avg Equity Cap	5.36	0.17	1.16	3.31	5.23	7.26	9.14	11.63	92
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	1.71	0.00	0.00	0.00	0.00	0.10	9.47	18.79	92
Long-Term Debt/Equity Capital	11.34	0.00	0.00	0.00	7.70	16.88	44.56	61.87	92
Equity Investment in Subs/Equity Cap	102.50	88.10	92.80	97.54	101.36	107.16	112.95	115.26	92
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	151.68	-3.31	42.41	72.45	118.17	197.96	338.50	454.76	92

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.24	1.09	2.20	2.84	3.20	3.55	4.24	5.40	92
Less: Interest Expense	0.40	0.11	0.14	0.22	0.34	0.51	0.87	1.01	92
Equals: Net Interest Income (TE)	2.81	0.80	1.60	2.40	2.83	3.18	3.95	5.07	92
Plus: Non-Interest Income	1.46	0.20	0.34	0.83	1.29	2.04	3.11	3.61	92
Equals: Adj Operating Income (TE)	4.36	2.42	3.23	3.76	4.19	4.94	5.75	7.75	92
Less: Overhead Expense	2.82	1.43	1.78	2.30	2.77	3.21	4.07	4.50	92
Less: Provision for Loan and Lease Losses	0.14	-0.06	-0.02	0.03	0.11	0.18	0.29	1.14	92
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Plus: Realized G/L on AFS Sec	0.01	-0.02	-0.00	0.00	0.00	0.02	0.06	0.08	92
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.03	92
Equals: Pretax Net Oper Inc (TE)	1.37	0.29	0.64	1.04	1.37	1.74	2.01	2.23	92
Less: Applicable Income Taxes (TE)	0.44	-0.04	0.17	0.31	0.44	0.60	0.68	0.80	92
Less: Minority Interest	0.00	-0.00	0.00	0.00	0.00	0.00	0.01	0.03	92
Equals: Net Operating Income	0.93	0.25	0.44	0.68	0.93	1.11	1.43	1.98	92
Plus: Net Extraordinary Items	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Equals: Net Income	0.93	0.25	0.44	0.69	0.93	1.11	1.43	1.98	92
Memo: Net Income (Last Four Qtrs)	0.96	0.36	0.46	0.72	0.93	1.13	1.45	2.07	91
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.47	85.90	87.12	89.36	91.09	93.72	95.85	96.96	92
Avg Int-Bearing Funds / Avg Assets	66.91	47.38	54.66	59.34	65.02	74.06	81.00	84.32	92
Int Income (TE) / Avg Earning Assets	3.57	1.18	2.50	3.08	3.48	3.97	4.86	6.19	92
Int Expense / Avg Earning Assets	0.44	0.11	0.15	0.24	0.37	0.57	0.93	1.14	92
Net Int Inc (TE) / Avg Earn Assets	3.10	0.88	1.69	2.67	3.14	3.45	4.46	5.82	92
YIELD OR COST:									
Total Loans and Leases (TE)	4.29	2.31	3.35	3.68	4.16	4.63	6.00	6.89	92
Interest-Bearing Bank Balances	0.27	0.13	0.17	0.21	0.25	0.32	0.41	0.50	92
Fed Funds Sold & Reverse Repos	0.47	0.00	0.00	0.05	0.32	0.82	1.43	1.93	62
Trading Assets	0.90	0.00	0.00	0.00	0.37	1.72	2.89	3.10	70
Total Earning Assets	3.50	1.14	2.46	3.00	3.43	3.85	4.83	6.13	92
Investment Securities (TE)	2.32	1.07	1.52	1.98	2.34	2.67	3.22	3.54	91
U.S. Treasury & Agency Sec (excl MBS)	1.45	0.00	0.34	0.92	1.40	1.82	2.55	3.69	86
Mortgage-Backed Securities	2.22	1.41	1.59	1.86	2.17	2.47	3.03	3.27	90
All Other Securities	3.86	0.79	1.30	2.32	3.46	4.78	7.69	10.59	89
Interest-Bearing Deposits	0.34	0.06	0.10	0.18	0.28	0.47	0.70	0.92	92
Time Deposits of \$100K or More	0.79	0.17	0.29	0.49	0.75	1.03	1.47	1.72	91
Time Deposits < \$100K	0.74	0.18	0.30	0.50	0.69	0.91	1.33	1.59	89
Other Domestic Deposits	0.22	0.05	0.06	0.11	0.17	0.27	0.51	0.74	92
Foreign Deposits	0.26	0.00	0.03	0.10	0.17	0.33	0.67	1.05	41
Fed Funds Purchased and Repos	0.52	0.01	0.04	0.09	0.18	0.54	2.74	3.39	85
Other Borrowed Funds & Trading Liab	1.57	0.21	0.28	0.89	1.30	2.03	3.71	4.05	92
All Interest-Bearing Funds	0.59	0.18	0.23	0.35	0.51	0.81	1.10	1.32	92

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	77.48	47.22	51.90	63.88	72.36	88.15	110.83	137.83	92
Avg Assets per Employee (\$000)	7931.56	3307.62	4365.26	5442.92	7001.76	9166.94	13860.4	21412.2	92

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.41	0.00	0.00	0.54	2.88	5.29	9.91	13.09	92
Overhead Exp / NOI + Non-Int Income	65.89	46.54	50.35	58.80	66.38	72.24	78.97	87.41	92

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.82	1.43	1.78	2.30	2.77	3.21	4.07	4.50	92
Personnel Expense	1.42	0.67	0.82	1.13	1.40	1.70	2.08	2.36	92
Net Occupancy Expense	0.32	0.11	0.15	0.24	0.31	0.39	0.46	0.55	92
Other Operating Expenses	1.04	0.42	0.59	0.73	0.91	1.11	2.00	2.45	92
Overhead Less Non-Interest Income	1.32	-0.36	0.40	0.90	1.38	1.79	2.15	2.40	92

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.03	46.36	49.52	57.97	65.23	71.38	78.27	86.85	92
Personnel Expense	33.88	15.05	22.38	29.00	35.26	38.92	43.63	45.97	92
Net Occupancy Expense	7.61	2.37	3.46	5.79	7.56	9.18	11.35	12.85	92
Other Operating Expenses	23.53	13.87	16.73	18.58	21.37	26.87	38.04	45.28	92
Total Non-Interest Income	32.29	5.97	9.89	20.60	29.87	42.04	60.77	78.85	92
Fiduciary Activities Income	2.71	0.00	0.00	0.00	1.74	4.21	8.92	16.63	92
Serv Charges on Deposit Accts - Domestic	4.72	0.00	0.27	1.68	5.11	7.06	8.59	10.66	92
Trading Revenue	1.05	-0.18	-0.00	0.00	0.33	1.11	4.99	7.96	92
Investment Banking Fees & Commissions	2.72	0.00	0.00	0.35	1.65	2.99	9.68	15.27	92
Venture Capital Revenue	0.05	-0.02	0.00	0.00	0.00	0.00	0.26	0.97	92
Net Servicing Fees	0.60	0.00	0.00	0.04	0.32	0.86	2.09	3.66	92
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	92
Insurance Activities Revenue	0.78	0.00	0.00	0.01	0.14	0.97	2.67	7.12	92
Net Gain (Loss) - Sales Loans, OREO, Oth	1.88	-0.72	-0.07	0.12	0.93	2.96	5.59	12.53	92
Other Non-Interest Income	10.97	1.68	3.58	5.81	9.31	14.40	22.62	30.27	92
Overhead Less Non-Interest Income	31.89	-7.21	6.67	20.35	34.54	42.07	48.92	57.14	92

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.60	3.17	12.52	24.56	29.98	34.99	37.22	38.18	91
Appl Inc Tax+TE/Pretax NOI+TE	33.25	5.46	25.60	30.22	34.83	37.37	38.75	43.15	91



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	34.43	1.45	10.15	21.06	34.02	46.64	57.70	68.16	92
Commercial and Industrial Loans	13.76	0.41	1.42	7.29	12.22	20.46	25.71	29.53	92
Loans to Individuals	4.77	0.03	0.10	0.39	2.15	8.06	13.67	26.08	92
Loans to Depository Institutions	0.09	0.00	0.00	0.00	0.00	0.03	0.56	1.49	92
Agricultural Loans	0.15	0.00	0.00	0.00	0.03	0.24	0.74	0.91	92
Other Loans and Leases	5.10	0.00	0.33	1.79	4.55	7.68	10.76	13.53	92
Net Loans and Leases	62.89	29.86	35.36	54.11	65.74	72.63	77.49	82.68	92
Debt Securities Over 1 Year	15.69	0.14	2.83	9.07	15.15	19.82	29.99	37.32	92
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.03	0.12	0.29	0.71	92
Subtotal	79.94	42.55	54.45	78.65	82.93	87.11	88.83	91.04	92
Interest-Bearing Bank Balances	4.16	0.20	0.27	0.81	2.51	6.88	11.80	18.93	92
Federal Funds Sold & Reverse Repos	0.73	0.00	0.00	0.00	0.00	0.50	3.63	10.88	92
Debt Securities 1 Year or Less	2.13	0.00	0.04	0.23	1.32	3.48	5.77	10.82	92
Trading Assets	0.68	0.00	0.00	0.00	0.18	0.60	3.13	6.34	92
Total Earning Assets	89.89	80.34	85.50	87.61	89.64	92.35	94.60	96.16	92
Non-Int Cash and Due From Dep Inst	1.09	0.23	0.37	0.77	1.06	1.41	1.77	1.97	92
Other Real Estate Owned	0.11	0.00	0.00	0.02	0.06	0.17	0.30	0.53	92
All Other Assets	8.97	2.91	4.24	6.24	8.80	10.87	13.17	17.24	92
MEMORANDA:									
Short-Term Investments	8.05	0.78	1.09	2.45	5.42	11.77	22.71	37.95	92
U.S. Treasury Securities	0.99	0.00	0.00	0.00	0.14	1.72	4.26	6.32	92
U.S. Agency Securities (excl MBS)	1.14	0.00	0.00	0.00	0.45	2.05	3.53	7.06	92
Municipal Securities	1.37	0.00	0.00	0.08	0.81	2.39	4.29	7.70	92
Mortgage-Backed Securities	11.70	0.14	2.31	5.10	11.60	16.12	22.38	27.13	92
Asset-Backed Securities	0.37	0.00	0.00	0.00	0.00	0.47	1.73	3.16	92
Other Debt Securities	0.53	0.00	0.00	0.00	0.09	0.78	2.58	4.24	92
RE Loans Secured by 1-4 Family	15.26	0.70	2.22	7.65	14.37	20.13	27.31	43.66	92
Revolving	2.84	0.00	0.08	0.79	2.31	4.16	6.59	8.59	92
Closed-End, Sec by First Liens	11.54	0.69	1.81	5.27	9.61	15.64	24.70	42.03	92
Closed-End, Sec by Junior Liens	0.44	0.00	0.00	0.11	0.33	0.76	1.14	1.45	92
Commercial Real Estate Loans	17.07	0.02	0.64	7.46	14.80	28.88	33.58	39.02	92
Construction and Land Dev	2.31	0.00	0.08	0.74	1.98	3.42	4.93	7.10	92
Multi family	2.35	0.00	0.06	0.66	1.40	3.34	6.28	12.25	92
Nonfarm Nonresidential	11.48	0.00	0.34	4.89	10.79	17.84	23.77	26.28	92
RE Loans Secured by Farml and	0.24	0.00	0.00	0.00	0.04	0.22	1.40	1.79	92
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	54.00	7.48	22.82	40.36	50.28	69.59	79.46	95.11	92
RE Loans Secured by 1-4 Family	24.50	0.83	5.90	14.00	23.43	32.42	41.99	59.41	92
Revolving	4.57	0.00	0.15	1.27	3.62	7.32	11.06	12.90	92
Closed-End	19.47	0.83	4.28	10.62	17.12	25.22	36.49	57.14	92
Commercial Real Estate Loans	26.08	0.14	2.06	14.05	24.05	41.00	48.33	53.31	92
Construction and Land Dev	3.62	0.00	0.13	1.23	3.09	5.13	8.50	10.72	92
Multi family	3.56	0.00	0.32	1.13	2.36	4.86	9.64	16.36	92
Nonfarm Nonresidential	17.53	0.01	1.25	8.55	16.85	25.62	32.80	35.07	92
RE Loans Secured by Farml and	0.42	0.00	0.00	0.00	0.06	0.38	2.41	3.59	92
Loans to Depository Institutions	0.20	0.00	0.00	0.00	0.00	0.05	1.37	3.15	92
Commercial and Industrial Loans	22.39	0.52	3.45	13.88	21.72	31.06	41.17	45.12	92
Loans to Individuals	7.79	0.04	0.14	1.00	4.03	13.60	22.04	38.86	92
Credit Card Loans	1.22	0.00	0.00	0.00	0.15	1.16	5.56	16.60	92
Agricultural Loans	0.25	0.00	0.00	0.00	0.06	0.31	1.12	1.95	92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.13	92
Other Loans and Leases	9.44	0.00	0.58	3.35	7.08	14.54	22.17	37.68	92

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.05	0.78	1.09	2.45	5.42	11.77	22.71	37.95	92
Liquid Assets	23.75	5.83	10.31	15.54	20.76	28.65	46.05	56.90	92
Investment Securities	18.55	0.20	4.76	12.38	17.29	24.77	36.96	40.13	92
Net Loans and Leases	62.89	29.86	35.36	54.11	65.74	72.63	77.49	82.68	92
Net Lns, Ls & Stdbly Ltrs of Credit	64.42	31.28	40.75	54.69	67.30	73.81	79.13	83.15	92
Core Deposits	60.95	25.77	30.25	49.41	65.17	71.59	76.49	81.35	92
Noncore Funding	22.47	5.80	9.21	12.63	17.63	28.29	46.55	54.20	92
Time Deposits of \$100K or More	5.50	0.30	0.91	2.03	4.55	7.96	12.52	15.18	92
Foreign Deposits	0.72	0.00	0.00	0.00	0.00	0.57	4.97	7.98	92
Fed Funds Purchased and Repos	2.09	0.00	0.00	0.34	1.12	3.28	7.41	9.59	92
Net Fed Funds Purchased (Sold)	1.10	-5.04	-0.76	0.00	0.42	2.16	4.70	6.77	92
Commercial Paper	0.02	0.00	0.00	0.00	0.00	0.00	0.06	0.71	92
Oth Borrowings W/Rem Mat 1 Yr or Less	2.91	0.00	0.01	0.53	2.37	4.31	7.71	10.88	92
Earning Assets Repr in 1 Year	39.95	12.83	18.08	29.92	39.82	48.12	60.59	71.46	92
Int-Bearing Liab Repr in 1 Year	9.27	0.88	2.22	4.45	7.54	11.96	22.01	34.32	92
Long-Term Debt Repr in 1 Year	1.45	0.00	0.00	0.00	0.35	2.48	6.19	9.04	92
Net Assets Repriceable in 1 Year	27.57	-5.65	3.17	13.20	28.71	39.77	49.17	56.08	92
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.73	-9.64	-2.89	8.30	14.73	24.77	39.61	50.62	92
Net ST Noncore Funding Dependence	3.83	-63.17	-12.91	-3.44	5.29	11.17	19.40	23.16	92
Short-Term Inv/ST Noncore Funding	85.85	5.59	8.00	18.30	55.77	115.88	273.33	401.73	92
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.95	-12.23	-4.96	2.21	13.01	29.56	58.82	87.48	92
Net Loans and Leases/Total Deposits	88.31	43.68	57.47	77.62	88.40	96.50	120.36	136.48	92
Net Loans and Leases/Core Deposits	107.26	54.56	67.73	84.96	101.47	118.45	172.35	196.55	92
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.06	-0.37	-0.06	0.04	0.60	1.64	3.69	5.18	69
Avail -For-Sale Sec Appr(Depr)/T1 Cap	1.46	-0.20	-0.01	0.22	1.04	2.44	4.35	5.54	91
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.24	-0.08	-0.01	-0.00	0.00	0.01	0.02	21
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	17.92	0.00	0.00	0.00	14.82	36.50	50.52	60.90	91
Available-For-Sale Securities	82.07	34.32	48.01	62.00	83.82	99.95	100.00	100.00	91
U. S. Treasury Securities	6.55	0.00	0.00	0.00	1.21	11.55	25.12	36.05	91
U. S. Agency Securities (excl MBS)	6.53	0.00	0.00	0.11	3.05	11.56	23.55	37.60	91
Municipal Securities	7.70	0.00	0.00	0.62	4.03	13.75	20.16	27.94	91
Mortgage-Backed Securities	66.02	15.43	31.41	43.89	70.53	85.82	93.92	98.88	91
Asset-Backed Securities	2.02	0.00	0.00	0.00	0.01	3.55	9.60	16.36	91
Other Debt Securities	2.85	0.00	0.00	0.01	0.58	4.68	12.09	18.48	91
Mutual Funds and Equity Securities	0.74	0.00	0.00	0.02	0.23	0.85	2.74	7.81	91
Debt Securities 1 Year or Less	12.94	0.19	0.54	2.88	8.73	20.10	37.54	47.02	91
Debt Securities 1 To 5 Years	19.31	0.46	1.40	5.41	15.83	28.91	53.20	63.19	91
Debt Securities Over 5 Years	63.51	7.72	17.18	40.17	68.64	81.60	92.79	95.90	91
Pledged Securities	38.01	1.47	4.82	18.64	34.01	61.40	72.75	76.30	91
Structured Notes, Fair Value	0.16	0.00	0.00	0.00	0.00	0.00	0.91	3.44	91

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.06	-0.02	0.03	0.11	0.18	0.29	1.14	92
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	-0.10	-0.03	0.05	0.17	0.30	0.59	1.63	92
Provision for Ln&Ls Losses/Net Losses	126.64	-207.18	-52.26	65.73	102.97	163.05	334.05	797.59	92
Ln&Ls Allowance/Total Loans & Leases	1.15	0.30	0.62	0.86	1.14	1.35	2.01	2.38	92
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.72	1.24	1.53	3.36	6.59	11.77	37.99	141.90	81
ALLL/Nonaccrual Assets	167.68	41.64	67.00	104.68	147.12	209.14	332.48	433.79	90
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	130.25	28.16	41.01	76.01	114.49	170.76	267.52	359.46	92
Gross Ln&Ls Losses/Avg Loans & Leases	0.39	0.00	0.04	0.12	0.25	0.47	1.43	2.29	92
Recoveries/Avg Loans and Leases	0.12	0.01	0.02	0.05	0.10	0.17	0.27	0.41	92
Net Losses/Avg Loans and Leases	0.25	-0.04	-0.01	0.04	0.14	0.28	1.11	1.74	92
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.10	92
Recoveries/Prior Year-End Losses	29.88	6.58	10.50	16.19	24.43	38.74	68.54	98.41	91
Earnings Coverage of Net Losses (X)	16.67	-88.96	-40.35	3.67	10.08	21.35	64.47	192.87	92
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.08	-0.10	-0.04	-0.00	0.04	0.12	0.31	0.58	91
RE Loans Secured By 1-4 Family	0.12	-0.05	-0.00	0.00	0.06	0.20	0.40	0.64	90
Revolving	0.19	-0.22	-0.00	0.00	0.12	0.34	0.58	0.92	89
Closed-End	0.10	-0.08	-0.01	0.00	0.05	0.15	0.33	0.63	90
Commercial Real Estate Loans	0.00	-0.24	-0.12	-0.03	0.00	0.04	0.12	0.19	90
Construction and Land Dev	-0.06	-0.83	-0.37	-0.20	-0.00	0.04	0.17	0.36	87
Multi family	-0.01	-0.32	-0.17	-0.01	0.00	0.00	0.05	0.16	87
Nonfarm Nonresidential	0.03	-0.13	-0.06	-0.01	0.01	0.06	0.19	0.31	88
RE Loans Secured by Farmland	-0.01	-0.29	-0.17	-0.00	0.00	0.00	0.07	0.13	69
Commercial and Industrial Loans	0.19	-0.10	-0.04	0.03	0.12	0.27	0.59	0.99	91
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Loans to Individuals	1.03	0.05	0.13	0.36	0.75	1.48	2.62	3.35	76
Credit Card Loans	2.60	0.00	0.33	1.91	2.66	3.47	4.14	7.50	60
Agricultural Loans	0.04	-0.39	-0.15	-0.02	0.00	0.00	0.42	1.09	66
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Other Loans and Leases	0.18	-0.01	-0.00	0.00	0.07	0.24	0.91	1.18	88

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.53	0.04	0.11	0.24	0.41	0.66	1.37	2.01	92
90+ Days PD Loans and Leases	0.26	0.00	0.00	0.01	0.09	0.43	0.95	1.65	92
Nonaccrual Loans and Leases	0.80	0.15	0.20	0.48	0.71	1.04	1.69	2.80	92
90+ Days PD and Nonaccrual Loans and Leases	1.18	0.25	0.42	0.66	0.94	1.40	2.23	4.53	92
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.01	0.04	0.11	0.19	92
90+ Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.22	92
Nonaccrual Restructured	0.26	0.00	0.01	0.09	0.20	0.41	0.63	0.83	92
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.53	0.04	0.11	0.24	0.41	0.66	1.37	2.01	92
90+ Days Past Due Assets	0.26	0.00	0.00	0.01	0.09	0.43	0.95	1.65	92
Nonaccrual Assets	0.82	0.15	0.31	0.48	0.72	1.04	1.70	2.80	92
30+ Days PD & Nonaccrual Assets	1.74	0.39	0.66	0.99	1.34	2.10	3.85	5.89	92
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.70	0.16	0.24	0.47	0.62	0.88	1.19	2.74	92
90+ PD & Nonaccrual Assets + OREO	0.82	0.17	0.25	0.52	0.75	1.01	1.45	2.98	92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.05	0.19	0.23	0.58	0.96	1.44	1.88	3.28	92
Allowance for Loan & Lease Losses	151.08	36.89	52.35	84.34	124.90	194.39	310.12	409.45	92
Equity Cap + ALLL	8.51	1.36	2.18	4.68	7.58	10.93	17.01	26.18	92
Tier 1 Cap + ALLL	10.69	1.80	2.92	5.65	9.73	14.63	19.18	35.51	92
Loans & Leases + RE Acquired	1.70	0.30	0.52	0.95	1.41	2.27	3.19	5.63	92

PEER GROUP 1 30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.56	0.02	0.08	0.22	0.44	0.71	1.55	2.22	91
	- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.09	0.54	1.80	3.50	91
	- Nonaccrual	1.10	0.06	0.15	0.50	0.81	1.27	2.75	3.90	91
Coml & Indl	- 30-89 Days PD	0.25	0.00	0.00	0.07	0.15	0.38	0.64	0.82	91
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.01	0.04	0.14	0.34	91
	- Nonaccrual	0.81	0.00	0.08	0.31	0.66	1.07	1.84	2.92	91
Individuals	- 30-89 Days PD	0.98	0.00	0.05	0.41	0.87	1.35	2.21	2.98	92
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.07	0.31	0.74	0.96	92
	- Nonaccrual	0.23	0.00	0.00	0.02	0.13	0.31	0.82	1.38	92
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Agricultural	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.33	0.76	1.07	66
	- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.19	0.59	66
	- Nonaccrual	0.71	0.00	0.00	0.00	0.06	0.45	3.83	8.13	66
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	15
Other Lns&Ls	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.06	0.21	0.64	1.05	88
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.33	88
	- Nonaccrual	0.19	0.00	0.00	0.00	0.08	0.27	0.62	1.63	88
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.78	0.06	0.14	0.29	0.59	1.16	1.75	3.00	90
	- 90+ Days Past Due	0.73	0.00	0.00	0.00	0.10	0.94	4.07	5.56	90
	- Nonaccrual	1.47	0.03	0.18	0.59	1.17	2.04	3.69	5.03	90
Revolving	- 30-89 Days PD	0.53	0.00	0.04	0.22	0.43	0.71	1.33	1.52	89
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.12	0.35	0.54	89
	- Nonaccrual	1.33	0.00	0.00	0.39	0.91	1.63	4.52	5.27	89
Closed-End	- 30-89 Days PD	0.86	0.07	0.14	0.31	0.62	1.37	1.99	3.27	90
	- 90+ Days Past Due	0.87	0.00	0.00	0.00	0.11	1.31	4.48	6.10	90
	- Nonaccrual	1.54	0.03	0.17	0.50	1.26	2.14	3.90	5.12	90
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.03	0.07	0.10	0.13	90
	- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	90
	- Jr Lien Nonaccrual	0.10	0.00	0.00	0.00	0.06	0.15	0.34	0.66	90
Commercial RE	- 30-89 Days PD	0.19	0.00	0.00	0.08	0.17	0.31	0.48	0.70	90
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.01	0.10	0.28	0.75	90
	- Nonaccrual	0.60	0.00	0.09	0.30	0.52	0.81	1.41	2.22	90
Const & Dev	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.12	0.36	0.85	1.61	87
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.17	0.54	1.46	87
	- Nonaccrual	0.70	0.00	0.00	0.14	0.50	1.03	2.05	4.61	87
Multi Family	- 30-89 Days PD	0.12	0.00	0.00	0.00	0.05	0.19	0.40	1.07	87
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.01	0.20	0.88	87
	- Nonaccrual	0.25	0.00	0.00	0.01	0.12	0.34	0.87	2.16	87
Nonfarm Nres	- 30-89 Days PD	0.20	0.00	0.00	0.06	0.18	0.36	0.51	0.70	88
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.01	0.10	0.27	0.63	88
	- Nonaccrual	0.64	0.00	0.06	0.32	0.51	0.84	1.34	2.45	88
Farmland	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.02	0.44	0.88	1.84	69
	- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.00	0.07	1.53	3.32	69
	- Nonaccrual	0.52	0.00	0.00	0.00	0.16	0.79	1.76	4.66	69
Credit Card	- 30-89 Days PD	1.15	0.00	0.62	0.83	1.08	1.38	1.90	3.23	60
	- 90+ Days Past Due	0.65	0.00	0.00	0.18	0.68	1.06	1.49	1.92	60
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.07	0.33	0.85	60

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.72	6.84	7.61	8.39	9.46	10.59	12.03	13.16	92
Tier 1 RBC Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Total Risk-Based Capital Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Tier 1 Leverage Ratio	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tangible Common Eq Cap/Tan Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	25.75	6.54	9.49	14.69	24.32	31.49	45.90	79.88	92
Standby Letters of Credit	1.27	0.00	0.04	0.30	0.78	1.77	3.34	5.75	92
Commercial & Similar Letters of Credit	0.04	0.00	0.00	0.00	0.01	0.05	0.18	0.30	92
Securities Lent	0.23	0.00	0.00	0.00	0.00	0.00	1.25	4.56	92
Credit Derivatives (BHC as Guarantor)	0.56	0.00	0.00	0.00	0.00	0.10	0.88	15.62	92
Credit Derivatives (BHC as Beneficiary)	0.55	0.00	0.00	0.00	0.00	0.13	0.64	16.32	92
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	59.37	0.33	1.25	5.72	16.18	44.10	130.27	911.84	92
Interest Rate Contracts	41.50	0.23	1.11	5.03	14.58	37.50	97.57	609.05	92
Interest Rate Futures & Forward Contr	6.48	0.00	0.00	0.00	0.39	2.95	36.73	79.51	92
Written Options Contr (Int Rate)	2.62	0.00	0.00	0.04	0.59	2.27	8.80	35.51	92
Purchased Options Contr (Int Rate)	1.75	0.00	0.00	0.00	0.13	1.73	6.74	23.91	92
Interest Rate Swaps	31.62	0.00	0.12	3.58	9.99	23.35	66.67	518.58	92
Foreign Exchange Contracts	13.24	0.00	0.00	0.00	0.22	3.38	12.56	345.17	92
Futures & Forward Foreign Exch Contr	7.72	0.00	0.00	0.00	0.21	2.78	6.73	179.30	92
Written Options Contr (Foreign Exch)	0.34	0.00	0.00	0.00	0.00	0.00	0.30	11.00	92
Purchased Options Contr (Foreign Exch)	0.33	0.00	0.00	0.00	0.00	0.00	0.30	10.70	92
Foreign Exchange Rate Swaps	1.46	0.00	0.00	0.00	0.00	0.02	2.79	42.12	92
Equity, Commodity, & Other Deriv Contr	1.42	0.00	0.00	0.00	0.00	0.62	6.43	28.47	92
Commodity & Other Fut & Forward Contr	0.12	0.00	0.00	0.00	0.00	0.00	0.24	3.88	92
Written Options Contr (Comm & Other)	0.53	0.00	0.00	0.00	0.00	0.14	1.71	11.74	92
Purchased Options Contr (Comm & Oth)	0.44	0.00	0.00	0.00	0.00	0.14	1.16	11.05	92
Commodity & Other Swaps	0.30	0.00	0.00	0.00	0.00	0.04	1.52	6.16	92
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	49.11	9.50	15.79	26.11	38.20	64.97	110.72	154.71	92

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	91.51	30.35	71.47	85.00	94.29	99.99	100.00	100.00	91
Foreign Exchange Contracts	6.22	0.00	0.00	0.00	2.25	8.87	25.56	52.94	91
Equity, Comm, & Other Contracts	1.43	0.00	0.00	0.00	0.00	1.94	7.64	9.92	91
Futures and Forwards	18.43	0.00	0.07	2.84	11.93	25.87	57.40	63.35	91
Written Options	8.58	0.00	0.00	1.53	4.88	11.99	34.18	43.00	91
Exchange-Traded	0.10	0.00	0.00	0.00	0.00	0.00	0.67	1.87	91
Over-The-Counter	8.27	0.00	0.00	1.53	4.67	11.99	34.11	43.00	91
Purchased Options	3.95	0.00	0.00	0.00	2.31	6.66	13.72	18.44	91
Exchange-Traded	0.16	0.00	0.00	0.00	0.00	0.00	1.40	2.63	91
Over-The-Counter	3.41	0.00	0.00	0.00	1.34	5.88	11.34	17.89	91
Swaps	65.99	0.00	5.67	39.13	72.76	89.07	96.62	99.76	91
Held for Trading	44.04	0.00	0.00	0.00	50.95	85.68	97.14	99.77	91
Interest Rate Contracts	35.79	0.00	0.00	0.00	34.17	76.47	85.44	89.70	91
Foreign Exchange Contracts	3.53	0.00	0.00	0.00	0.15	4.81	18.10	31.21	91
Equity, Comm, & Other Contracts	0.63	0.00	0.00	0.00	0.00	0.03	4.02	7.33	91
Non-Traded	55.95	0.13	1.78	13.48	47.75	100.00	100.00	100.00	91
Interest Rate Contracts	51.58	0.00	0.45	11.58	40.77	92.97	100.00	100.00	91
Foreign Exchange Contracts	1.15	0.00	0.00	0.00	0.00	0.78	7.57	11.79	91
Equity, Comm, & Other Contracts	0.37	0.00	0.00	0.00	0.00	0.02	1.42	6.43	91
Deriv Contr (Excl Fut & FX LE 14 Days)	90.20	34.62	56.00	85.38	95.37	100.00	101.83	118.10	91
One Year or Less	27.59	0.00	1.78	10.21	20.64	38.65	66.73	71.19	91
Over 1 Year to 5 Years	34.05	0.00	0.61	16.22	34.79	49.66	58.47	68.41	91
Over 5 Years	24.77	0.00	0.00	9.71	20.96	39.44	62.94	73.92	91
Gross Negative Fair Value (Abs Val)	1.56	0.28	0.39	0.82	1.48	2.15	3.05	3.64	91
Gross Positive Fair Value	1.59	0.19	0.46	0.79	1.61	2.09	2.72	3.91	91
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.09	0.00	0.00	0.00	0.03	0.05	0.26	1.53	91
Gross Positive Fair Value (X)	0.10	0.00	0.00	0.00	0.02	0.07	0.29	1.56	91
Held for Trading (X)	0.07	0.00	0.00	0.00	0.01	0.04	0.24	1.52	91
Non-Traded (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.05	0.10	91
Current Credit Exposure (X)	0.05	0.00	0.00	0.00	0.01	0.06	0.18	0.52	91
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
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	91
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.66	0.00	0.00	0.01	0.22	0.72	2.38	7.59	91

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.04	0.00	0.00	0.00	0.00	0.01	0.06	1.28	92
Ins Under Assets(P/C)/Tot Ins Und Ast	55.28	0.00	0.00	0.00	59.71	100.00	100.00	100.00	33
Ins Under Assets(L/H)/Tot Ins Und Ast	44.71	0.00	0.00	0.00	26.44	100.00	100.00	100.00	33
Sep Acct Assets(L/H)/Total Life Ast	1.35	0.00	0.00	0.00	0.00	0.00	0.00	25.67	21
Ins Activities Revenue/Adj Oper Inc	0.78	0.00	0.00	0.01	0.14	0.97	2.67	7.12	92
Premium Inc/Ins Activities Revenue	7.93	0.00	0.00	0.00	0.00	4.26	40.62	77.95	76
Credit Rel Prem Inc/Tot Prem Inc	64.91	0.00	0.00	0.00	100.00	100.00	100.00	100.00	27
Other Prem Inc/Total Prem Inc	35.08	-211.25	0.00	0.00	0.00	83.98	100.00	100.00	27
Ins Under Net Income/Consol Net Income	0.11	-0.05	-0.00	0.00	0.00	0.00	0.55	2.24	92
Ins Net Inc (P/C)/Equity (P/C)	2.39	-13.87	-13.46	-3.15	1.90	7.64	11.21	24.81	23
Ins Net Inc (L/H)/Equity (L/H)	3.52	-8.20	-7.84	0.00	2.20	6.34	15.80	17.65	20
Insur Ben, Losses, Exp/Insur Premiums	255.59	12.34	26.48	58.54	89.50	340.00	794.44	1342.50	27
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.77	0.00	0.00	0.00	0.00	0.17	4.76	5.84	23
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.04	0.00	0.00	0.00	0.00	0.00	0.29	0.35	21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.07	92
CSV Life Insurance/Tier 1 Cap + ALLL	9.91	0.00	0.00	2.52	9.64	16.76	24.28	26.21	92
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.53	0.00	0.00	0.00	0.00	0.02	0.71	13.34	92
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	1.03	0.00	0.00	0.00	0.00	1.76	5.13	5.82	72
Cost: Interest-Bearing Deposits	0.26	0.00	0.03	0.10	0.17	0.33	0.67	1.05	41
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	0.95	0.12	0.12	0.12	0.28	0.53	1.92	2.38	4
Commercial and Industrial Loans	0.93	0.00	0.00	0.01	0.12	0.36	0.72	2.85	17
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
<b>GROWTH RATES:</b>									
Net Loans and Leases	3.72	-70.34	-50.12	-16.25	1.08	18.12	54.25	76.24	67
Total Selected Assets	5.93	-68.44	-41.78	-11.65	1.39	20.64	54.43	75.45	71
Deposits	-8.41	-100.00	-67.99	-31.26	-3.77	4.89	15.28	25.98	41



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	8.17	2.24	3.79	5.75	8.23	10.19	13.15	14.59	92
Bank Net Inc/Avg Eq Inv in Banks	8.29	0.79	2.82	5.96	8.32	10.49	13.93	15.23	81
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.23	-13.82	-1.44	1.61	4.79	11.32	16.67	23.14	81
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.65	0.74	0.97	3.98	8.15	9.14	13.47	13.92	23
Bank Net Income/Parent Net Income	76.71	0.00	0.00	37.03	100.01	105.54	111.53	120.20	92
Nonbank Net Income/Parent Net Income	6.10	0.00	0.00	0.03	1.59	6.81	35.83	42.71	80
Sub BHCs Net Inc/Parent Net Income	72.80	0.43	4.99	21.99	86.14	100.10	106.55	109.18	23
LEVERAGE:									
Total Liabilities/Equity	19.98	0.09	0.29	6.33	13.77	25.92	71.67	86.50	92
Total Debt/Equity Capital	13.35	0.00	0.00	0.00	8.45	20.25	51.93	74.94	92
Tot Debt+NP to Subs Iss Tr Pref/Equity	15.98	0.00	0.00	4.06	12.02	22.09	53.48	75.55	92
Tot Debt+Lns Guaranteed for Affl/Equity	13.75	0.00	0.00	0.00	8.63	20.36	52.45	75.57	92
Total Debt/Eq Cap - Exc Over Fair Value	13.52	0.00	0.00	0.00	8.63	21.84	53.45	75.01	92
Long-Term Debt/Equity Capital	11.34	0.00	0.00	0.00	7.70	16.88	44.56	61.87	92
Short-Term Debt/Equity Capital	1.71	0.00	0.00	0.00	0.00	0.10	9.47	18.79	92
Current Portion of LT Debt/Equity	0.32	0.00	0.00	0.00	0.00	0.00	2.13	4.27	92
Exc Cost Over Fair Value/Equity Cap	0.12	0.00	0.00	0.00	0.00	0.00	0.63	1.90	92
Long-Term Debt/Consolidated LT Debt	22.85	0.00	0.00	0.00	17.93	42.42	74.61	82.45	92
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	102.50	88.10	92.80	97.54	101.36	107.16	112.95	115.26	92
Total Investment in Subs/Equity	108.81	92.05	95.30	99.66	105.02	112.54	139.10	156.74	92
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.44	-2.15	-0.93	-0.23	0.17	0.93	1.75	4.26	92
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.78	0.01	0.11	0.45	1.21	2.52	4.49	7.45	52
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	142.72	12.85	40.28	70.67	112.11	184.92	327.19	412.08	92
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	151.68	-3.31	42.41	72.45	118.17	197.96	338.50	454.76	92
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	96.73	-247.78	-38.98	62.67	100.90	132.48	203.63	245.79	92
Pretax Oper Inc + Int Exp/Int Expense	1542.81	-406.09	-61.22	162.74	547.22	1533.60	6057.92	13469.3	65
Div + Int From Subs/Int Exp + Div	154.27	0.54	12.23	72.00	110.15	200.77	413.59	612.59	88
Fees+Other Inc From Subs/Sal + Oth Exp	13.00	-0.81	0.00	0.00	0.00	18.81	66.35	82.10	92
Net Inc/Curr Port of LT Debt+Pfd Div(X)	39.67	0.60	0.84	4.63	14.67	36.56	95.10	312.38	56
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	4.24	-8.14	-2.96	0.00	2.46	7.87	13.60	19.47	92
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.31	22
Nonaccrual	7.81	0.00	0.00	0.00	0.00	2.60	40.28	50.16	22
Total	8.38	0.00	0.00	0.00	0.00	8.13	40.28	50.16	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	92
To Nonbank Subsidiaries	0.32	0.00	0.00	0.00	0.00	0.00	0.79	9.30	92
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Total	0.36	0.00	0.00	0.00	0.00	0.00	0.79	10.88	92
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	3.60	0.00	0.00	0.00	0.29	1.99	26.62	33.35	92
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Combined Foreign Nonbank Sub Assets	0.24	0.00	0.00	0.00	0.00	0.00	0.82	6.50	92

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	98.90	0.00	2.40	29.11	64.60	105.99	293.89	472.62	79
Dividends Paid/Net Income	30.39	0.00	0.00	11.73	30.86	44.65	63.96	88.90	92
Net Income - Dividends/Avg Equity	5.35	0.17	1.16	3.31	5.23	7.26	9.11	11.63	92
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	116.36	0.00	0.00	0.29	100.32	178.04	395.18	539.45	81
Dividends From Nonbank Subs	3.88	0.00	0.00	0.00	0.05	5.28	16.76	57.14	81
Dividends From Subsidiary BHCs	14.32	0.00	0.00	0.00	0.00	0.00	109.86	207.54	81
Dividends From All Subsidiaries	169.61	0.00	2.41	73.66	118.92	216.80	421.47	683.26	81
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	46.86	0.00	0.00	9.28	54.00	79.86	100.00	110.29	78
Interest Income From Bank Subs	0.77	0.00	0.00	0.00	0.07	0.72	2.31	9.08	78
Mgt & Service Fees From Bank Subs	3.10	0.00	0.00	0.00	0.00	0.88	18.27	33.48	78
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	78
Operating Income From Bank Subs	56.96	0.00	0.08	14.78	55.06	87.44	105.32	209.60	78
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	38.28	0.00	0.00	0.00	8.10	74.58	116.27	189.05	65
Interest Income From Nonbank Subs	5.58	0.00	0.00	0.00	0.77	6.79	25.11	59.01	65
Mgt & Serv Fees From Nonbank Subs	2.61	0.00	0.00	0.00	0.00	0.18	13.46	42.93	65
Other Income From Nonbank Subs	0.73	-15.19	0.00	0.00	0.00	0.00	0.21	21.73	65
Operating Inc From Nonbank Subs	80.35	0.00	0.00	5.83	49.53	100.00	198.71	873.17	65
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	52.44	0.00	0.00	0.00	58.89	78.26	95.16	162.58	23
Interest Inc From Subsidiary BHCs	1.23	0.00	0.00	0.00	0.00	0.02	1.81	20.48	23
Mgt & Serv Fees From Sub BHCs	0.53	0.00	0.00	0.00	0.00	0.00	0.00	9.98	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	107.54	0.00	0.00	27.21	62.39	87.15	151.54	1003.56	23
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	53.29	0.00	0.00	0.00	68.66	97.10	99.86	100.00	91
Interest Income From Bank Subs	1.44	0.00	0.00	0.00	0.10	0.80	8.25	21.36	91
Mgt & Serv Fees From Bank Subs	3.26	0.00	0.00	0.00	0.00	0.22	19.18	42.71	91
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.90	91
Operating Income From Bank Subs	64.42	0.00	0.00	19.54	89.71	98.73	99.98	100.00	91
Dividends From Nonbank Subs	3.09	0.00	0.00	0.00	0.00	2.03	16.24	36.54	91
Interest Income From Nonbank Subs	2.48	0.00	0.00	0.00	0.00	0.60	8.01	47.12	91
Mgt & Serv Fees From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.86	4.09	91
Other Income From Nonbank Subs	0.12	-0.02	0.00	0.00	0.00	0.00	0.03	4.48	91
Operating Inc From Nonbank Subs	9.23	0.00	0.00	0.01	0.75	12.26	49.20	68.70	91
Dividends From Subsidiary BHCs	7.23	0.00	0.00	0.00	0.00	0.00	70.07	86.55	91
Interest Inc From Subsidiary BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.52	91
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	7.96	0.00	0.00	0.00	0.00	0.00	70.07	86.82	91
Loans and Adv From Subs/ST Debt	95.11	0.00	0.00	0.38	41.13	98.61	384.54	507.91	26
Loans and Adv From Subs/Total Debt	34.79	0.00	0.00	0.19	12.28	45.22	130.15	468.46	63

BHCPR Reporters for Quarter Ending 09/30/2015  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
1562859	156,105,000	ALLY FINANCIAL INC.	DETROIT, MI	
3446412	12,371,566	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1095674	15,602,572	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	27,467,243	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	15,099,204	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,786,921	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	92,869,993	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,154,342,000	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	15,228,349	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	377,371,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	22,537,671	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	26,620,161	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	208,808,671	BB&T CORPORATION	WINSTON SALEM, NC	
1078529	89,360,000	BBVA COMPASS BANCSHARES, INC.	HOUSTON, TX	
1245415	125,419,384	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	30,601,382	BOK FINANCIAL CORPORATION	TULSA, OK	
1020180	10,325,850	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2277860	313,827,584	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	12,749,966	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	11,770,295	CENTRAL BANCOMPANY, INC	JEFFERSON CITY, MO	
1036967	68,125,502	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,808,356,000	CITIGROUP INC.	NEW YORK, NY	
1132449	135,811,131	CITIZENS FINANCIAL GROUP, INC.	PROVIDENCE, RI	
1027518	35,575,724	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	71,212,885	COMERICA INCORPORATED	DALLAS, TX	
1049341	23,989,012	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	28,403,675	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	57,375,000	DEUTSCHE BANK TRUST CORPORATION	NEW YORK, NY	
3846375	85,611,791	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	41,206,541	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	31,119,855	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	25,214,743	EVERBANK FINANCIAL CORP	JACKSONVILLE, FL	
3005332	16,836,073	F.N.B. CORPORATION	PITTSBURGH, PA	
1070345	141,917,763	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	12,820,989	FIRST BANCORP	SAN JUAN, PR	
1075612	31,449,824	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,388,586	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	17,721,789	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	39,418,193	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	15,097,919	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1070804	25,255,384	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	12,519,193	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	17,795,149	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
2380443	880,607,000	GOLDMAN SACHS GROUP, INC., THE	NEW YORK, NY	
1086533	21,615,845	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3838727	12,389,456	HILLTOP HOLDINGS, INC	DALLAS, TX	
3232316	291,611,246	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	35,121,018	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	70,210,178	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	19,534,225	IBERIABANK CORPORATION	LAFAYETTE, LA	
1104231	12,052,216	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	

BHCPR Reporters for Quarter Ending 09/30/2015  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2015 and Other Notes
2477754	20,336,160	INVESTORS BANCORP, INC.	SHORT HILLS, NJ	
3843075	35,063,293	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,417,121,000	JPMORGAN CHASE & CO.	NEW YORK, NY	
1068025	95,476,859	KEYCORP	CLEVELAND, OH	
1037003	97,797,062	M&T BANK CORPORATION	BUFFALO, NY	
1090987	14,950,100	MB FINANCIAL, INC.	CHICAGO, IL	
2568278	11,717,650	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
1378434	115,163,500	MUFG AMERICAS HOLDINGS CORPORA	NEW YORK, NY	
2132932	49,045,482	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
1199611	119,995,234	NORTHERN TRUST CORPORATION	CHICAGO, IL	
1098303	11,915,290	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	16,814,792	PACWEST BANCORP	LOS ANGELES, CA	
3650152	37,465,985	PEOPLE'S UNITED FINANCIAL, INC	BRIDGEPORT, CT	
1069778	362,137,164	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	35,528,000	POPULAR, INC.	SAN JUAN, PR	
1839319	16,894,605	PRIVATEBANCORP, INC.	CHICAGO, IL	
1109599	21,567,944	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	26,474,162	RAYMOND JAMES FINANCIAL, INC.	SAINT PETERSBURG, FL	
3242838	124,891,540	REGIONS FINANCIAL CORPORATION	BIRMINGHAM, AL	
3981856	130,865,753	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
1111435	247,273,625	STATE STREET CORPORATION	BOSTON, MA	
3083291	11,606,117	STERLING BANCORP	MONTEBELLO, NY	
1131787	187,255,650	SUNTRUST BANKS, INC.	ATLANTA, GA	
1031449	41,733,585	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	28,167,827	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	20,141,423	TCF FINANCIAL CORPORATION	WAYZATA, MN	
3606542	261,164,836	TD GROUP US HOLDINGS LLC	WILMINGTON, DE	New Y-9C/BHCPR reporter
2706735	18,666,031	TEXAS CAPITAL BANCSHARES, INC.	DALLAS, TX	
3828036	12,368,842	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1079562	12,390,276	TRUSTMARK CORPORATION	JACKSON, MS	
1119794	415,943,000	U.S. BANCORP	MINNEAPOLIS, MN	
1049828	18,597,965	UMB FINANCIAL CORPORATION	KANSAS CITY, MO	
2747644	23,173,041	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1076217	12,556,929	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1048773	19,571,532	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	14,568,324	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	24,083,042	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,751,265,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2349815	13,955,570	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
2260406	22,053,870	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	58,410,927	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 92 bank holding companies.