

	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	90	69	70	73
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	2.93	3.04	3.04	2.85
+ Non-interest Income	1.74	1.67	1.61	1.89
- Overhead Expense	3.22	3.16	3.16	3.28
- Provision for Losses	0.32	0.50	0.49	1.96
+ Securities Gains (Losses)	0.04	0.06	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.28	1.18	1.12	-0.39
Net Operating Income	0.85	0.76	0.72	-0.40
Net Income	0.85	0.76	0.72	-0.38
Net Income (Sub S Adjusted)	0.11	N/A	N/A	N/A
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.15	4.34	4.32	4.70
Interest Expense	0.75	0.90	0.88	1.52
Net Interest Income (TE)	3.33	3.37	3.37	3.16
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.76	1.22	1.17	2.33
Earnings Coverage of Net Losses (X)	7.83	3.74	3.51	1.67
Ln&Ls Allowance/Total Loans & Leases	1.67	2.23	2.11	2.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.17	2.93	2.74	4.24
30-89 Days Past Due Loans and Leases	0.86	0.97	0.96	1.51
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	19.78	20.37	20.15	30.25
Net ST Noncore Funding Dependence	3.24	2.12	4.17	10.25
Net Loans and Leases/Total Assets	57.47	56.77	57.64	59.71
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.55	9.20	9.26	8.69
Equity Capital/Total Assets	11.30	10.80	10.91	10.01
Equity Capital+Minority Int/Total Assets	11.60	11.02	11.12	10.22
Tier 1 Common Eq Cap / T RWA	11.69	11.12	11.33	8.37
Net Loans&Ls/Equity Capital (X)	5.09	5.19	5.26	6.29
Cash Dividends/Net Income	23.38	25.17	24.89	59.69
Cash Dividends/Net Income (Sub S Adjusted)	-28.63	N/A	N/A	N/A
Retained Earnings/Avg Equity Cap	5.56	5.08	4.71	-7.11
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	3.04	3.32	3.85	3.30
Long-Term Debt/Equity Capital	13.52	14.70	14.07	15.74
Equity Investment in Subs/Equity Cap	106.96	108.23	107.31	108.82
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	153.92	111.41	126.32	99.52

PERCENT OF AVERAGE ASSETS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.65	3.91	3.90	4.07	4.26
Less: Interest Expense	0.67	0.81	0.79	0.96	1.38
Equals: Net Interest Income (TE)	2.93	3.04	3.04	3.04	2.85
Plus: Non-Interest Income	1.74	1.67	1.61	1.89	1.92
Equals: Adj Operating Income (TE)	4.74	4.74	4.66	4.92	4.75
Less: Overhead Expense	3.22	3.16	3.16	3.19	3.28
Less: Provision for Loan and Lease Losses	0.32	0.50	0.49	1.10	1.96
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.06	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.28	1.18	1.12	0.77	-0.39
Less: Applicable Income Taxes (TE)	0.43	0.40	0.39	0.29	0.03
Less: Minority Interest	0.00	0.01	0.01	0.00	0.00
Equals: Net Operating Income	0.85	0.76	0.72	0.51	-0.40
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.85	0.76	0.72	0.51	-0.38
Memo: Net Income (Last Four Qtrs)	0.79	0.70	0.72	0.52	-0.38
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	89.98	90.22	90.30	89.93	90.59
Avg Int-Bearing Funds / Avg Assets	68.90	71.13	70.86	72.85	75.28
Int Income (TE) / Avg Earning Assets	4.15	4.34	4.32	4.54	4.70
Int Expense / Avg Earning Assets	0.75	0.90	0.88	1.07	1.52
Net Int Inc (TE) / Avg Earn Assets	3.33	3.37	3.37	3.39	3.16
YIELD OR COST:					
Total Loans and Leases (TE)	5.15	5.36	5.34	5.44	5.29
Interest-Bearing Bank Balances	0.31	0.35	0.34	0.35	0.46
Fed Funds Sold & Reverse Repos	0.37	0.39	0.38	0.45	0.50
Trading Assets	1.50	1.47	1.43	1.37	1.42
Total Earning Assets	4.10	4.28	4.26	4.46	4.64
Investment Securities (TE)	2.70	3.03	2.99	3.49	4.18
U.S. Treasury & Agency Sec (excl MBS)	1.54	1.70	1.72	2.23	2.52
Mortgage-Backed Securities	2.73	3.31	3.16	3.82	4.53
All Other Securities	4.28	4.62	4.77	4.79	5.72
Interest-Bearing Deposits	0.56	0.69	0.67	0.88	1.48
Time Deposits of \$100K or More	1.18	1.32	1.30	1.55	2.36
Time Deposits < \$100K	1.26	1.50	1.47	1.76	2.58
Other Domestic Deposits	0.30	0.40	0.38	0.53	0.75
Foreign Deposits	0.55	0.50	0.50	0.48	0.72
Fed Funds Purchased and Repos	0.88	0.82	0.86	0.82	1.09
Other Borrowed Funds & Trading Liab	2.44	2.42	2.41	2.48	2.45
All Interest-Bearing Funds	0.88	1.13	1.11	1.31	1.82

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 01 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	73	68	90	89	82
Avg Assets per Employee (\$000)	7,202	6,392	6,503	6,303	6,201
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.01	3.11	3.12	2.86	2.66
Overhead Exp / NII + Non-Int Income	68.53	67.93	68.43	65.92	73.71
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.22	3.16	3.16	3.19	3.28
Personnel Expense	1.48	1.54	1.51	1.53	1.45
Net Occupancy Expense	0.34	0.37	0.36	0.38	0.38
Other Operating Expenses	1.40	1.20	1.23	1.24	1.40
Overhead Less Non-Interest Income	1.38	1.46	1.49	1.28	1.30
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.88	67.11	67.63	65.03	72.69
Personnel Expense	31.71	32.90	32.51	31.04	31.47
Net Occupancy Expense	7.49	7.96	7.92	7.84	8.42
Other Operating Expenses	28.46	25.50	26.22	25.37	32.61
Total Non-Interest Income	35.30	34.27	33.59	36.35	36.93
Fiduciary Activities Income	2.23	2.87	2.81	3.28	3.21
Serv Charges on Deposit Accts - Domestic	4.63	5.69	5.74	6.22	7.38
Trading Revenue	1.38	1.65	1.58	1.80	1.69
Investment Banking Fees & Commissions	3.09	3.15	2.86	3.07	3.00
Venture Capital Revenue	0.13	0.13	0.12	0.12	-0.06
Net Servicing Fees	0.61	0.66	0.67	0.92	1.75
Net Securitization Income	0.01	0.01	0.01	0.00	0.13
Insurance Activities Revenue	1.14	0.96	1.03	1.00	1.08
Net Gain (Loss) - Sales Loans, OREO, Oth	1.92	0.52	0.42	0.49	-0.18
Other Non-Interest Income	11.54	12.41	12.01	12.94	14.89
Overhead Less Non-Interest Income	32.21	32.19	33.69	28.72	34.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.18	28.22	27.79	21.65	23.39
Appl Inc Tax+TE/Pretax NOI+TE	32.05	33.71	32.83	29.75	30.98

PERCENT OF TOTAL ASSETS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	32.50	32.25	32.56	34.18	37.26
Commercial and Industrial Loans	11.32	11.55	11.70	11.77	12.18
Loans to Individuals	4.97	5.97	6.00	5.68	5.34
Loans to Depository Institutions	0.09	0.11	0.14	0.07	0.05
Agricultural Loans	0.13	0.15	0.15	0.17	0.17
Other Loans and Leases	3.92	3.42	3.49	3.40	3.20
Net Loans and Leases	57.47	56.77	57.64	57.51	59.71
Debt Securities Over 1 Year	16.36	15.99	16.67	16.23	15.06
Mutual Funds and Equity Securities	0.12	0.14	0.12	0.18	0.19
Subtotal	74.83	74.36	75.86	75.08	75.78
Interest-Bearing Bank Balances	4.48	4.55	3.96	4.00	4.51
Federal Funds Sold & Reverse Repos	0.97	1.44	1.30	1.27	0.78
Debt Securities 1 Year or Less	3.21	3.25	3.07	3.03	3.02
Trading Assets	0.96	1.57	1.38	1.43	0.95
Total Earning Assets	87.97	87.79	88.19	87.62	87.54
Non-Int Cash and Due From Dep Inst	1.30	1.57	1.52	1.33	1.72
Other Real Estate Owned	0.26	0.33	0.32	0.37	0.32
All Other Assets	10.58	10.50	10.18	10.96	10.69
MEMORANDA:					
Short-Term Investments	9.79	10.98	10.02	10.19	9.62
U.S. Treasury Securities	0.50	0.73	0.66	0.85	0.63
U.S. Agency Securities (excl MBS)	1.32	1.82	1.98	1.99	1.70
Municipal Securities	1.19	1.35	1.39	1.36	1.26
Mortgage-Backed Securities	12.70	12.41	12.85	11.86	11.59
Asset-Backed Securities	0.61	0.51	0.56	0.51	0.62
Other Debt Securities	1.07	1.11	1.09	1.13	0.84
RE Loans Secured by 1-4 Family	16.31	14.49	14.92	14.72	15.14
Revolving	3.44	3.82	3.75	4.05	4.21
Closed-End, Sec by First Liens	11.77	9.62	9.88	9.36	9.38
Closed-End, Sec by Junior Liens	0.60	0.87	0.81	1.02	1.30
Commercial Real Estate Loans	13.85	16.20	15.96	17.76	19.88
Construction and Land Dev	1.73	2.48	2.35	3.38	5.28
Multi family	1.73	1.57	1.61	1.60	1.62
Nonfarm Nonresidential	10.17	11.36	11.22	11.98	12.28
RE Loans Secured by Farmland	0.23	0.29	0.28	0.32	0.34
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	56.00	55.40	55.27	57.39	59.49
RE Loans Secured by 1-4 Family	28.38	25.65	25.96	25.51	25.20
Revolving	6.05	6.66	6.46	6.91	6.85
Closed-End	21.78	18.25	18.80	17.92	17.81
Commercial Real Estate Loans	23.24	26.84	26.20	28.90	30.65
Construction and Land Dev	2.93	4.18	3.92	5.54	8.02
Multi family	3.01	2.69	2.73	2.64	2.58
Nonfarm Nonresidential	17.06	18.68	18.27	19.36	18.99
RE Loans Secured by Farmland	0.41	0.52	0.50	0.55	0.54
Loans to Depository Institutions	0.17	0.25	0.33	0.17	0.10
Commercial and Industrial Loans	19.64	19.93	20.22	19.83	19.90
Loans to Individuals	8.59	10.40	10.25	9.83	9.03
Credit Card Loans	2.41	3.10	3.15	2.54	1.52
Agricultural Loans	0.24	0.26	0.26	0.28	0.27
Loans to Foreign Govts and Inst	0.00	0.01	0.01	0.01	0.01
Other Loans and Leases	8.30	7.14	7.18	6.79	6.22

PERCENT OF TOTAL ASSETS	PEER GROUP 01 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	9.79	10.98	10.02	10.19	9.62
Liquid Assets	25.28	27.25	26.81	25.95	24.18
Investment Securities	20.77	20.45	20.93	20.42	19.11
Net Loans and Leases	57.47	56.77	57.64	57.51	59.71
Net Lns, Ls & Stbby Ltrs of Credit	59.57	59.22	60.00	60.00	62.43
Core Deposits	55.17	55.01	55.91	53.59	50.90
Noncore Funding	25.04	27.01	26.62	29.02	32.76
Time Deposits of \$100K or More	6.09	6.21	6.23	6.69	7.50
Foreign Deposits	1.06	1.73	1.65	1.96	2.14
Fed Funds Purchased and Repos	2.81	3.85	3.73	4.09	4.43
Net Fed Funds Purchased (Sold)	1.76	2.21	2.28	2.58	3.36
Commercial Paper	0.15	0.11	0.11	0.12	0.12
Oth Borrowings W/Rem Mat 1 Yr or Less	2.40	2.39	2.68	2.53	3.36
Earning Assets Repr in 1 Year	39.61	42.34	41.57	42.48	42.90
Int-Bearing Liab Repr in 1 Year	12.83	13.40	13.33	14.97	19.48
Long-Term Debt Repr in 1 Year	1.33	1.66	1.62	2.03	1.96
Net Assets Repriceable in 1 Year	23.26	25.43	24.89	23.91	20.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	19.78	20.37	20.15	25.33	30.25
Net ST Noncore Funding Dependence	3.24	2.12	4.17	6.24	10.25
Short-Term Inv/ST Noncore Funding	89.80	85.99	73.69	65.99	55.51
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.61	21.02	20.30	15.49	8.18
Net Loans and Leases/Total Deposits	92.29	86.80	87.55	88.15	89.66
Net Loans and Leases/Core Deposits	127.46	116.89	116.55	120.14	140.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.53	0.91	0.94	0.28	0.11
Avail-For-Sale Sec Appr(Depr)/T1 Cap	5.00	4.40	3.77	2.05	0.97
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.04	-0.17	-0.03	-0.02
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.32	6.20	6.59	5.23	5.36
Available-For-Sale Securities	89.68	93.80	93.41	94.77	94.64
U.S. Treasury Securities	3.24	4.12	3.64	4.71	3.48
U.S. Agency Securities (excl MBS)	7.44	9.67	10.14	11.25	10.28
Municipal Securities	5.82	6.74	6.79	6.92	6.77
Mortgage-Backed Securities	63.85	59.28	61.60	57.24	59.41
Asset-Backed Securities	3.46	3.46	3.48	3.48	3.88
Other Debt Securities	5.62	7.00	6.84	6.80	5.17
Mutual Funds and Equity Securities	0.86	0.95	1.07	1.15	1.42
Debt Securities 1 Year or Less	16.69	18.36	16.71	17.10	16.99
Debt Securities 1 To 5 Years	24.11	23.76	24.69	27.34	23.78
Debt Securities Over 5 Years	55.21	52.02	54.15	50.65	52.85
Pledged Securities	39.96	47.90	47.10	50.95	54.10
Structured Notes, Fair Value	0.14	0.35	0.39	0.47	0.31

ANALYSIS RATIOS	PEER GROUP 01				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.32	0.50	0.49	1.10	1.96
Provision for Ln&Ls Losses/Avg Lns&Ls	0.55	0.83	0.80	1.80	3.07
Provision for Ln&Ls Losses/Net Losses	73.27	72.86	70.36	100.32	139.96
Ln&Ls Allowance/Total Loans & Leases	1.67	2.23	2.11	2.63	2.80
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.35	2.27	2.24	1.70	1.52
ALLL/Nonaccrual Assets	118.65	107.85	115.70	99.32	92.12
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.56	83.70	87.73	78.33	72.80
Gross Ln&Ls Losses/Avg Loans & Leases	0.96	1.45	1.40	2.26	2.47
Recoveries/Avg Loans and Leases	0.19	0.23	0.23	0.20	0.13
Net Losses/Avg Loans and Leases	0.76	1.22	1.17	2.04	2.33
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.02	0.02	0.06	0.02
Recoveries/Prior Year-End Losses	13.34	9.23	12.27	9.74	13.00
Earnings Coverage of Net Losses (X)	7.83	3.74	3.51	2.53	1.67
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.75	1.25	1.20	2.17	2.21
RE Loans Secured By 1-4 Family	0.85	1.04	0.96	1.43	1.41
Revolving	1.04	1.15	1.12	1.31	1.65
Closed-End	0.79	1.01	0.93	1.45	1.42
Commercial Real Estate Loans	0.55	1.23	1.21	2.64	2.81
Construction and Land Dev	1.52	3.24	3.38	6.60	6.64
Multi family	0.30	0.77	0.78	1.20	1.09
Nonfarm Nonresidential	0.42	0.76	0.74	1.38	1.00
RE Loans Secured by Farmland	0.37	1.00	1.03	0.60	0.41
Commercial and Industrial Loans	0.52	0.87	0.87	1.57	2.44
Loans to Depository Institutions	0.02	0.01	-0.02	0.05	0.04
Loans to Individuals	1.63	2.12	1.96	2.88	3.39
Credit Card Loans	2.84	3.88	3.76	5.94	5.75
Agricultural Loans	0.25	0.31	0.34	0.62	0.33
Loans to Foreign Governments & Inst	0.00	-0.09	-0.11	-0.13	0.00
Other Loans and Leases	0.17	0.39	0.37	0.72	1.44

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 01

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## PERCENT OF LOANS AND LEASES

09/30/2012

09/30/2011

12/31/2011

12/31/2010

12/31/2009

30-89 Days PD Loans and Leases	0.86	0.97	0.96	1.20	1.51
90+ Days PD Loans and Leases	0.55	0.73	0.72	0.78	0.66
Nonaccrual Loans and Leases	1.72	2.34	2.18	3.12	3.77
90+ Days PD and Nonaccrual Loans and Leases	2.57	3.18	3.00	4.07	4.51
30-89 Days PD Restructured	0.06	0.07	0.08	0.05	0.04
90+ Days PD Restructured	0.03	0.03	0.04	0.02	0.01
Nonaccrual Restructured	0.49	0.56	0.55	0.46	0.31

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.87	0.97	0.96	1.21	1.52
90+ Days Past Due Assets	0.55	0.74	0.73	0.79	0.67
Nonaccrual Assets	1.76	2.37	2.20	3.14	3.80
30+ Days PD & Nonaccrual Assets	3.52	4.27	4.06	5.38	6.16

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.51	1.84	1.76	2.40	2.83
90+ PD & Nonaccrual Assets + OREO	1.77	2.18	2.09	2.79	3.16

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

Total Assets	1.98	2.45	2.43	2.79	3.04
Allowance for Loan & Lease Losses	210.78	208.80	210.70	201.05	180.34
Equity Cap + ALLL	16.68	21.02	20.68	23.64	27.89
Tier 1 Cap + ALLL	19.43	24.49	24.40	26.90	30.59
Loans & Leases + RE Acquired	3.31	4.21	4.08	4.70	4.78

30+ DAYS PAST DUE AND NONACCRUAL  
LNS&LS AS A PERCENT OF LOAN TYPE

	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.96	1.13	1.14	1.38	1.74
- 90+ Days Past Due	0.78	0.90	0.90	0.95	0.74
- Nonaccrual	2.71	4.08	3.76	5.21	5.49
Coml & Indl - 30-89 Days PD	0.47	0.47	0.45	0.64	0.89
- 90+ Days Past Due	0.14	0.16	0.15	0.24	0.16
- Nonaccrual	1.00	1.20	1.12	1.91	2.48
Individuals - 30-89 Days PD	1.33	1.57	1.50	1.89	2.20
- 90+ Days Past Due	0.32	0.52	0.54	0.62	0.62
- Nonaccrual	0.37	0.31	0.30	0.45	0.63
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.02	0.00	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.17
Agricultural - 30-89 Days PD	0.24	0.21	0.19	0.38	0.77
- 90+ Days Past Due	0.02	0.03	0.03	0.04	0.04
- Nonaccrual	0.92	1.28	1.12	2.38	1.61
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	7.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.39
- Nonaccrual	0.19	0.29	0.16	0.62	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.27	0.31	0.50	0.66
- 90+ Days Past Due	0.02	0.05	0.03	0.08	0.07
- Nonaccrual	0.30	0.54	0.44	0.72	1.11
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.20	1.33	1.36	1.57	1.82
- 90+ Days Past Due	0.98	1.12	1.14	1.08	0.90
- Nonaccrual	2.30	2.88	2.74	3.31	3.32
Revolving - 30-89 Days PD	0.72	0.82	0.80	0.75	0.98
- 90+ Days Past Due	0.12	0.18	0.18	0.18	0.20
- Nonaccrual	1.19	0.98	1.02	1.34	1.19
Closed-End - 30-89 Days PD	1.34	1.59	1.63	1.98	2.20
- 90+ Days Past Due	1.27	1.50	1.51	1.45	1.18
- Nonaccrual	2.65	3.54	3.34	4.13	4.19
- Jr Lien 30-89 Days PD	0.10	0.15	0.14	0.19	0.22
- Jr Lien 90+ Days PD	0.02	0.03	0.03	0.05	0.05
- Jr Lien Nonaccrual	0.17	0.21	0.19	0.29	0.28
Commercial RE - 30-89 Days PD	0.50	0.79	0.79	1.11	1.53
- 90+ Days Past Due	0.40	0.48	0.45	0.57	0.43
- Nonaccrual	2.90	4.73	4.31	6.70	7.32
Const & Dev - 30-89 Days PD	0.73	1.30	1.24	1.70	2.80
- 90+ Days Past Due	1.19	1.65	1.40	1.57	0.81
- Nonaccrual	6.41	12.18	10.39	15.47	16.60
Multi family - 30-89 Days PD	0.33	0.53	0.56	0.84	1.14
- 90+ Days Past Due	0.24	0.23	0.19	0.41	0.32
- Nonaccrual	1.67	2.73	2.49	3.44	3.87
Nonfarm Nres- 30-89 Days PD	0.44	0.64	0.60	0.82	1.06
- 90+ Days Past Due	0.26	0.27	0.29	0.34	0.22
- Nonaccrual	2.35	3.32	3.28	4.23	4.02
Farmland - 30-89 Days PD	0.45	0.45	0.40	0.44	0.81
- 90+ Days Past Due	0.44	0.53	0.57	0.23	0.12
- Nonaccrual	2.76	4.34	3.91	5.27	3.11
Credit Card - 30-89 Days PD	1.18	1.15	1.10	1.30	1.82
- 90+ Days Past Due	0.53	0.69	0.70	0.97	1.28
- Nonaccrual	0.29	0.31	0.28	0.39	0.50



CAPITAL RATIOS	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.55	9.20	9.26	9.03	8.69
Tier 1 RBC Ratio	13.22	13.13	13.14	12.98	11.57
Total Risk-Based Capital Ratio	15.29	15.56	15.50	15.63	14.23
Tangible Tier 1 Leverage Ratio	9.28	8.89	8.95	8.70	8.34
Tangible Common Eq Cap/Tan Assets	8.17	7.57	7.73	7.05	5.83
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
-----					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	24.16	27.00	26.73	24.61	25.34
Standby Letters of Credit	1.49	2.07	2.04	2.31	2.49
Commercial & Similar Letters of Credit	0.06	0.08	0.08	0.08	0.07
Securities Lent	0.33	0.66	0.63	0.84	0.85
Credit Derivatives (BHC as Guarantor)	0.15	2.67	2.62	2.54	2.55
Credit Derivatives (BHC as Beneficiary)	0.27	2.94	2.86	2.75	2.68
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	48.17	121.83	113.40	106.16	85.56
Interest Rate Contracts	34.64	91.80	86.32	81.18	65.75
Interest Rate Futures & Forward Contr	8.17	16.52	14.00	13.85	9.80
Written Options Contr (Int Rate)	2.42	5.05	4.40	5.08	4.88
Purchased Options Contr (Int Rate)	1.54	4.75	4.16	5.03	4.66
Interest Rate Swaps	18.98	62.20	62.22	51.76	41.23
Foreign Exchange Contracts	9.35	20.81	19.05	17.41	13.12
Futures & Forward Foreign Exch Contr	5.88	12.38	11.41	10.24	8.44
Written Options Contr (Foreign Exch)	0.12	0.74	0.59	0.62	0.55
Purchased Options Contr (Foreign Exch)	0.14	0.73	0.58	0.62	0.53
Foreign Exchange Rate Swaps	0.98	3.78	3.99	2.25	1.44
Equity, Commodity, & Other Deriv Contr	1.87	3.37	3.41	2.77	2.60
Commodity & Other Fut & Forward Contr	0.10	0.31	0.28	0.32	0.24
Written Options Contr (Comm & Other)	0.67	1.25	1.28	1.16	0.94
Purchased Options Contr (Comm & Oth)	0.51	0.91	0.94	0.68	0.67
Commodity & Other Swaps	0.28	0.48	0.49	0.35	0.35
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	47.32	57.85	57.21	50.58	50.09

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 01 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	86.07	84.83	84.64	87.69	89.28
Foreign Exchange Contracts	8.30	9.21	9.68	8.20	6.97
Equity, Comm, & Other Contracts	2.95	3.50	3.29	2.32	2.05
Futures and Forwards	25.17	25.41	24.99	25.32	19.21
Written Options	9.65	9.74	8.58	7.79	7.85
Exchange-Traded	0.24	0.40	0.31	0.33	0.26
Over-The-Counter	9.18	9.02	7.78	7.09	7.41
Purchased Options	3.96	4.65	4.67	4.47	5.07
Exchange-Traded	0.14	0.32	0.25	0.30	0.30
Over-The-Counter	3.59	3.92	3.95	3.76	4.52
Swaps	52.26	57.02	58.89	55.17	58.12
Held for Trading	41.37	51.04	50.23	51.40	47.50
Interest Rate Contracts	31.55	40.54	39.43	42.14	38.99
Foreign Exchange Contracts	3.72	4.88	4.83	4.24	3.58
Equity, Comm, & Other Contracts	0.95	1.38	1.52	1.09	1.05
Non-Traded	58.63	48.96	49.77	48.60	52.50
Interest Rate Contracts	50.00	37.01	35.88	42.56	47.64
Foreign Exchange Contracts	1.96	2.01	2.02	1.37	1.09
Equity, Comm, & Other Contracts	1.04	1.20	0.71	0.50	0.25
Deriv Contr (Excl Fut & FX LE 14 Days)	80.19	79.32	79.83	82.32	83.30
One Year or Less	30.51	32.95	32.71	31.49	29.75
Over 1 Year to 5 Years	28.86	26.80	27.38	29.22	32.85
Over 5 Years	14.18	12.74	12.84	14.32	12.21
Gross Negative Fair Value (Abs Val)	2.24	2.27	2.16	1.87	1.59
Gross Positive Fair Value	2.16	2.30	2.10	1.94	1.84
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.17	0.34	0.30	0.23	0.21
Gross Positive Fair Value (X)	0.18	0.35	0.31	0.23	0.21
Held for Trading (X)	0.13	0.29	0.26	0.19	0.16
Non-Traded (X)	0.03	0.04	0.03	0.03	0.02
Current Credit Exposure (X)	0.08	0.13	0.11	0.10	0.09
Credit Losses on Derivative Contracts	0.01	0.01	0.02	0.03	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	1.00	1.57	1.31	1.22	1.01

INSURANCE ACTIVITIES	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.15	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	47.80	46.09	47.22	45.80	48.36
Ins Under Assets(L/H)/Tot Ins Und Ast	52.20	53.91	52.78	54.20	51.64
Sep Acct Assets(L/H)/Total Life Ast	5.21	1.55	1.57	1.95	2.42
Ins Activities Revenue/Adj Oper Inc	1.14	0.96	1.03	1.00	1.08
Premium Inc/Ins Activities Revenue	13.30	12.02	11.81	14.18	14.67
Credit Rel Prem Inc/Tot Prem Inc	58.79	60.20	60.30	61.98	63.75
Other Prem Inc/Total Prem Inc	41.21	39.80	39.70	38.02	36.25
Ins Under Net Income/Consol Net Income	0.21	0.29	0.43	0.53	0.34
Ins Net Inc (P/C)/Equity (P/C)	4.95	5.55	7.03	8.71	-4.71
Ins Net Inc (L/H)/Equity (L/H)	6.34	3.76	4.99	5.19	4.19
Insur Ben, Losses, Exp/Insur Premiums	167.37	374.24	378.79	185.18	145.18
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.06	1.60	2.39	1.34	0.92
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.59	0.61	0.10	0.36	0.31
Net Assets Ins Under Subs/Cons Assets	0.01	0.02	0.02	0.02	0.02
CSV Life Insurance/Tier 1 Cap + ALLL	9.80	9.36	9.13	9.27	9.42
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.67	1.38	1.28	1.39	0.83
FOREIGN ACTIVITIES					
Yield: Foreign Loans	2.66	2.49	2.39	3.64	3.35
Cost: Interest-Bearing Deposits	0.55	0.50	0.50	0.48	0.72
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	4.93	3.89	3.56	194.12	173.52
Commercial and Industrial Loans	0.45	1.15	1.17	1.06	1.51
Foreign Governments and Inst	0.00	-0.09	-0.11	-0.13	0.00
GROWTH RATES:					
Net Loans and Leases	13.53	30.01	37.19	22.90	-6.04
Total Selected Assets	18.30	55.97	60.41	16.54	4.40
Deposits	-1.07	-1.68	-12.83	0.96	-12.79

PROFITABILITY:	PEER GROUP 01 09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.80	7.17	6.78	4.97	-4.66
Bank Net Inc/Avg Eq Inv in Banks	8.03	8.03	7.54	5.21	-0.48
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.12	4.59	4.59	4.07	-1.56
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.75	7.19	6.79	5.34	-7.22
Bank Net Income/Parent Net Income	73.09	75.93	79.97	80.04	85.29
Nonbank Net Income/Parent Net Income	9.37	7.18	6.07	15.07	7.24
Sub BHCs Net Inc/Parent Net Income	85.69	82.11	82.84	83.04	88.86
LEVERAGE:					
Total Liabilities/Equity	30.99	33.82	32.75	36.76	37.77
Total Debt/Equity Capital	18.44	18.84	18.40	19.69	19.62
Tot Debt+NP to Subs Iss Tr Pref/Equity	22.93	25.72	24.81	27.38	29.93
Tot Debt+Lns Guaranteed for Affl/Equity	20.96	21.45	20.86	22.56	23.12
Total Debt/Equ Cap - Exc Over Fair Value	18.58	19.05	18.52	19.79	19.95
Long-Term Debt/Equity Capital	13.52	14.70	14.07	16.28	15.74
Short-Term Debt/Equity Capital	3.04	3.32	3.85	2.78	3.30
Current Portion of LT Debt/Equity	0.34	0.17	0.25	0.34	0.14
Exc Cost Over Fair Value/Equity Cap	0.17	0.23	0.18	0.18	0.30
Long-Term Debt/Consolidated LT Debt	22.75	19.13	19.05	17.29	14.79
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.96	108.23	107.31	108.44	108.82
Total Investment in Subs/Equity	114.23	118.28	117.66	120.23	121.37
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	101.78	100.22	99.97	99.62	98.86
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	108.42	109.60	109.40	110.53	110.20
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.20	1.32	1.40	2.98	2.10
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.93	2.84	2.96	7.87	9.08
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	135.75	108.88	119.88	112.81	84.29
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	153.92	111.41	126.32	115.83	99.52
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	122.25	98.12	107.80	87.23	71.15
Pretax Oper Inc + Int Exp/Int Expense	1195.36	540.06	-----	923.24	174.07
Div + Int From Subs/Int Exp + Div	174.66	128.86	161.34	128.64	78.11
Fees+Other Inc From Subs/Sal + Oth Exp	10.73	14.58	13.20	19.52	13.88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	62.03	219.75	183.20	63.84	58.66
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	3.26	3.37	3.65	4.51	5.34
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.02	0.75	0.28	0.12	0.00
Nonaccrual	6.43	14.78	15.04	2.10	0.07
Total	6.53	15.53	15.65	4.02	0.21
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.96	1.49	1.76	1.21	1.17
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.96	1.63	1.92	1.28	1.31
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	7.77	6.15	5.67	7.97	6.27
Combined Thrift Assets	0.00	0.01	0.00	0.30	0.10
Combined Foreign Nonbank Sub Assets	0.72	0.72	0.66	0.77	0.59

PAYOUT RATIOS - PARENT	PEER GROUP 01				
	09/30/2012	09/30/2011	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	57.53	85.13	69.45	73.55	106.22
Dividends Paid/Net Income	23.38	25.17	24.88	35.75	59.69
Net Income - Dividends/Avg Equity	5.56	5.08	4.71	3.00	-7.11
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	157.32	72.05	117.14	83.88	59.06
Dividends From Nonbank Subs	14.29	6.51	17.32	12.50	7.65
Dividends From Subsidiary BHCs	32.23	44.32	44.17	32.86	7.04
Dividends From All Subsidiaries	268.42	156.02	229.85	187.24	85.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	42.91	31.82	37.25	27.49	60.02
Interest Income From Bank Subs	0.68	1.06	1.07	2.76	2.70
Mgt & Service Fees From Bank Subs	1.83	5.51	5.53	6.45	17.80
Other Income From Bank Subs	0.00	0.09	0.02	0.36	0.55
Operating Income From Bank Subs	48.55	46.17	50.82	57.67	86.13
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	42.22	35.09	67.04	53.73	66.78
Interest Income From Nonbank Subs	12.56	11.63	15.69	15.94	61.03
Mgt & Serv Fees From Nonbank Subs	4.45	2.01	2.98	5.72	4.56
Other Income From Nonbank Subs	0.82	0.05	0.52	0.09	0.99
Operating Inc From Nonbank Subs	89.40	61.81	107.00	97.57	145.41
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	34.13	34.98	47.86	50.38	42.02
Interest Inc From Subsidiary BHCs	0.27	1.22	1.02	1.39	1.41
Mgt & Serv Fees From Sub BHCs	1.00	1.04	1.15	2.41	2.35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	36.33	39.03	51.44	54.18	45.78
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	40.39	32.67	37.13	24.89	32.65
Interest Income From Bank Subs	1.61	3.55	2.30	3.50	6.16
Mgt & Serv Fees From Bank Subs	1.69	5.28	5.07	10.18	7.20
Other Income From Bank Subs	0.00	0.00	0.00	0.01	0.03
Operating Income From Bank Subs	49.39	51.84	52.88	46.82	54.97
Dividends From Nonbank Subs	4.58	4.47	6.77	8.28	5.57
Interest Income From Nonbank Subs	2.93	4.34	3.16	4.14	4.19
Mgt & Serv Fees From Nonbank Subs	0.38	0.36	0.31	0.33	0.13
Other Income From Nonbank Subs	0.12	0.00	0.03	0.00	0.00
Operating Inc From Nonbank Subs	12.22	13.21	13.76	16.65	12.90
Dividends From Subsidiary BHCs	9.98	10.08	10.01	8.88	3.66
Interest Inc From Subsidiary BHCs	0.12	0.25	0.26	0.26	0.71
Mgt & Serv Fees From Sub BHCs	0.00	0.01	0.00	0.00	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	11.68	12.61	12.02	10.64	6.85
Loans and Adv From Subs/ST Debt	991.75	386.05	307.77	718.14	585.90
Loans and Adv From Subs/Total Debt	26.97	61.36	58.77	73.30	130.59

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									90
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	2.92	1.06	1.40	2.43	3.02	3.37	3.86	4.76	90
+ Non-interest Income	1.74	0.16	0.35	0.88	1.36	2.31	3.38	5.81	90
- Overhead Expense	3.22	1.51	1.87	2.63	3.05	3.69	4.98	7.07	90
- Provision for Losses	0.32	-0.00	0.00	0.07	0.24	0.49	0.87	1.18	90
+ Securities Gains (Losses)	0.03	-0.02	-0.01	0.00	0.00	0.06	0.16	0.32	90
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	90
= Pretax Net Oper Income (TE)	1.28	-0.33	0.25	0.80	1.31	1.80	2.18	2.55	90
Net Operating Income	0.85	-0.24	0.19	0.53	0.86	1.19	1.39	1.65	90
Net Income	0.84	-0.25	0.19	0.53	0.86	1.18	1.39	1.65	90
Net Income (Sub S Adjusted)	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	1
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.14	1.76	2.91	3.62	4.04	4.57	5.35	7.08	90
Interest Expense	0.75	0.17	0.24	0.45	0.60	1.02	1.63	1.81	90
Net Interest Income (TE)	3.33	1.17	1.57	2.85	3.41	3.86	4.58	5.62	90
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.75	0.06	0.08	0.29	0.56	1.14	1.79	2.37	90
Earnings Coverage of Net Losses (X)	7.83	-0.68	0.88	2.00	3.66	9.03	26.87	43.94	90
Ln&Ls Allowance/Total Loans & Leases	1.67	0.34	0.61	1.14	1.66	2.08	2.75	3.05	90
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.17	0.27	0.59	1.10	1.88	2.77	4.45	7.13	90
30-89 Days Past Due Loans and Leases	0.86	0.08	0.23	0.47	0.71	1.10	1.90	2.35	90
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	19.77	-12.84	-3.67	8.57	16.49	28.10	49.20	66.97	90
Net ST Noncore Funding Dependence	3.23	-63.01	-15.86	-2.57	6.77	12.34	19.11	22.68	90
Net Loans and Leases/Total Assets	57.47	11.66	31.23	43.11	62.11	68.78	74.11	78.36	90
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.54	6.09	6.90	8.07	9.65	10.90	12.00	12.82	74
Equity Capital/Total Assets	11.29	6.58	7.77	9.68	11.10	13.04	15.06	16.96	90
Equity Capital+Minority Int/Total Assets	11.59	7.34	8.04	9.84	11.16	13.15	15.43	17.95	90
Tier 1 Common Eq Cap / T RWA	11.69	7.34	8.20	9.75	11.82	13.21	15.29	16.39	74
Net Loans&Ls/Equity Capital (X)	5.09	1.41	2.57	3.88	5.01	6.17	7.38	8.89	90
Cash Dividends/Net Income	23.37	0.00	0.00	2.62	23.56	37.29	59.13	84.15	85
Cash Dividends/Net Income (Sub S Adjusted)	-28.63	-28.63	-28.63	-28.63	-28.63	-28.63	-28.63	-28.63	1
Retained Earnings/Avg Equity Cap	5.55	-4.82	0.50	2.36	5.60	8.22	9.82	14.66	90
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	3.04	0.00	0.00	0.00	0.00	1.72	12.64	47.23	90
Long-Term Debt/Equity Capital	13.51	0.00	0.00	0.00	5.75	24.16	39.43	110.40	90
Equity Investment in Subs/Equity Cap	106.96	88.91	92.83	98.47	104.81	114.04	126.82	138.83	90
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	153.92	-18.09	15.61	66.66	131.35	202.35	335.48	593.57	89

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.64	1.60	2.23	3.18	3.68	4.07	4.93	5.68	90
Less: Interest Expense	0.67	0.16	0.22	0.38	0.51	0.95	1.49	1.72	90
Equals: Net Interest Income (TE)	2.92	1.06	1.40	2.43	3.02	3.37	3.86	4.76	90
Plus: Non-Interest Income	1.74	0.16	0.35	0.88	1.36	2.31	3.38	5.81	90
Equals: Adj Operating Income (TE)	4.74	2.20	3.12	3.91	4.52	5.29	6.53	10.11	90
Less: Overhead Expense	3.22	1.51	1.87	2.63	3.05	3.69	4.98	7.07	90
Less: Provision for Loan and Lease Losses	0.32	-0.00	0.00	0.07	0.24	0.49	0.87	1.18	90
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Plus: Realized G/L on AFS Sec	0.04	-0.03	-0.00	0.00	0.00	0.06	0.16	0.32	90
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.01	90
Equals: Pretax Net Oper Inc (TE)	1.28	-0.33	0.25	0.80	1.31	1.80	2.18	2.55	90
Less: Applicable Income Taxes (TE)	0.42	-0.06	0.03	0.23	0.43	0.60	0.78	0.96	90
Less: Minority Interest	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.03	90
Equals: Net Operating Income	0.85	-0.24	0.19	0.53	0.86	1.19	1.39	1.65	90
Plus: Net Extraordinary Items	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	90
Equals: Net Income	0.84	-0.25	0.19	0.53	0.86	1.18	1.39	1.65	90
Memo: Net Income (Last Four Qtrs)	0.79	-0.78	0.02	0.52	0.81	1.10	1.34	1.59	71
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	89.97	76.34	83.50	87.53	89.92	92.61	96.04	96.74	90
Avg Int-Bearing Funds / Avg Assets	68.89	54.59	58.74	61.76	67.95	74.66	82.52	83.06	74
Int Income (TE) / Avg Earning Assets	4.14	1.76	2.91	3.62	4.04	4.57	5.35	7.08	90
Int Expense / Avg Earning Assets	0.75	0.17	0.24	0.45	0.60	1.02	1.63	1.81	90
Net Int Inc (TE) / Avg Earn Assets	3.33	1.17	1.57	2.85	3.41	3.86	4.58	5.62	90
YIELD OR COST:									
Total Loans and Leases (TE)	5.14	3.09	3.86	4.31	4.92	5.77	6.83	9.04	90
Interest-Bearing Bank Balances	0.30	0.06	0.11	0.19	0.26	0.40	0.62	0.78	90
Fed Funds Sold & Reverse Repos	0.37	0.00	0.00	0.06	0.23	0.61	1.27	1.83	67
Trading Assets	1.50	0.00	0.00	0.00	0.62	2.65	5.51	8.49	69
Total Earning Assets	4.09	1.76	2.81	3.50	4.03	4.53	5.28	7.06	90
Investment Securities (TE)	2.69	1.09	1.52	2.32	2.61	3.12	3.76	4.55	89
U.S. Treasury & Agency Sec (excl MBS)	1.53	0.11	0.35	0.81	1.34	1.97	3.16	3.94	85
Mortgage-Backed Securities	2.72	1.45	1.57	2.11	2.64	3.19	3.95	4.58	89
All Other Securities	4.28	0.88	1.38	2.39	3.94	5.58	8.87	10.49	88
Interest-Bearing Deposits	0.55	0.11	0.18	0.31	0.49	0.70	1.04	1.61	90
Time Deposits of \$100K or More	1.17	0.19	0.47	0.81	1.09	1.47	2.11	2.35	89
Time Deposits < \$100K	1.26	0.39	0.64	0.83	1.18	1.60	2.16	2.43	86
Other Domestic Deposits	0.29	0.07	0.13	0.17	0.23	0.37	0.63	0.81	90
Foreign Deposits	0.54	0.06	0.07	0.15	0.27	0.55	1.93	3.50	44
Fed Funds Purchased and Repos	0.88	0.00	0.03	0.12	0.26	1.48	3.36	3.94	79
Other Borrowed Funds & Trading Liab	2.44	0.25	0.53	1.18	2.28	3.29	4.71	6.43	90
All Interest-Bearing Funds	0.87	0.29	0.41	0.55	0.79	1.03	1.64	1.95	74

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	72.63	43.75	51.52	58.09	67.49	84.11	106.21	118.05	90
Avg Assets per Employee (\$000)	7202.44	2931.86	3817.56	4937.79	5771.55	8903.90	12414.7	17888.9	90

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.01	0.00	0.00	0.35	2.54	4.48	8.17	13.17	89
Overhead Exp / NOI + Non-Int Income	68.52	44.36	50.71	60.13	68.42	76.11	84.81	96.98	90

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.22	1.51	1.87	2.63	3.05	3.69	4.98	7.07	90
Personnel Expense	1.47	0.69	0.76	1.14	1.46	1.73	2.23	2.38	90
Net Occupancy Expense	0.33	0.10	0.14	0.25	0.33	0.42	0.50	0.60	90
Other Operating Expenses	1.40	0.54	0.66	0.87	1.12	1.51	2.85	5.01	90
Overhead Less Non-Interest Income	1.37	-0.85	-0.01	1.01	1.43	1.88	2.21	2.56	90

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.88	44.23	50.61	59.39	67.60	75.39	84.78	96.90	90
Personnel Expense	31.71	15.94	19.31	25.25	33.04	36.95	39.81	43.57	90
Net Occupancy Expense	7.49	1.62	3.61	5.94	7.81	9.03	11.13	12.31	90
Other Operating Expenses	28.45	15.23	17.29	20.05	24.21	33.62	46.01	65.39	90
Total Non-Interest Income	35.29	6.09	13.82	22.17	31.41	45.81	73.39	79.59	90
Fiduciary Activities Income	2.23	0.00	0.00	0.00	1.11	3.48	7.65	15.41	90
Serv Charges on Deposit Accts - Domestic	4.62	0.00	0.02	1.28	4.76	7.51	8.93	11.84	90
Trading Revenue	1.37	-0.23	0.00	0.00	0.34	2.12	5.71	7.66	90
Investment Banking Fees & Commissions	3.09	0.00	0.00	0.50	1.79	3.13	10.29	24.74	90
Venture Capital Revenue	0.12	-0.00	0.00	0.00	0.00	0.03	0.77	1.48	90
Net Servicing Fees	0.60	-0.78	-0.21	0.00	0.11	0.88	3.18	5.42	90
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	90
Insurance Activities Revenue	1.13	0.00	0.00	0.03	0.26	1.34	4.48	13.84	90
Net Gain (Loss) - Sales Loans, OREO, Oth	1.92	-4.01	-1.17	-0.02	0.93	3.76	7.67	10.41	90
Other Non-Interest Income	11.54	0.70	1.98	5.80	8.99	15.14	25.16	42.92	90
Overhead Less Non-Interest Income	32.20	-5.69	-0.35	20.32	34.70	44.13	54.92	61.02	90

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	28.18	-2.01	11.93	24.32	29.25	34.74	37.23	39.16	85
Appl Inc Tax+TE/Pretax NOI+TE	32.05	0.81	18.69	29.42	34.81	36.65	38.71	40.26	85



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	32.49	0.32	3.03	18.98	33.28	46.76	56.38	63.70	90
Commercial and Industrial Loans	11.32	0.02	0.30	5.19	10.65	18.01	22.96	27.76	90
Loans to Individuals	4.96	0.04	0.06	0.40	2.44	8.24	12.17	31.36	90
Loans to Depository Institutions	0.08	0.00	0.00	0.00	0.00	0.03	0.53	1.19	90
Agricultural Loans	0.13	0.00	0.00	0.00	0.02	0.17	0.62	0.77	90
Other Loans and Leases	3.92	0.00	0.04	1.29	3.14	6.09	10.25	11.59	90
Net Loans and Leases	57.47	11.66	31.23	43.11	62.11	68.78	74.11	78.36	90
Debt Securities Over 1 Year	16.36	0.46	2.68	10.87	14.78	20.74	33.83	43.61	90
Mutual Funds and Equity Securities	0.12	0.00	0.00	0.00	0.05	0.19	0.40	1.08	90
Subtotal	74.82	36.02	44.54	69.21	79.71	84.23	88.55	89.67	90
Interest-Bearing Bank Balances	4.47	0.20	0.47	1.30	3.16	6.40	11.18	18.52	90
Federal Funds Sold & Reverse Repos	0.97	0.00	0.00	0.00	0.02	0.55	4.92	12.92	90
Debt Securities 1 Year or Less	3.21	0.00	0.05	0.61	2.10	4.69	9.80	16.31	90
Trading Assets	0.95	0.00	0.00	0.00	0.28	0.89	4.40	11.69	90
Total Earning Assets	87.96	69.40	81.33	85.70	87.89	91.25	93.29	94.85	90
Non-Int Cash and Due From Dep Inst	1.29	0.24	0.32	0.83	1.23	1.65	2.51	2.97	90
Other Real Estate Owned	0.25	0.00	0.00	0.05	0.16	0.34	0.76	0.99	90
All Other Assets	10.58	3.76	5.11	7.31	10.56	12.64	16.15	26.75	90
MEMORANDA:									
Short-Term Investments	9.78	0.86	1.96	3.11	6.60	14.01	25.33	40.11	90
U.S. Treasury Securities	0.50	0.00	0.00	0.00	0.04	0.64	2.92	3.70	90
U.S. Agency Securities (excl MBS)	1.31	0.00	0.00	0.02	0.39	2.17	6.03	11.93	90
Municipal Securities	1.19	0.00	0.00	0.06	0.78	1.98	3.61	6.11	90
Mortgage-Backed Securities	12.69	0.13	0.96	5.08	11.38	18.17	28.70	35.67	90
Asset-Backed Securities	0.60	0.00	0.00	0.00	0.04	0.93	2.32	5.63	90
Other Debt Securities	1.06	0.00	0.00	0.01	0.41	1.69	5.26	6.23	90
RE Loans Secured by 1-4 Family	16.30	0.02	0.46	7.77	16.20	21.82	31.48	48.75	90
Revolving	3.43	0.00	0.04	0.75	2.56	5.48	8.42	10.46	90
Closed-End, Sec by First Liens	11.77	0.00	0.36	4.67	10.47	15.67	24.27	47.51	90
Closed-End, Sec by Junior Liens	0.60	0.00	0.00	0.08	0.52	0.96	1.61	2.44	90
Commercial Real Estate Loans	13.85	0.00	0.15	3.50	11.58	21.66	32.17	35.01	90
Construction and Land Dev	1.72	0.00	0.00	0.24	1.24	2.61	4.57	5.33	90
Multi family	1.72	0.00	0.00	0.34	0.98	2.78	4.55	7.57	90
Nonfarm Nonresidential	10.16	0.00	0.02	2.72	8.44	14.48	23.84	26.60	90
RE Loans Secured by Farml and	0.23	0.00	0.00	0.00	0.05	0.19	1.33	1.78	90
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	55.99	1.72	12.69	39.57	58.25	73.40	82.87	97.39	90
RE Loans Secured by 1-4 Family	28.38	0.04	3.70	15.50	27.44	37.64	54.67	72.29	90
Revolving	6.05	0.00	0.11	1.58	4.82	10.40	13.60	16.83	90
Closed-End	21.78	0.04	2.68	10.25	18.56	27.15	50.52	70.60	90
Commercial Real Estate Loans	23.23	0.00	0.36	9.38	23.09	35.42	48.44	53.77	90
Construction and Land Dev	2.92	0.00	0.00	0.60	2.46	4.03	7.13	9.50	90
Multi family	3.00	0.00	0.02	0.62	1.98	4.45	7.46	12.30	90
Nonfarm Nonresidential	17.06	0.00	0.07	5.64	15.96	25.25	35.37	37.76	90
RE Loans Secured by Farml and	0.41	0.00	0.00	0.00	0.08	0.30	2.55	3.50	90
Loans to Depository Institutions	0.17	0.00	0.00	0.00	0.00	0.07	0.93	2.45	90
Commercial and Industrial Loans	19.64	0.05	0.38	9.47	19.23	27.80	41.82	47.36	90
Loans to Individuals	8.58	0.06	0.11	1.27	4.16	13.77	23.74	51.79	90
Credit Card Loans	2.40	0.00	0.00	0.00	0.14	1.59	11.29	37.96	90
Agricultural Loans	0.23	0.00	0.00	0.00	0.03	0.26	1.14	1.73	90
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.05	90
Other Loans and Leases	8.29	0.00	0.06	2.30	5.42	10.60	21.81	46.94	90

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.78	0.86	1.96	3.11	6.60	14.01	25.33	40.11	90
Liquid Assets	25.27	8.00	11.49	16.70	21.41	30.67	47.94	54.91	90
Investment Securities	20.76	2.01	4.54	12.03	17.58	27.28	44.98	49.55	90
Net Loans and Leases	57.47	11.66	31.23	43.11	62.11	68.78	74.11	78.36	90
Net Lns, Ls & Stdbly Ltrs of Credit	59.56	12.78	33.52	45.82	64.92	70.95	76.51	82.23	90
Core Deposits	55.17	3.22	17.48	39.63	60.41	69.38	75.66	78.29	90
Noncore Funding	25.03	6.33	8.57	12.75	20.64	35.04	52.64	62.66	90
Time Deposits of \$100K or More	6.08	0.03	0.32	2.59	4.73	8.89	12.49	18.19	90
Foreign Deposits	1.05	0.00	0.00	0.00	0.00	1.15	5.39	10.70	90
Fed Funds Purchased and Repos	2.81	0.00	0.00	0.28	1.70	4.78	9.58	11.35	90
Net Fed Funds Purchased (Sold)	1.76	-5.84	-1.42	0.00	0.79	2.92	7.39	9.41	90
Commercial Paper	0.15	0.00	0.00	0.00	0.00	0.00	0.64	3.23	90
Oth Borrowings W/Rem Mat 1 Yr or Less	2.39	0.00	0.00	0.16	1.28	3.76	7.19	12.45	90
Earning Assets Repr in 1 Year	39.61	10.52	16.66	26.73	40.78	48.00	64.97	71.11	90
Int-Bearing Liab Repr in 1 Year	12.82	0.28	2.87	6.57	9.63	16.05	30.90	51.79	90
Long-Term Debt Repr in 1 Year	1.33	0.00	0.00	0.00	0.01	1.74	5.57	11.44	90
Net Assets Repriceable in 1 Year	23.25	-9.38	-1.42	10.14	23.43	35.96	46.49	54.37	90
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	19.77	-12.84	-3.67	8.57	16.49	28.10	49.20	66.97	90
Net ST Noncore Funding Dependence	3.23	-63.01	-15.86	-2.57	6.77	12.34	19.11	22.68	90
Short-Term Inv/ST Noncore Funding	89.79	6.26	15.77	28.23	48.49	116.21	297.04	388.09	90
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.60	-13.73	-5.53	3.23	11.09	26.43	58.98	88.03	90
Net Loans and Leases/Total Deposits	92.29	34.98	47.55	68.52	87.55	98.93	134.80	247.53	90
Net Loans and Leases/Core Deposits	127.45	50.52	57.59	83.59	101.35	125.26	295.28	602.14	90
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.52	-0.99	0.00	0.00	0.60	1.97	5.14	9.76	51
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.99	-0.47	0.08	1.85	4.27	7.24	11.53	15.17	74
Struct Notes Appr(Depr)/T1 Cap	-0.02	-0.62	-0.11	0.00	0.00	0.02	0.04	0.06	19
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.31	0.00	0.00	0.00	1.50	17.34	46.90	62.57	89
Available-For-Sale Securities	89.68	21.05	49.75	82.45	98.34	100.00	100.00	100.00	89
U. S. Treasury Securities	3.23	0.00	0.00	0.00	0.29	4.03	17.41	24.07	89
U. S. Agency Securities (excl MBS)	7.43	0.00	0.00	0.30	2.24	12.40	33.45	47.65	89
Municipal Securities	5.81	0.00	0.01	0.53	5.28	9.34	16.23	23.10	89
Mortgage-Backed Securities	63.85	3.27	17.12	34.81	71.15	86.46	96.32	98.45	89
Asset-Backed Securities	3.45	0.00	0.00	0.00	0.32	6.96	11.84	27.96	89
Other Debt Securities	5.61	0.00	0.00	0.06	2.67	10.26	18.67	35.26	89
Mutual Funds and Equity Securities	0.85	0.00	0.00	0.03	0.34	1.33	2.77	6.39	89
Debt Securities 1 Year or Less	16.69	0.16	0.68	3.94	13.64	26.00	45.10	52.90	89
Debt Securities 1 To 5 Years	24.10	0.16	0.82	4.21	16.51	44.07	59.91	69.01	89
Debt Securities Over 5 Years	55.20	3.90	8.44	26.82	56.45	80.19	93.26	97.60	89
Pledged Securities	39.96	0.11	3.02	19.93	37.84	64.11	73.54	80.84	89
Structured Notes, Fair Value	0.14	0.00	0.00	0.00	0.00	0.00	1.26	2.15	89

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.32	-0.00	0.00	0.07	0.24	0.49	0.87	1.18	90
Provision for Ln&Ls Losses/Avg Lns&Ls	0.54	-0.00	0.02	0.16	0.40	0.83	1.29	1.91	90
Provision for Ln&Ls Losses/Net Losses	73.26	-2.85	11.36	46.42	75.76	94.43	134.05	162.56	90
Ln&Ls Allowance/Total Loans & Leases	1.67	0.34	0.61	1.14	1.66	2.08	2.75	3.05	90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.34	0.96	1.11	1.58	2.66	4.08	7.89	10.91	88
ALLL/Nonaccrual Assets	118.64	28.38	40.52	62.71	105.30	150.00	258.27	337.97	88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	93.55	19.88	32.88	51.98	79.57	123.45	206.93	269.30	90
Gross Ln&Ls Losses/Avg Loans & Leases	0.96	0.09	0.18	0.35	0.76	1.34	2.29	3.07	90
Recoveries/Avg Loans and Leases	0.18	0.01	0.03	0.06	0.17	0.28	0.37	0.54	90
Net Losses/Avg Loans and Leases	0.75	0.06	0.08	0.29	0.56	1.14	1.79	2.37	90
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.17	90
Recoveries/Prior Year-End Losses	13.33	3.29	5.98	7.45	12.34	18.18	24.60	30.18	71
Earnings Coverage of Net Losses (X)	7.83	-0.68	0.88	2.00	3.66	9.03	26.87	43.94	90
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.74	0.00	0.05	0.20	0.60	1.19	1.93	2.35	88
RE Loans Secured By 1-4 Family	0.85	0.00	0.06	0.19	0.60	1.24	2.50	3.72	86
Revolving	1.03	0.00	0.00	0.19	0.68	1.52	3.32	5.36	84
Closed-End	0.78	0.00	0.02	0.14	0.57	1.18	2.43	4.09	86
Commercial Real Estate Loans	0.55	-0.04	0.00	0.13	0.34	0.85	1.61	2.02	86
Construction and Land Dev	1.52	-0.38	-0.06	0.01	1.00	2.26	5.08	5.50	83
Multi family	0.30	-0.10	0.00	0.00	0.08	0.51	1.46	1.72	82
Nonfarm Nonresidential	0.42	-0.19	-0.00	0.06	0.26	0.69	1.22	1.61	83
RE Loans Secured by Farmland	0.37	-0.09	-0.00	0.00	0.00	0.87	1.65	2.28	59
Commercial and Industrial Loans	0.51	-0.08	-0.01	0.05	0.38	0.70	1.52	3.11	87
Loans to Depository Institutions	0.01	-0.18	-0.00	0.00	0.00	0.00	0.17	0.26	40
Loans to Individuals	1.63	0.01	0.21	0.46	1.29	2.56	4.19	4.64	81
Credit Card Loans	2.83	-19.64	0.00	2.05	2.80	4.06	4.92	5.68	60
Agricultural Loans	0.24	-0.05	-0.03	0.00	0.00	0.32	1.28	2.35	59
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Other Loans and Leases	0.16	-0.06	-0.01	0.00	0.10	0.30	0.51	0.65	86

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.86	0.08	0.23	0.47	0.71	1.10	1.90	2.35	90
90+ Days PD Loans and Leases	0.54	0.00	0.00	0.02	0.20	0.97	1.95	4.17	90
Nonaccrual Loans and Leases	1.71	0.15	0.48	0.84	1.39	2.21	3.65	6.33	90
90+ Days PD and Nonaccrual Loans and Leases	2.56	0.27	0.61	1.17	2.06	3.15	5.92	10.97	90
30-89 Days PD Restructured	0.06	0.00	0.00	0.00	0.03	0.11	0.20	0.33	90
90+ Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.14	0.29	90
Nonaccrual Restructured	0.49	0.00	0.02	0.14	0.36	0.70	1.23	2.24	90
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.86	0.09	0.23	0.49	0.71	1.10	1.90	2.35	90
90+ Days Past Due Assets	0.55	0.00	0.00	0.02	0.20	0.97	1.95	4.17	90
Nonaccrual Assets	1.76	0.15	0.49	0.90	1.44	2.26	3.65	6.33	90
30+ Days PD & Nonaccrual Assets	3.52	0.63	1.11	1.85	2.60	4.34	7.71	13.14	90
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.50	0.04	0.23	0.78	1.30	2.01	2.81	5.84	90
90+ PD & Nonaccrual Assets + OREO	1.76	0.12	0.27	0.82	1.50	2.49	3.52	6.37	90
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.98	0.12	0.24	0.86	1.83	2.72	4.31	6.22	90
Allowance for Loan & Lease Losses	210.77	44.83	73.41	117.83	176.43	293.91	406.41	537.01	90
Equity Cap + ALLL	16.68	1.24	2.58	6.22	13.31	23.40	38.69	56.27	90
Tier 1 Cap + ALLL	19.43	2.40	4.43	7.97	16.84	25.87	44.50	57.56	74
Loans & Leases + RE Acquired	3.30	0.41	1.07	1.45	2.84	4.20	7.72	10.80	90

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	0.95	0.01	0.22	0.46	0.75	1.31	2.26	2.75	88
- 90+ Days Past Due	0.77	0.00	0.00	0.00	0.18	1.00	3.56	6.57	88
- Nonaccrual	2.70	0.29	0.61	1.19	1.94	3.60	6.54	10.17	88
Coml & Indl - 30-89 Days PD	0.46	0.00	0.01	0.14	0.30	0.70	1.27	1.84	87
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.03	0.12	0.58	1.59	87
- Nonaccrual	0.99	0.00	0.13	0.35	0.66	1.26	2.72	4.91	87
Individuals - 30-89 Days PD	1.32	0.00	0.10	0.58	1.12	1.82	3.07	3.56	90
- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.14	0.61	1.22	1.59	90
- Nonaccrual	0.36	0.00	0.00	0.02	0.23	0.57	1.29	1.73	90
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	40
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Agricultural - 30-89 Days PD	0.24	0.00	0.00	0.00	0.01	0.48	1.11	1.42	59
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.23	59
- Nonaccrual	0.91	0.00	0.00	0.00	0.18	1.33	4.20	11.03	59
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
- Nonaccrual	0.18	0.00	0.00	0.00	0.00	0.00	0.01	0.61	16
Other Lns&Ls - 30-89 Days PD	0.16	0.00	0.00	0.00	0.07	0.27	0.63	1.11	86
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.21	86
- Nonaccrual	0.30	0.00	0.00	0.00	0.09	0.51	1.29	1.78	86
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.19	0.05	0.27	0.54	0.92	1.71	2.76	3.58	86
- 90+ Days Past Due	0.98	0.00	0.00	0.00	0.15	1.25	5.12	8.94	86
- Nonaccrual	2.29	0.18	0.36	0.76	1.57	3.32	6.48	9.72	86
Revolving - 30-89 Days PD	0.71	0.00	0.02	0.29	0.69	1.00	1.63	2.85	84
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.19	0.55	0.87	84
- Nonaccrual	1.19	0.00	0.02	0.38	0.97	1.87	3.27	4.69	84
Closed-End - 30-89 Days PD	1.33	0.00	0.18	0.54	1.04	1.96	2.97	4.11	86
- 90+ Days Past Due	1.27	0.00	0.00	0.00	0.16	1.83	6.44	9.96	86
- Nonaccrual	2.64	0.15	0.35	0.94	1.75	4.18	6.74	11.53	86
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.01	0.07	0.16	0.30	0.45	86
- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.13	86
- Jr Lien Nonaccrual	0.16	0.00	0.00	0.01	0.09	0.27	0.61	0.84	86
Commercial RE - 30-89 Days PD	0.49	0.00	0.00	0.22	0.42	0.76	1.19	1.72	86
- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.04	0.47	1.97	3.65	86
- Nonaccrual	2.89	0.00	0.32	1.34	2.15	4.11	7.19	9.57	86
Const & Dev - 30-89 Days PD	0.72	0.00	0.00	0.10	0.54	1.05	2.33	3.19	83
- 90+ Days Past Due	1.18	0.00	0.00	0.00	0.03	1.01	7.53	9.12	83
- Nonaccrual	6.40	0.00	0.00	1.93	5.30	10.21	16.20	27.85	83
Multi Family - 30-89 Days PD	0.33	0.00	0.00	0.00	0.18	0.56	1.28	1.70	82
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.00	0.19	1.42	2.67	82
- Nonaccrual	1.66	0.00	0.00	0.35	0.95	2.39	5.73	8.70	82
Nonfarm Nres- 30-89 Days PD	0.44	0.00	0.00	0.16	0.37	0.72	1.19	1.56	83
- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.05	0.38	1.14	2.15	83
- Nonaccrual	2.35	0.00	0.05	0.90	1.84	2.99	6.50	7.88	83
Farmland - 30-89 Days PD	0.45	0.00	0.00	0.00	0.19	0.48	2.08	3.11	59
- 90+ Days Past Due	0.44	0.00	0.00	0.00	0.00	0.14	3.03	4.47	59
- Nonaccrual	2.75	0.00	0.00	0.00	1.72	4.44	8.45	19.67	59
Credit Card - 30-89 Days PD	1.17	0.00	0.00	0.66	1.27	1.62	2.35	4.14	60
- 90+ Days Past Due	0.52	0.00	0.00	0.00	0.34	1.03	1.36	1.70	60
- Nonaccrual	0.28	0.00	0.00	0.00	0.00	0.54	1.21	1.96	60

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.54	6.09	6.90	8.07	9.65	10.90	12.00	12.82	74
Tier 1 RBC Ratio	13.22	9.40	10.37	11.42	13.09	14.26	16.97	18.49	74
Total Risk-Based Capital Ratio	15.28	11.53	12.50	13.64	14.95	16.78	18.32	21.80	74
Tangible Tier 1 Leverage Ratio	9.27	4.76	6.64	8.00	9.41	10.57	11.88	12.81	74
Tangible Common Eq Cap/Tan Assets	8.17	4.15	5.81	7.04	8.06	9.24	10.47	11.42	74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	24.15	1.46	4.51	11.92	21.88	32.43	44.61	103.19	90
Standby Letters of Credit	1.49	0.00	0.00	0.16	0.92	2.65	4.92	5.61	90
Commercial & Similar Letters of Credit	0.06	0.00	0.00	0.00	0.02	0.08	0.25	0.37	90
Securities Lent	0.32	0.00	0.00	0.00	0.00	0.00	1.93	6.78	90
Credit Derivatives (BHC as Guarantor)	0.15	0.00	0.00	0.00	0.00	0.09	0.82	1.60	90
Credit Derivatives (BHC as Beneficiary)	0.27	0.00	0.00	0.00	0.00	0.07	1.41	4.40	90
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	48.17	0.00	0.60	6.43	15.63	49.10	194.82	423.51	90
Interest Rate Contracts	34.64	0.00	0.24	5.48	13.41	43.16	124.84	248.30	90
Interest Rate Futures & Forward Contr	8.17	0.00	0.00	0.00	0.90	4.47	35.31	116.63	90
Written Options Contr (Int Rate)	2.42	0.00	0.00	0.00	0.76	2.72	10.39	27.62	90
Purchased Options Contr (Int Rate)	1.54	0.00	0.00	0.00	0.04	1.18	7.31	16.68	90
Interest Rate Swaps	18.97	0.00	0.00	1.13	9.31	22.85	64.81	151.59	90
Foreign Exchange Contracts	9.35	0.00	0.00	0.00	0.40	3.96	15.50	249.62	90
Futures & Forward Foreign Exch Contr	5.88	0.00	0.00	0.00	0.21	2.90	8.09	146.39	90
Written Options Contr (Foreign Exch)	0.12	0.00	0.00	0.00	0.00	0.04	0.36	3.45	90
Purchased Options Contr (Foreign Exch)	0.13	0.00	0.00	0.00	0.00	0.00	0.49	3.59	90
Foreign Exchange Rate Swaps	0.98	0.00	0.00	0.00	0.00	0.17	3.24	20.00	90
Equity, Commodity, & Other Deriv Contr	1.87	0.00	0.00	0.00	0.00	1.70	10.49	23.22	90
Commodity & Other Fut & Forward Contr	0.10	0.00	0.00	0.00	0.00	0.00	0.19	2.63	90
Written Options Contr (Comm & Other)	0.67	0.00	0.00	0.00	0.00	0.40	2.98	12.51	90
Purchased Options Contr (Comm & Oth)	0.50	0.00	0.00	0.00	0.00	0.32	2.98	7.02	90
Commodity & Other Swaps	0.27	0.00	0.00	0.00	0.00	0.13	1.92	2.70	90
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	47.31	4.13	10.92	21.86	36.28	59.43	113.82	191.51	90

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	86.07	5.21	37.77	78.25	90.90	99.62	100.00	100.00	85
Foreign Exchange Contracts	8.29	0.00	0.00	0.00	2.08	12.10	30.27	79.27	85
Equity, Comm, & Other Contracts	2.94	0.00	0.00	0.00	0.06	3.67	15.74	22.55	85
Futures and Forwards	25.16	0.01	1.36	9.32	18.15	37.44	63.48	90.78	85
Written Options	9.65	0.00	0.00	1.42	7.02	13.71	34.43	44.14	85
Exchange-Traded	0.23	0.00	0.00	0.00	0.00	0.00	1.46	3.21	85
Over-The-Counter	9.18	0.00	0.00	1.26	6.73	13.04	34.23	43.36	85
Purchased Options	3.96	0.00	0.00	0.00	2.37	7.83	14.36	20.72	85
Exchange-Traded	0.14	0.00	0.00	0.00	0.00	0.00	0.81	2.77	85
Over-The-Counter	3.59	0.00	0.00	0.00	2.15	7.08	12.88	19.70	85
Swaps	52.26	0.00	0.00	30.31	61.84	76.73	86.32	93.03	85
Held for Trading	41.37	0.00	0.00	0.00	37.98	84.75	96.94	99.07	85
Interest Rate Contracts	31.55	0.00	0.00	0.00	21.50	70.77	82.44	88.14	85
Foreign Exchange Contracts	3.72	0.00	0.00	0.00	0.02	4.67	18.92	42.61	85
Equity, Comm, & Other Contracts	0.95	0.00	0.00	0.00	0.00	0.02	4.17	12.36	85
Non-Traded	58.62	0.58	2.76	15.18	55.39	100.00	100.00	100.00	85
Interest Rate Contracts	50.00	0.15	1.00	11.27	39.36	89.80	100.00	100.00	85
Foreign Exchange Contracts	1.96	0.00	0.00	0.00	0.00	0.94	12.29	21.78	85
Equity, Comm, & Other Contracts	1.04	0.00	0.00	0.00	0.00	0.36	5.78	19.51	85
Deriv Contr (Excl Fut & FX LE 14 Days)	80.18	31.84	41.20	72.18	86.41	94.15	99.89	100.00	73
One Year or Less	30.50	2.85	6.40	17.45	22.79	43.70	60.01	82.81	73
Over 1 Year to 5 Years	28.86	0.00	0.10	12.57	30.46	45.10	57.80	63.47	73
Over 5 Years	14.18	0.00	0.00	3.64	13.49	22.01	37.43	46.75	73
Gross Negative Fair Value (Abs Val)	2.24	0.31	0.59	1.22	2.15	3.03	4.00	5.14	85
Gross Positive Fair Value	2.15	0.24	0.58	1.13	2.11	2.92	3.64	4.32	85
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.17	0.00	0.00	0.01	0.05	0.12	0.50	2.28	74
Gross Positive Fair Value (X)	0.17	0.00	0.00	0.01	0.05	0.14	0.45	2.22	74
Held for Trading (X)	0.13	0.00	0.00	0.00	0.03	0.08	0.40	2.14	74
Non-Traded (X)	0.03	0.00	0.00	0.00	0.01	0.04	0.10	0.16	74
Current Credit Exposure (X)	0.07	0.00	0.00	0.00	0.04	0.12	0.24	0.39	74
Credit Losses on Derivative Contracts	0.00	-0.00	0.00	0.00	0.00	0.00	0.02	0.06	74
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	74
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	74
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.99	0.00	0.00	0.09	0.48	1.48	3.07	6.10	74

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.15	0.00	0.00	0.00	0.00	0.04	0.34	3.62	90
Ins Under Assets(P/C)/Tot Ins Und Ast	47.79	0.00	0.00	0.00	28.55	98.10	100.00	100.00	37
Ins Under Assets(L/H)/Tot Ins Und Ast	52.20	0.00	0.00	0.42	54.79	100.00	100.00	100.00	37
Sep Acct Assets(L/H)/Total Life Ast	5.20	0.00	0.00	0.00	0.00	0.00	28.79	59.99	28
Ins Activities Revenue/Adj Oper Inc	1.13	0.00	0.00	0.03	0.26	1.34	4.48	13.84	90
Premium Inc/Ins Activities Revenue	13.29	0.00	0.00	0.00	0.00	17.22	68.46	87.16	76
Credit Rel Prem Inc/Tot Prem Inc	58.79	0.00	0.00	0.00	91.66	100.00	100.00	100.00	32
Other Prem Inc/Total Prem Inc	41.20	0.00	0.00	0.00	0.35	95.17	100.00	100.00	32
Ins Under Net Income/Consol Net Income	0.20	-0.62	-0.00	0.00	0.00	0.01	1.12	3.50	90
Ins Net Inc (P/C)/Equity (P/C)	4.95	-9.96	-5.53	-3.66	2.36	10.03	19.77	24.13	25
Ins Net Inc (L/H)/Equity (L/H)	6.33	-3.39	-0.51	0.26	2.96	12.55	15.65	17.94	28
Insur Ben, Losses, Exp/Insur Premiums	167.37	6.03	12.66	58.47	86.31	218.78	271.82	833.93	32
Reinsurance Recov(P/C)/Tot Assets(P/C)	1.05	0.00	0.00	0.00	0.00	0.26	4.23	10.13	26
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.59	0.00	0.00	0.00	0.00	0.17	2.31	5.85	28
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.21	90
CSV Life Insurance/Tier 1 Cap + ALLL	9.79	0.00	0.00	1.12	7.63	18.57	23.78	25.86	74
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.66	0.00	0.00	0.00	0.00	0.09	1.58	16.99	90
FOREIGN ACTIVITIES									
Yield: Foreign Loans	2.65	0.00	0.00	0.00	0.33	4.50	10.04	15.02	69
Cost: Interest-Bearing Deposits	0.54	0.06	0.07	0.15	0.27	0.55	1.93	3.50	44
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	4.93	0.00	0.00	0.07	1.56	6.55	13.46	13.53	7
Commercial and Industrial Loans	0.44	0.01	0.01	0.04	0.17	0.56	1.52	2.86	19
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
GROWTH RATES:									
Net Loans and Leases	13.52	-97.21	-45.39	-20.63	3.76	29.22	92.94	153.97	55
Total Selected Assets	18.29	-60.21	-47.99	-16.66	3.44	28.43	113.55	364.00	60
Deposits	-1.07	-100.00	-97.73	-28.23	2.57	20.84	131.35	179.96	42



PROFITABILITY:	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Net Income/Avg Equity Capital	7.80	-2.51	1.94	4.88	7.81	10.36	12.57	16.43	90
Bank Net Inc/Avg Eq Inv in Banks	8.02	-0.65	0.00	5.29	7.97	10.32	14.49	17.49	73
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.11	-12.66	-7.89	0.00	3.53	9.94	17.51	22.23	78
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.74	-6.25	0.74	4.83	8.72	10.85	15.34	19.52	32
Bank Net Income/Parent Net Income	73.08	0.00	0.00	0.23	100.16	109.09	133.51	142.26	84
Nonbank Net Income/Parent Net Income	9.36	0.00	0.00	0.02	2.32	11.48	42.07	72.92	67
Sub BHCs Net Inc/Parent Net Income	85.69	2.57	6.49	44.97	100.05	106.69	118.59	182.84	29
LEVERAGE:									
Total Liabilities/Equity	30.99	0.01	0.27	7.91	19.57	38.65	67.93	278.29	90
Total Debt/Equity Capital	18.43	0.00	0.00	0.00	6.46	29.37	51.96	183.06	90
Tot Debt+NP to Subs Iss Tr Pref/Equity	22.92	0.00	0.00	4.73	15.16	32.23	51.96	190.05	90
Tot Debt+Lns Guaranteed for Affl/Equity	20.96	0.00	0.00	0.00	8.91	29.68	54.47	216.45	90
Total Debt/Eq Cap - Exc Over Fair Value	18.57	0.00	0.00	0.00	6.46	29.68	51.96	183.06	90
Long-Term Debt/Equity Capital	13.51	0.00	0.00	0.00	5.75	24.16	39.43	110.40	90
Short-Term Debt/Equity Capital	3.04	0.00	0.00	0.00	0.00	1.72	12.64	47.23	90
Current Portion of LT Debt/Equity	0.33	0.00	0.00	0.00	0.00	0.00	2.64	5.53	90
Exc Cost Over Fair Value/Equity Cap	0.17	0.00	0.00	0.00	0.00	0.00	0.77	3.22	90
Long-Term Debt/Consolidated LT Debt	22.74	0.00	0.00	0.00	15.85	46.77	74.36	81.27	90
DOUBLE LEVERAGE:									
Equity Investment in Subs/Equity	106.96	88.91	92.83	98.47	104.81	114.04	126.82	138.83	90
Total Investment in Subs/Equity	114.23	91.39	96.54	100.68	109.17	122.87	137.80	191.29	90
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.77	85.52	89.69	95.14	98.62	108.29	118.55	133.37	74
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	108.42	88.46	92.86	96.73	102.37	116.83	134.85	158.67	74
DOUBLE LEVERAGE PAYBACK:									
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.20	-1.31	-0.81	-0.17	0.50	1.72	4.94	10.08	85
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.93	0.01	0.11	0.58	1.69	4.12	10.12	16.05	60
COVERAGE ANALYSIS:									
Op Inc-Tax + Noncash/Oper Exp + Div	135.74	14.96	34.15	65.47	111.63	175.53	306.63	537.57	89
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	153.92	-18.09	15.61	66.66	131.35	202.35	335.48	593.57	89
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	122.25	-29.20	45.52	90.07	102.28	136.17	240.18	361.37	89
Pretax Oper Inc + Int Exp/Int Expense	1195.36	-155.13	-63.50	28.19	337.76	967.14	6839.58	8757.35	60
Div + Int From Subs/Int Exp + Div	174.66	0.37	2.86	34.21	126.79	243.82	482.90	672.26	83
Fees+Other Inc From Subs/Sal + 0th Exp	10.72	0.00	0.00	0.00	0.00	15.35	57.74	71.42	88
Net Inc/Curr Port of LT Debt+Pfd Div(X)	62.03	0.59	1.02	2.50	16.50	40.30	141.95	1017.34	44
OTHER RATIOS:									
Net Assets Repr in 1 Yr/Total Assets	3.26	-14.49	-3.86	0.00	2.82	7.37	11.95	13.85	90
PAST DUE AND NONACCRUAL AS % OF LNS&LS:									
90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.12	0.26	23
Nonaccrual	6.42	0.00	0.00	0.00	0.00	0.09	36.39	78.78	23
Total	6.52	0.00	0.00	0.00	0.00	0.57	36.47	78.78	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	90
To Nonbank Subsidiaries	0.95	0.00	0.00	0.00	0.00	0.00	5.66	18.65	90
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Total	0.95	0.00	0.00	0.00	0.00	0.00	5.66	18.65	90
AS A % OF CONSOLIDATED BHC ASSETS:									
Nonbank Assets of Nonbank Subsidiaries	7.77	0.00	0.00	0.01	0.71	4.54	38.61	73.96	90
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90
Combined Foreign Nonbank Sub Assets	0.72	0.00	0.00	0.00	0.00	0.03	4.11	12.76	90

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	57.52	0.00	3.09	16.32	41.67	96.88	113.73	200.94	63
Dividends Paid/Net Income	23.37	0.00	0.00	2.62	23.56	37.29	59.13	84.15	85
Net Income - Dividends/Avg Equity	5.55	-4.82	0.50	2.36	5.60	8.22	9.82	14.72	90
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	157.32	0.00	0.00	0.00	100.17	233.72	664.61	764.61	71
Dividends From Nonbank Subs	14.28	0.00	0.00	0.00	0.15	9.79	67.82	183.10	71
Dividends From Subsidiary BHCs	32.23	0.00	0.00	0.00	0.00	0.00	223.25	330.95	71
Dividends From All Subsidiaries	268.41	0.00	0.04	94.59	158.47	385.56	788.41	1139.26	71
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	42.91	0.00	0.00	0.00	41.78	75.00	100.00	129.90	65
Interest Income From Bank Subs	0.67	0.00	0.00	0.00	0.06	0.51	4.26	6.23	65
Mgt & Service Fees From Bank Subs	1.83	0.00	0.00	0.00	0.00	0.34	9.20	22.67	65
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
Operating Income From Bank Subs	48.55	0.00	0.00	7.07	44.78	80.72	117.02	159.59	65
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	42.21	0.00	0.00	0.00	29.44	79.76	108.59	169.94	56
Interest Income From Nonbank Subs	12.55	0.00	0.00	0.00	0.94	16.45	56.31	91.29	56
Mgt & Serv Fees From Nonbank Subs	4.44	0.00	0.00	0.00	0.00	3.08	19.24	43.31	56
Other Income From Nonbank Subs	0.81	0.00	0.00	0.00	0.00	0.00	1.68	13.95	56
Operating Inc From Nonbank Subs	89.40	0.00	0.00	12.40	71.96	109.78	194.67	463.43	56
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.12	0.00	0.00	0.00	25.43	66.72	79.95	106.20	30
Interest Inc From Subsidiary BHCs	0.26	0.00	0.00	0.00	0.00	0.01	1.93	2.24	30
Mgt & Serv Fees From Sub BHCs	1.00	0.00	0.00	0.00	0.00	0.00	2.02	13.50	30
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating Income From Sub BHCs	36.32	0.00	0.00	0.00	25.43	70.82	86.65	117.12	30
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	40.38	0.00	0.00	0.00	37.69	91.82	99.44	99.88	86
Interest Income From Bank Subs	1.60	0.00	0.00	0.00	0.09	0.47	9.42	17.80	86
Mgt & Serv Fees From Bank Subs	1.68	0.00	0.00	0.00	0.00	0.20	11.37	23.76	86
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Income From Bank Subs	49.39	0.00	0.00	1.03	64.65	98.14	99.80	99.99	86
Dividends From Nonbank Subs	4.58	0.00	0.00	0.00	0.00	4.79	24.00	51.93	86
Interest Income From Nonbank Subs	2.92	0.00	0.00	0.00	0.00	1.34	18.35	38.13	86
Mgt & Serv Fees From Nonbank Subs	0.38	0.00	0.00	0.00	0.00	0.00	1.86	7.76	86
Other Income From Nonbank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.29	2.96	86
Operating Inc From Nonbank Subs	12.21	0.00	0.00	0.00	1.38	26.31	56.77	80.72	86
Dividends From Subsidiary BHCs	9.98	0.00	0.00	0.00	0.00	0.00	86.21	98.62	86
Interest Inc From Subsidiary BHCs	0.11	0.00	0.00	0.00	0.00	0.00	0.23	3.14	86
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	86
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	86
Operating Income From Sub BHCs	11.67	0.00	0.00	0.00	0.00	0.42	88.47	98.62	86
Loans and Adv From Subs/ST Debt	991.75	0.00	0.00	15.17	54.96	142.36	546.20	13140.6	30
Loans and Adv From Subs/Total Debt	26.96	0.00	0.00	1.15	14.48	34.59	84.96	162.39	55

BHCPR Reporters for Quarter Ending 09/30/2012  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
1562859	182,482,000	ALLY FINANCIAL INC.	DETROIT, MI	
1275216	151,593,000	AMERICAN EXPRESS COMPANY	NEW YORK, NY	
2433312	138,562,367	AMERIPRI SE FINANCIAL, INC.	MINNEAPOLIS, MN	
1095674	13,847,226	ARVEST BANK GROUP, INC.	BENTONVILLE, AR	
1199563	22,738,354	ASSOCIATED BANC-CORP	GREEN BAY, WI	
2504128	17,038,106	ASTORIA FINANCIAL CORPORATION	LAKE SUCCESS, NY	
1097614	13,236,020	BANCORPSOUTH, INC.	TUPELO, MS	
1025608	79,031,154	BANCWEST CORPORATION	HONOLULU, HI	
1073757	2,168,023,105	BANK OF AMERICA CORPORATION	CHARLOTTE, NC	
1025309	13,415,479	BANK OF HAWAII CORPORATION	HONOLULU, HI	
3587146	340,102,000	BANK OF NEW YORK MELLON CORPOR	NEW YORK, NY	
4028712	12,748,499	BANKUNITED, INC.	MIAMI LAKES, FL	
2938451	17,661,064	BARCLAYS DELAWARE HOLDINGS LLC	WILMINGTON, DE	
1074156	182,021,371	BB&T CORPORATION	WINSTON-SALEM, NC	
1078529	67,959,312	BBVA USA BANCSHARES, INC.	HOUSTON, TX	
1245415	112,093,204	BMO FINANCIAL CORP.	WILMINGTON, DE	
1883693	27,111,219	BOK FINANCIAL CORPORATION	TULSA, OK	
2277860	302,114,103	CAPITAL ONE FINANCIAL CORPORAT	MCLEAN, VA	
1843080	10,604,524	CATHAY GENERAL BANCORP	LOS ANGELES, CA	
1094314	10,248,802	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	
1026632	117,658,000	CHARLES SCHWAB CORPORATION, TH	SAN FRANCISCO, CA	
1036967	43,581,185	CIT GROUP INC.	LIVINGSTON, NJ	
1951350	1,931,346,000	CITIGROUP INC.	NEW YORK, NY	
1027518	26,251,528	CITY NATIONAL CORPORATION	LOS ANGELES, CA	
1199844	63,449,196	COMERICA INCORPORATED	DALLAS, TX	
1049341	20,895,681	COMMERCE BANCSHARES, INC.	KANSAS CITY, MO	
1102367	21,879,486	CULLEN/FROST BANKERS, INC.	SAN ANTONIO, TX	
1032473	73,155,000	DEUTSCHE BANK TRUST CORPORATIO	NEW YORK, NY	
3846375	75,210,485	DISCOVER FINANCIAL SERVICES	RIVERWOODS, IL	
3412583	50,355,605	E*TRADE FINANCIAL CORPORATION	NEW YORK, NY	
2734233	21,813,361	EAST WEST BANCORP, INC.	PASADENA, CA	
3838857	16,509,440	EVERBANK FINANCIAL CORP.	JACKSONVILLE, FL	
3005332	11,984,891	F. N. B. CORPORATION	HERMITAGE, PA	
1070345	117,482,869	FIFTH THIRD BANCORP	CINCINNATI, OH	
2744894	13,139,747	FIRST BANCORP	SAN JUAN, PR	
1075612	21,173,619	FIRST CITIZENS BANCSHARES, INC	RALEIGH, NC	
1094640	25,740,652	FIRST HORIZON NATIONAL CORPORA	MEMPHIS, TN	
1020902	14,957,064	FIRST NATIONAL OF NEBRASKA, IN	OMAHA, NE	
2648693	35,990,357	FIRST NIAGARA FINANCIAL GROUP,	BUFFALO, NY	
1060627	12,326,351	FIRSTBANK HOLDING COMPANY	LAKWOOD, CO	
1070804	14,633,795	FIRSTMERIT CORPORATION	AKRON, OH	
3852022	14,899,222	FLAGSTAR BANCORP, INC.	TROY, MI	
1117129	16,256,743	FULTON FINANCIAL CORPORATION	LANCASTER, PA	
1631915	570,370,873	GENERAL ELECTRIC CAPITAL CORP.	NORWALK, CT	
1086533	18,561,600	HANCOCK HOLDING COMPANY	GULFPORT, MS	
3232316	320,833,451	HSBC NORTH AMERICA HOLDINGS IN	NEW YORK, NY	
2367556	41,898,593	HUDSON CITY BANCORP, INC.	PARAMUS, NJ	
1068191	56,443,000	HUNTINGTON BANCSHARES INCORPOR	COLUMBUS, OH	
2291914	12,534,119	IBERIABANK CORPORATION	LAFAYETTE, LA	
3923614	25,929,812	IMB HOLDCO LLC	PASADENA, CA	
1104231	12,116,740	INTERNATIONAL BANCSHARES CORPO	LAREDO, TX	

New Y-9C/BHCPR reporter

BHCPR Reporters for Quarter Ending 09/30/2012  
Peer Group 1 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2012 and Other Notes
2477754	11,510,640	INVESTORS BANCORP, MHC	SHORT HILLS, NJ	
3843075	28,467,762	JOHN DEERE CAPITAL CORPORATION	RENO, NV	
1039502	2,321,284,000	JPMORGAN CHASE & CO.	NEW YORK, NY	New Y-9C/BHCPR reporter
1068025	87,302,272	KEYCORP	CLEVELAND, OH	
1037003	81,085,233	M&T BANK CORPORATION	BUFFALO, NY	
2132932	44,075,366	NEW YORK COMMUNITY BANCORP, IN	WESTBURY, NY	
3212091	10,440,397	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
1199611	93,632,518	NORTHERN TRUST CORPORATION	CHI CAGO, IL	
3650152	28,549,340	PEOPLE'S UNITED FINANCIAL, INC	BRI DGEPORT, CT	
1069778	301,077,311	PNC FINANCIAL SERVICES GROUP,	PITTSBURGH, PA	
1129382	36,503,000	POPULAR, INC.	SAN JUAN, PR	
3853449	159,193,269	PRINCIPAL FINANCIAL GROUP, INC	DES MOINES, IA	
1839319	13,278,554	PRIVATEBANCORP, INC.	CHI CAGO, IL	
1109599	13,723,249	PROSPERITY BANCSHARES, INC.	HOUSTON, TX	
3815157	21,160,833	RAYMOND JAMES FINANCIAL, INC.	SAI NT PETERSBURG, FL	
1132449	132,014,924	RBS CITI ZENS FINANCIAL GROUP,	PROVI DENCE, RI	
3242838	121,797,804	REGIONS FINANCIAL CORPORATION	BIRMI NGHAM, AL	
3981856	85,110,609	SANTANDER HOLDINGS USA, INC.	BOSTON, MA	
3242735	22,644,229	SCOTTRADE FINANCIAL SERVICES,	TOWN AND COUNTRY, MO	
1111435	204,143,938	STATE STREET CORPORATION	BOSTON, MA	
1131787	173,213,253	SUNTRUST BANKS, INC.	ATLANTA, GA	
1117156	18,106,730	SUSQUEHANNA BANCSHARES, INC.	LITITZ, PA	
1031449	21,585,679	SVB FINANCIAL GROUP	SANTA CLARA, CA	
1078846	25,764,644	SYNOVUS FINANCIAL CORP.	COLUMBUS, GA	
2389941	17,915,715	TCF FINANCIAL CORPORATION	WAYZATA, MN	
1249196	212,511,402	TD BANK US HOLDING COMPANY	PORTLAND, ME	
3828036	11,518,088	THIRD FEDERAL SAVINGS AND LOAN	CLEVELAND, OH	
1119794	352,253,000	U.S. BANCORP	MINNEAPOLI S, MN	
1049828	13,285,845	UMB FINANCIAL CORPORATION 10	KANSAS CITY, MO	
2747644	11,535,134	UMPQUA HOLDINGS CORPORATION	PORTLAND, OR	
1378434	88,185,170	UNIONBANCAL CORPORATION	SAN FRANCISCO, CA	
1447376	114,487,961	UNITED SERVICES AUTOMOBILE ASS	SAN ANTONIO, TX	
2307280	46,384,000	UTRECHT-AMERICA HOLDINGS, INC.	NEW YORK, NY	
1048773	15,771,134	VALLEY NATIONAL BANCORP	WAYNE, NJ	
3065617	12,472,944	WASHINGTON FEDERAL, INC.	SEATTLE, WA	
1145476	19,735,688	WEBSTER FINANCIAL CORPORATION	WATERBURY, CT	
1120754	1,374,715,000	WELLS FARGO & COMPANY	SAN FRANCISCO, CA	
2260406	17,018,592	WINTRUST FINANCIAL CORPORATION	ROSEMONT, IL	
1027004	53,088,547	ZIONS BANCORPORATION	SALT LAKE CITY, UT	

Note: Peer Group 1 has 90 bank holding companies.