

	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	119	95	92	91
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.26	3.47	3.34	3.25
+ Non-interest Income	1.19	1.02	1.07	1.20
- Overhead Expense	3.01	2.93	2.98	3.03
- Provision for Losses	0.33	0.50	1.02	1.50
+ Securities Gains (Losses)	0.05	0.05	0.05	0.03
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.31	1.15	0.55	0.06
Net Operating Income	0.98	0.79	0.24	-0.18
Net Income	0.98	0.80	0.25	-0.18
Net Income (Sub S Adjusted)	1.43	1.13	1.02	1.05
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.35	4.69	4.87	5.25
Interest Expense	0.68	0.83	1.11	1.66
Net Interest Income (TE)	3.59	3.83	3.69	3.57
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.64	0.95	1.46	1.61
Earnings Coverage of Net Losses (X)	9.49	5.18	3.61	3.08
Ln&Ls Allowance/Total Loans & Leases	1.70	1.97	2.24	2.27
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.77	3.70	4.55	4.74
30-89 Days Past Due Loans and Leases	0.76	0.91	1.10	1.26
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.40	18.88	18.91	25.46
Net ST Noncore Funding Dependence	6.36	9.88	10.72	17.00
Net Loans and Leases/Total Assets	61.71	60.46	61.72	64.28
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.19	10.04	9.42	8.77
Equity Capital/Total Assets	11.03	11.00	10.34	9.46
Equity Capital+Minority Int/Total Assets	11.12	11.03	10.41	9.56
Tier 1 Common Eq Cap / T RWA	12.63	12.83	11.52	9.55
Net Loans&Ls/Equity Capital (X)	5.78	5.75	6.36	7.36
Cash Dividends/Net Income	32.93	29.41	36.29	51.90
Cash Dividends/Net Income (Sub S Adjusted)	95.94	15.97	37.83	43.30
Retained Earnings/Avg Equity Cap	5.45	4.88	-1.49	-5.16
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.01	0.05	0.08	0.43
Long-Term Debt/Equity Capital	1.71	1.64	2.19	1.88
Equity Investment in Subs/Equity Cap	104.10	104.77	107.33	110.65
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	130.04	101.09	102.26	99.10

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	3.94	4.26	4.40	4.80	5.57
Less: Interest Expense	0.62	0.75	1.01	1.52	2.23
Equals: Net Interest Income (TE)	3.26	3.47	3.34	3.25	3.29
Plus: Non-Interest Income	1.19	1.02	1.07	1.20	1.05
Equals: Adj Operating Income (TE)	4.62	4.53	4.43	4.48	4.36
Less: Overhead Expense	3.01	2.93	2.98	3.03	2.96
Less: Provision for Loan and Lease Losses	0.33	0.50	1.02	1.50	0.93
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.05	0.06	0.03	-0.13
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.31	1.15	0.55	0.06	0.13
Less: Applicable Income Taxes (TE)	0.37	0.37	0.33	0.20	0.18
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.98	0.79	0.24	-0.18	-0.03
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.98	0.80	0.25	-0.18	-0.03
Memo: Net Income (Last Four Qtrs)	0.99	0.80	0.29	-0.19	-0.04
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.08	90.89	90.66	91.63	91.58
Avg Int-Bearing Funds / Avg Assets	72.85	73.75	75.50	77.51	79.14
Int Income (TE) / Avg Earning Assets	4.35	4.69	4.87	5.25	6.07
Int Expense / Avg Earning Assets	0.68	0.83	1.11	1.66	2.44
Net Int Inc (TE) / Avg Earn Assets	3.59	3.83	3.69	3.57	3.59
YIELD OR COST:					
Total Loans and Leases (TE)	5.32	5.64	5.55	5.66	6.40
Interest-Bearing Bank Balances	0.28	0.30	0.34	0.44	2.55
Fed Funds Sold & Reverse Repos	0.21	0.28	0.90	0.26	2.02
Trading Assets	1.21	1.93	1.60	1.87	3.32
Total Earning Assets	4.25	4.58	4.77	5.12	5.96
Investment Securities (TE)	2.71	3.18	3.67	4.48	5.06
U.S. Treasury & Agency Sec (excl MBS)	1.65	2.09	2.27	2.83	4.86
Mortgage-Backed Securities	2.52	3.02	3.73	4.49	4.72
All Other Securities	4.92	5.22	5.84	6.83	6.38
Interest-Bearing Deposits	0.60	0.79	1.08	1.72	2.65
Time Deposits of \$100K or More	1.16	1.38	1.69	2.55	3.73
Time Deposits < \$100K	1.20	1.42	1.84	2.73	3.69
Other Domestic Deposits	0.30	0.41	0.55	0.82	1.44
Foreign Deposits	0.36	0.38	0.55	0.60	1.88
Fed Funds Purchased and Repos	0.83	0.93	1.01	1.24	2.35
Other Borrowed Funds & Trading Liab	2.61	2.55	2.64	2.87	3.33
All Interest-Bearing Funds	0.79	1.02	1.33	1.96	2.82

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	79	72	68	68	67
Avg Assets per Employee (\$000)	5,229	5,008	5,094	5,174	5,016
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.65	3.27	2.79	2.45	3.19
Overhead Exp / NII + Non-Int Income	67.06	67.01	68.76	71.20	69.53
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.01	2.93	2.98	3.03	2.96
Personnel Expense	1.53	1.47	1.41	1.39	1.44
Net Occupancy Expense	0.37	0.37	0.37	0.39	0.40
Other Operating Expenses	1.09	1.07	1.15	1.20	1.07
Overhead Less Non-Interest Income	1.70	1.86	1.78	1.78	1.83
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.75	65.57	67.33	69.53	68.12
Personnel Expense	33.77	33.16	32.41	32.15	32.89
Net Occupancy Expense	8.06	8.39	8.51	8.93	9.03
Other Operating Expenses	22.86	23.68	26.18	27.27	25.21
Total Non-Interest Income	24.90	22.31	23.50	25.70	23.25
Fiduciary Activities Income	1.75	1.96	1.81	1.61	1.81
Serv Charges on Deposit Accts - Domestic	5.21	6.52	6.72	7.59	7.96
Trading Revenue	0.29	0.27	0.14	0.23	0.02
Investment Banking Fees & Commissions	1.17	1.16	1.16	1.28	1.36
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.24	0.19	0.27	0.28	0.10
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.73	0.70	0.79	0.82	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	2.04	-0.26	-0.63	0.63	0.72
Other Non-Interest Income	8.61	9.73	10.51	9.53	8.03
Overhead Less Non-Interest Income	39.04	42.75	42.78	44.03	44.73
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	23.96	23.96	23.18	21.67	17.97
Appl Inc Tax+TE/Pretax NOI+TE	30.15	31.93	30.89	32.78	31.15

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	44.70	44.10	46.30	48.30	49.75
Commercial and Industrial Loans	9.84	10.38	9.64	10.01	11.73
Loans to Individuals	2.57	2.93	2.95	3.22	3.33
Loans to Depository Institutions	0.00	0.02	0.02	0.02	0.02
Agricultural Loans	0.39	0.55	0.53	0.55	0.51
Other Loans and Leases	1.76	1.81	1.69	1.66	1.74
Net Loans and Leases	61.71	60.46	61.72	64.28	67.87
Debt Securities Over 1 Year	17.30	20.04	18.37	16.44	15.46
Mutual Funds and Equity Securities	0.08	0.06	0.06	0.08	0.10
Subtotal	80.76	81.65	81.10	82.00	84.79
Interest-Bearing Bank Balances	4.12	4.09	4.62	3.97	1.02
Federal Funds Sold & Reverse Repos	0.07	0.07	0.11	0.20	0.21
Debt Securities 1 Year or Less	2.20	2.10	2.29	2.26	2.27
Trading Assets	0.15	0.14	0.07	0.06	0.07
Total Earning Assets	89.69	89.36	89.48	89.61	89.39
Non-Int Cash and Due From Dep Inst	1.84	1.78	1.34	1.74	2.24
Other Real Estate Owned	0.50	0.75	0.80	0.55	0.24
All Other Assets	8.05	8.57	8.91	8.43	7.93
MEMORANDA:					
Short-Term Investments	7.23	6.97	7.73	6.92	4.04
U.S. Treasury Securities	0.12	0.15	0.39	0.21	0.13
U.S. Agency Securities (excl MBS)	2.69	3.08	3.02	2.91	2.67
Municipal Securities	2.69	3.26	2.59	2.66	2.74
Mortgage-Backed Securities	11.19	13.19	12.01	10.92	10.83
Asset-Backed Securities	0.15	0.05	0.04	0.06	0.01
Other Debt Securities	0.52	0.54	0.50	0.40	0.46
RE Loans Secured by 1-4 Family	16.85	15.45	16.21	15.48	15.58
Revolving	2.79	2.91	3.16	3.00	3.12
Closed-End, Sec by First Liens	12.98	11.36	11.64	10.92	10.41
Closed-End, Sec by Junior Liens	0.75	0.88	1.02	1.11	1.32
Commercial Real Estate Loans	25.27	26.53	27.90	30.39	31.28
Construction and Land Dev	3.42	4.27	5.62	7.35	9.58
Multi family	2.33	2.13	2.09	1.99	1.79
Nonfarm Nonresidential	18.25	19.47	19.60	20.14	18.34
RE Loans Secured by Farmland	0.61	0.84	0.79	0.71	0.69
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.39	72.12	74.29	73.99	72.99
RE Loans Secured by 1-4 Family	27.26	25.17	25.94	24.16	23.28
Revolving	4.39	4.63	4.92	4.49	4.44
Closed-End	22.60	20.21	20.68	19.23	18.32
Commercial Real Estate Loans	41.68	43.67	44.77	46.10	45.08
Construction and Land Dev	5.60	7.14	8.99	11.03	13.63
Multi family	3.97	3.45	3.29	2.99	2.65
Nonfarm Nonresidential	29.88	32.07	31.58	30.57	26.70
RE Loans Secured by Farmland	1.09	1.45	1.31	1.10	1.03
Loans to Depository Institutions	0.01	0.03	0.02	0.03	0.03
Commercial and Industrial Loans	16.47	16.94	15.25	15.24	16.91
Loans to Individuals	4.41	4.97	4.80	5.22	4.97
Credit Card Loans	0.11	0.14	0.15	0.15	0.13
Agricultural Loans	0.70	0.94	0.87	0.85	0.73
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.03	2.99	2.76	2.67	2.58

PERCENT OF TOTAL ASSETS	PEER GROUP 02 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	7.23	6.97	7.73	6.92	4.04
Liquid Assets	23.04	25.43	24.33	22.33	18.67
Investment Securities	20.44	22.69	21.17	19.17	18.76
Net Loans and Leases	61.71	60.46	61.72	64.28	67.87
Net Lns, Ls & Stdbly Ltrs of Credit	62.41	61.31	62.67	65.32	69.07
Core Deposits	63.53	63.72	62.67	59.31	53.72
Noncore Funding	19.97	22.38	23.80	28.31	33.56
Time Deposits of \$100K or More	9.48	11.11	12.13	14.05	13.12
Foreign Deposits	0.00	0.01	0.10	0.13	0.28
Fed Funds Purchased and Repos	2.32	3.63	4.07	3.64	4.97
Net Fed Funds Purchased (Sold)	2.26	3.34	3.73	3.58	4.50
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	1.40	1.45	2.49	3.72
Earning Assets Repr in 1 Year	33.63	34.61	37.22	36.93	40.44
Int-Bearing Liab Repr in 1 Year	20.43	23.00	26.57	30.77	31.70
Long-Term Debt Repr in 1 Year	0.20	0.32	0.31	0.43	0.81
Net Assets Repriceable in 1 Year	11.64	10.52	9.77	5.71	7.25
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.40	18.88	18.91	25.46	34.43
Net ST Noncore Funding Dependence	6.36	9.88	10.72	17.00	24.20
Short-Term Inv/ST Noncore Funding	65.88	57.52	51.16	35.14	18.81
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.06	14.47	9.63	2.44	-7.43
Net Loans and Leases/Total Deposits	80.28	77.94	79.78	83.57	93.33
Net Loans and Leases/Core Deposits	99.09	97.81	101.02	111.72	132.58
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.42	1.44	0.33	0.47	-0.19
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.51	4.35	1.47	1.62	-0.34
Struct Notes Appr(Depr)/T1 Cap	-0.04	-0.14	-0.18	-0.08	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.57	9.96	8.97	9.13	10.13
Available-For-Sale Securities	91.03	90.04	91.03	90.87	89.87
U.S. Treasury Securities	0.64	0.77	1.92	1.15	0.94
U.S. Agency Securities (excl MBS)	13.75	14.57	15.70	16.46	15.65
Municipal Securities	13.61	15.26	12.91	13.92	15.75
Mortgage-Backed Securities	57.55	58.53	57.46	58.30	57.58
Asset-Backed Securities	0.78	0.26	0.18	0.34	0.04
Other Debt Securities	2.61	2.47	2.11	2.00	2.44
Mutual Funds and Equity Securities	0.50	0.39	0.36	0.52	0.72
Debt Securities 1 Year or Less	12.01	10.96	11.42	11.91	13.98
Debt Securities 1 To 5 Years	23.36	24.65	23.51	26.69	22.77
Debt Securities Over 5 Years	58.99	60.96	61.97	58.19	59.13
Pledged Securities	50.88	56.11	58.85	64.92	71.31
Structured Notes, Fair Value	1.07	1.88	1.90	1.05	0.34

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.33	0.50	1.02	1.50	0.93
Provision for Ln&Ls Losses/Avg Lns&Ls	0.56	0.81	1.55	2.16	1.29
Provision for Ln&Ls Losses/Net Losses	96.22	94.55	117.00	150.76	186.85
Ln&Ls Allowance/Total Loans & Leases	1.70	1.97	2.24	2.27	1.73
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.17	3.23	2.25	2.09	4.02
ALLL/Nonaccrual Assets	121.66	112.13	86.75	76.37	118.21
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	101.13	93.73	77.06	71.98	108.00
Gross Ln&Ls Losses/Avg Loans & Leases	0.78	1.12	1.61	1.73	0.87
Recoveries/Avg Loans and Leases	0.12	0.15	0.14	0.09	0.07
Net Losses/Avg Loans and Leases	0.64	0.95	1.46	1.61	0.79
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.01	0.00	0.00
Recoveries/Prior Year-End Losses	15.47	11.47	10.59	16.90	28.33
Earnings Coverage of Net Losses (X)	9.49	5.18	3.61	3.08	4.65
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.61	1.02	1.56	1.53	0.70
RE Loans Secured By 1-4 Family	0.54	0.75	0.97	0.81	0.36
Revolvi ng	0.55	0.69	0.85	0.69	0.33
Closed-End	0.54	0.68	0.83	0.79	0.36
Commercial Real Estate Loans	0.67	1.22	1.84	1.92	0.84
Construction and Land Dev	2.36	4.05	5.39	5.89	2.31
Multi family	0.46	0.69	1.20	0.75	0.29
Nonfarm Nonresidential	0.45	0.59	0.82	0.51	0.17
RE Loans Secured by Farmland	0.12	0.17	0.40	0.32	0.04
Commercial and Industrial Loans	0.63	0.86	1.47	2.18	0.76
Loans to Depository Institutions	0.00	6.25	-0.03	0.00	0.00
Loans to Individuals	1.21	1.27	1.99	2.25	1.67
Credit Card Loans	2.64	3.38	4.27	4.51	3.33
Agricultural Loans	0.07	0.18	0.18	0.10	0.04
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.30	0.78	0.90	0.95	0.85

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
30-89 Days PD Loans and Leases	0.76	0.91	1.10	1.26	1.33
90+ Days PD Loans and Leases	0.37	0.54	0.36	0.14	0.12
Nonaccrual Loans and Leases	1.88	2.45	3.31	3.96	2.23
90+ Days PD and Nonaccrual Loans and Leases	2.55	3.32	4.01	4.22	2.41
30-89 Days PD Restructured	0.03	0.03	0.02	0.01	0.00
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.52	0.52	0.50	0.27	0.05
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.76	0.91	1.10	1.26	1.34
90+ Days Past Due Assets	0.37	0.54	0.36	0.14	0.12
Nonaccrual Assets	1.90	2.46	3.32	4.00	2.25
30+ Days PD & Nonaccrual Assets	3.39	4.28	5.20	5.55	3.81
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.46	2.04	2.53	2.82	1.70
90+ PD & Nonaccrual Assets + OREO	1.97	2.84	3.38	3.38	1.98
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.16	2.88	3.48	3.66	1.87
Allowance for Loan & Lease Losses	235.63	254.25	246.59	226.62	147.83
Equity Cap + ALLL	17.90	24.64	30.03	35.30	20.14
Tier 1 Cap + ALLL	20.11	26.66	32.54	38.70	20.99
Loans & Leases + RE Acquired	3.70	4.64	5.37	5.41	2.63

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Real Estate - 30-89 Days PD	0.83	0.95	1.15	1.28	1.43
- 90+ Days Past Due	0.48	0.64	0.39	0.16	0.13
- Nonaccrual	2.32	2.92	3.90	4.71	2.73
Coml & Indl - 30-89 Days PD	0.38	0.63	0.80	0.98	0.98
- 90+ Days Past Due	0.14	0.27	0.22	0.08	0.07
- Nonaccrual	1.23	1.79	1.91	2.49	1.38
Individuals - 30-89 Days PD	1.25	1.38	1.71	1.75	1.84
- 90+ Days Past Due	0.13	0.20	0.20	0.17	0.14
- Nonaccrual	0.33	0.37	0.43	0.65	0.33
Dep Inst Lns - 30-89 Days PD	0.00	0.14	0.00	0.17	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	5.88	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.14	0.37	0.38	0.25	0.21
- 90+ Days Past Due	0.10	0.15	0.04	0.00	0.00
- Nonaccrual	0.30	0.37	0.46	0.35	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.17	0.22	0.59	0.69	0.58
- 90+ Days Past Due	0.00	0.03	0.09	0.01	0.03
- Nonaccrual	0.20	0.38	1.05	0.61	0.36
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.13	1.31	1.46	1.55	1.37
- 90+ Days Past Due	0.37	0.48	0.33	0.19	0.16
- Nonaccrual	2.45	2.13	2.45	2.68	1.39
Revolving - 30-89 Days PD	0.58	0.62	0.83	0.65	0.61
- 90+ Days Past Due	0.12	0.16	0.12	0.05	0.06
- Nonaccrual	1.06	0.93	1.03	1.11	0.62
Closed-End - 30-89 Days PD	1.25	1.46	1.64	1.72	1.56
- 90+ Days Past Due	0.42	0.56	0.38	0.23	0.19
- Nonaccrual	2.52	2.40	2.80	3.13	1.60
- Jr Lien 30-89 Days PD	0.07	0.11	0.12	0.13	0.13
- Jr Lien 90+ Days PD	0.02	0.04	0.02	0.01	0.01
- Jr Lien Nonaccrual	0.18	0.18	0.20	0.23	0.12
Commercial RE - 30-89 Days PD	0.60	0.74	0.98	1.13	1.40
- 90+ Days Past Due	0.36	0.67	0.37	0.11	0.10
- Nonaccrual	2.44	3.38	4.65	5.94	3.38
Const & Dev - 30-89 Days PD	0.94	0.95	1.25	1.33	2.19
- 90+ Days Past Due	0.88	1.80	0.81	0.19	0.17
- Nonaccrual	6.62	9.05	12.01	14.23	7.96
Multi family - 30-89 Days PD	0.31	0.55	0.69	1.12	0.59
- 90+ Days Past Due	0.23	0.43	0.27	0.04	0.04
- Nonaccrual	1.26	1.64	3.07	2.99	1.67
Nonfarm Nres- 30-89 Days PD	0.54	0.69	0.80	0.88	0.83
- 90+ Days Past Due	0.29	0.41	0.17	0.06	0.05
- Nonaccrual	2.00	2.21	2.54	2.81	1.31
Farmland - 30-89 Days PD	0.39	0.45	0.64	0.63	0.65
- 90+ Days Past Due	0.21	0.66	0.33	0.07	0.01
- Nonaccrual	1.59	1.74	2.14	4.20	1.05
Credit Card - 30-89 Days PD	0.95	1.20	1.14	1.68	1.87
- 90+ Days Past Due	0.27	0.37	0.38	0.45	0.47
- Nonaccrual	0.03	0.23	0.15	0.30	0.30

CAPITAL RATIOS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	10.19	10.04	9.42	8.77	8.70
Tier 1 RBC Ratio	14.73	15.13	13.96	12.38	11.15
Total Risk-Based Capital Ratio	16.10	16.64	15.60	14.12	12.94
Tangible Tier 1 Leverage Ratio	10.07	9.94	9.30	8.66	8.66
Tangible Common Eq Cap/Tan Assets	8.76	8.62	7.74	6.69	6.20
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.08	13.00	12.71	12.62	15.25
Standby Letters of Credit	0.61	0.76	0.84	0.87	1.04
Commercial & Similar Letters of Credit	0.01	0.02	0.03	0.03	0.06
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.20	4.88	4.60	3.41	4.12
Interest Rate Contracts	4.62	4.15	3.87	2.82	3.29
Interest Rate Futures & Forward Contr	0.71	0.41	0.41	0.25	0.34
Written Options Contr (Int Rate)	0.55	0.41	0.36	0.28	0.42
Purchased Options Contr (Int Rate)	0.11	0.11	0.08	0.06	0.09
Interest Rate Swaps	2.38	2.67	2.54	1.81	1.84
Foreign Exchange Contracts	0.01	0.02	0.06	0.01	0.02
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.02
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.01	0.01	0.04
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.19	21.67	19.90	19.03	23.30

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	98.27	99.34	97.54	97.43	93.83
Foreign Exchange Contracts	0.34	0.18	1.20	0.97	1.13
Equity, Comm, & Other Contracts	0.26	0.04	0.49	0.58	1.85
Futures and Forwards	20.98	18.80	22.36	21.17	16.81
Written Options	17.68	25.19	19.67	20.36	23.25
Exchange-Traded	0.00	0.00	0.00	0.00	0.01
Over-The-Counter	17.22	25.02	19.35	20.00	23.53
Purchased Options	2.65	1.85	2.00	2.20	3.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.49	1.74	1.76	1.98	3.48
Swaps	44.02	46.42	47.19	46.54	44.71
Held for Trading	12.98	13.82	24.03	26.56	25.44
Interest Rate Contracts	13.00	13.95	21.45	23.56	22.50
Foreign Exchange Contracts	0.14	0.08	0.16	0.04	0.04
Equity, Comm, & Other Contracts	0.00	0.00	0.01	0.00	0.01
Non-Traded	87.02	86.18	75.97	73.44	74.56
Interest Rate Contracts	76.58	83.86	72.91	70.48	67.94
Foreign Exchange Contracts	0.03	0.01	0.14	0.02	0.08
Equity, Comm, & Other Contracts	0.22	0.00	0.24	0.23	1.64
Deriv Contr (Excl Fut & FX LE 14 Days)	76.59	70.56	73.44	72.91	65.18
One Year or Less	26.46	24.64	26.02	26.77	19.85
Over 1 Year to 5 Years	16.19	19.09	18.79	18.41	20.47
Over 5 Years	16.83	15.56	15.28	12.36	13.92
Gross Negative Fair Value (Abs Val)	1.81	2.16	1.89	1.65	2.58
Gross Positive Fair Value	1.41	1.61	1.49	1.12	2.39
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.01
Non-Traded (X)	0.01	0.01	0.01	0.00	0.01
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.09	0.12	0.10	0.06	0.12

INSURANCE ACTIVITIES	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	56.39	34.09	30.81	25.53	31.60
Ins Under Assets(L/H)/Tot Ins Und Ast	43.61	65.91	69.19	74.47	68.40
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.73	0.70	0.79	0.82	0.79
Premium Inc/Ins Activities Revenue	0.38	0.36	0.52	0.97	3.17
Credit Rel Prem Inc/Tot Prem Inc	44.44	62.50	61.48	69.00	64.94
Other Prem Inc/Total Prem Inc	55.56	37.50	38.52	31.00	35.06
Ins Under Net Income/Consol Net Income	0.00	0.01	0.01	0.01	0.04
Ins Net Inc (P/C)/Equity (P/C)	1.08	7.82	11.48	12.90	24.05
Ins Net Inc (L/H)/Equity (L/H)	8.00	6.66	4.20	3.96	2.08
Insur Ben, Losses, Exp/Insur Premiums	87.09	90.46	103.35	119.45	66.13
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.83	5.10	5.18	7.54	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.80	1.21	7.34	5.91	4.40
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	9.32	9.07	9.21	9.26	10.19
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.02	0.05	0.11	0.19	0.32
Cost: Interest-Bearing Deposits	0.36	0.38	0.55	0.60	1.88
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	25.31	24.16	0.49	1.47	0.27
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	13.23	76.37	1.46	73.16	-2.55
Total Selected Assets	50.53	49.91	25.80	1.95	-23.26
Deposits	-32.22	-16.63	-30.53	-7.91	247.27

PROFITABILITY:

	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	8.72	7.27	0.88	-2.57	-1.83
Bank Net Inc/Avg Eq Inv in Banks	9.65	8.03	2.35	-1.84	-0.01
Nonbk Net Inc/Avg Eq Inv in Nonbanks	4.58	6.44	5.58	3.30	4.37
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.45	3.95	4.20	-1.24	-5.12
Bank Net Income/Parent Net Income	92.72	105.84	97.17	98.11	110.25
Nonbank Net Income/Parent Net Income	1.63	1.24	1.93	1.78	2.07
Sub BHCs Net Inc/Parent Net Income	92.39	94.99	147.34	90.56	89.48

LEVERAGE:

Total Liabilities/Equity	13.44	14.72	17.86	20.54	23.92
Total Debt/Equity Capital	1.80	1.87	2.44	2.84	3.29
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.76	11.95	14.47	16.65	18.33
Tot Debt+Lns Guaranteed for Affl/Equity	1.92	2.08	2.57	2.82	3.55
Total Debt/Eq Cap - Exc Over Fair Value	1.81	1.88	2.45	2.84	3.33
Long-Term Debt/Equity Capital	1.71	1.64	2.19	1.88	2.14
Short-Term Debt/Equity Capital	0.01	0.05	0.08	0.43	0.59
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.05	0.07	0.05	0.08
Long-Term Debt/Consolidated LT Debt	6.19	3.40	4.02	2.19	2.95

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	104.10	104.77	107.33	110.65	110.50
Total Investment in Subs/Equity	105.04	105.95	108.54	112.65	112.62
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.47	95.23	95.90	97.23	98.03
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.41	96.31	97.01	98.84	99.87

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.44	0.51	0.28	0.62	0.81
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.04	2.44	4.27	4.54	5.11

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	128.95	93.45	76.71	79.83	115.59
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	130.04	101.09	102.26	99.10	115.87
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	111.74	80.19	132.07	96.64	156.91
Pretax Oper Inc + Int Exp/Int Expense	10979.4	17415.7	4444.89	3723.18	7791.17
Div + Int From Subs/Int Exp + Div	163.94	108.50	81.07	90.64	159.28
Fees+Other Inc From Subs/Sal + Oth Exp	10.31	9.23	12.33	11.41	9.80
Net Inc/Curr Port of LT Debt+Pfd Div(X)	28.14	16.36	13.18	15.97	159.81

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.48	1.94	2.03	0.61	1.27
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	2.37	4.21	7.15	13.58	13.33
Total	2.37	4.21	7.15	13.58	13.33
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.38	0.43	0.57	0.59	0.72
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 02				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Div Paid/Inc Before Undist Inc	74.24	104.41	115.75	160.21	79.50
Dividends Paid/Net Income	32.92	29.41	36.28	51.90	52.25
Net Income - Dividends/Avg Equity	5.45	4.87	-1.49	-5.16	-5.24
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	146.05	100.77	70.37	84.33	154.99
Dividends From Nonbank Subs	6.03	4.06	2.88	2.73	2.95
Dividends From Subsidiary BHCs	0.41	4.61	3.20	3.91	3.17
Dividends From All Subsidiaries	181.80	126.96	89.50	97.18	178.37
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	48.23	31.42	33.85	55.50	70.15
Interest Income From Bank Subs	0.16	0.20	0.27	0.65	1.19
Mgt & Service Fees From Bank Subs	2.01	2.21	4.22	2.16	2.37
Other Income From Bank Subs	0.00	0.00	0.01	0.04	0.04
Operating Income From Bank Subs	58.69	38.26	45.11	62.43	82.85
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	76.46	58.42	48.71	59.87	92.94
Interest Income From Nonbank Subs	0.50	1.55	2.01	1.53	2.65
Mgt & Serv Fees From Nonbank Subs	2.19	1.85	4.20	6.39	3.61
Other Income From Nonbank Subs	0.00	0.39	0.00	0.00	0.00
Operating Inc From Nonbank Subs	110.18	77.24	57.54	75.60	107.02
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	28.16	38.98	27.78	38.35	65.44
Interest Inc From Subsidiary BHCs	0.04	0.06	2.26	0.00	0.00
Mgt & Serv Fees From Sub BHCs	2.50	3.17	2.88	4.03	4.93
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	30.70	42.21	32.93	42.39	70.38
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	55.65	44.47	38.19	45.27	63.84
Interest Income From Bank Subs	3.69	3.29	2.71	3.13	1.82
Mgt & Serv Fees From Bank Subs	4.84	5.11	8.73	7.59	3.85
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	74.98	63.73	62.07	66.40	77.95
Dividends From Nonbank Subs	2.62	4.26	2.22	2.19	1.50
Interest Income From Nonbank Subs	0.01	0.10	0.13	0.10	0.09
Mgt & Serv Fees From Nonbank Subs	0.01	0.02	0.07	0.09	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.78	8.27	4.89	3.39	2.21
Dividends From Subsidiary BHCs	0.19	0.96	0.19	1.27	1.19
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.02	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	0.23	1.67	1.06	1.55	1.40
Loans and Adv From Subs/ST Debt	310.16	54714.6	1894.82	519.65	+++++
Loans and Adv From Subs/Total Debt	195.00	1004.65	613.20	521.20	2265.58

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									119
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.26	0.91	2.02	2.94	3.32	3.62	4.18	4.82	119
+ Non-interest Income	1.19	0.13	0.29	0.65	1.09	1.52	2.19	5.68	119
- Overhead Expense	3.00	1.80	2.09	2.50	2.94	3.44	4.13	6.23	119
- Provision for Losses	0.33	-0.04	0.00	0.09	0.28	0.51	0.86	1.26	119
+ Securities Gains (Losses)	0.04	-0.01	0.00	0.00	0.02	0.07	0.18	0.29	119
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	119
= Pretax Net Oper Income (TE)	1.31	-0.48	0.31	0.94	1.32	1.75	2.54	3.21	119
Net Operating Income	0.98	-0.17	0.16	0.64	0.89	1.18	2.04	3.92	119
Net Income	0.98	-0.17	0.16	0.64	0.89	1.19	2.04	3.92	119
Net Income (Sub S Adjusted)	1.43	0.10	0.10	1.12	1.27	1.51	1.98	2.58	8
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.34	2.51	3.22	3.92	4.37	4.87	5.40	6.09	119
Interest Expense	0.68	0.16	0.27	0.47	0.63	0.83	1.25	1.59	119
Net Interest Income (TE)	3.58	1.79	2.32	3.16	3.62	4.01	4.74	5.35	119
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.64	0.00	0.06	0.24	0.47	0.85	1.75	2.22	118
Earnings Coverage of Net Losses (X)	9.49	0.12	0.93	2.60	4.62	11.75	24.26	84.49	117
Ln&Ls Allowance/Total Loans & Leases	1.69	0.64	0.90	1.23	1.62	2.10	2.57	3.13	118
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.77	0.29	0.77	1.23	2.23	3.41	6.36	10.62	118
30-89 Days Past Due Loans and Leases	0.75	0.09	0.15	0.31	0.61	1.06	1.77	2.31	118
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.40	-30.78	-0.69	7.27	14.78	24.45	39.68	44.58	119
Net ST Noncore Funding Dependence	6.36	-38.77	-8.09	-0.02	8.12	13.20	22.73	28.31	119
Net Loans and Leases/Total Assets	61.70	26.35	40.98	53.14	63.42	71.65	76.62	78.65	119
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.18	6.36	7.93	9.12	10.24	11.12	12.75	13.95	101
Equity Capital/Total Assets	11.02	5.91	7.91	9.23	10.94	12.87	15.35	18.17	119
Equity Capital+Minority Int/Total Assets	11.12	5.91	8.10	9.34	10.95	12.87	15.36	18.17	119
Tier 1 Common Eq Cap / T RWA	12.63	7.39	8.20	9.95	12.38	14.41	18.00	21.61	101
Net Loans&Ls/Equity Capital (X)	5.78	1.94	3.09	4.48	5.69	7.16	8.54	9.66	119
Cash Dividends/Net Income	32.93	0.00	0.00	9.10	36.84	50.73	75.49	87.50	109
Cash Dividends/Net Income (Sub S Adjusted)	95.93	3.92	3.92	9.92	43.58	77.10	162.51	303.38	8
Retained Earnings/Avg Equity Cap	5.44	-4.18	-0.31	2.96	5.04	7.98	11.83	16.13	119
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.69	119
Long-Term Debt/Equity Capital	1.70	0.00	0.00	0.00	0.00	2.13	11.15	15.77	119
Equity Investment in Subs/Equity Cap	104.10	80.52	86.38	96.27	102.80	112.24	123.29	137.72	119
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	130.03	-42.80	3.16	62.01	104.93	150.66	304.69	626.97	117

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.93	2.28	2.96	3.61	3.97	4.39	4.93	5.18	119
Less: Interest Expense	0.62	0.12	0.23	0.42	0.56	0.76	1.17	1.45	119
Equals: Net Interest Income (TE)	3.26	0.91	2.02	2.94	3.32	3.62	4.18	4.82	119
Plus: Non-Interest Income	1.19	0.13	0.29	0.65	1.09	1.52	2.19	5.68	119
Equals: Adj Operating Income (TE)	4.61	2.66	3.18	3.92	4.43	5.18	6.48	8.76	119
Less: Overhead Expense	3.00	1.80	2.09	2.50	2.94	3.44	4.13	6.23	119
Less: Provision for Loan and Lease Losses	0.33	-0.04	0.00	0.09	0.28	0.51	0.86	1.26	119
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Plus: Realized G/L on AFS Sec	0.04	-0.00	0.00	0.00	0.02	0.07	0.18	0.31	119
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	119
Equals: Pretax Net Oper Inc (TE)	1.31	-0.48	0.31	0.94	1.32	1.75	2.54	3.21	119
Less: Applicable Income Taxes (TE)	0.36	-0.62	-0.03	0.12	0.41	0.57	0.77	1.04	119
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	119
Equals: Net Operating Income	0.98	-0.17	0.16	0.64	0.89	1.18	2.04	3.92	119
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equals: Net Income	0.98	-0.17	0.16	0.64	0.89	1.19	2.04	3.92	119
Memo: Net Income (Last Four Qtrs)	0.99	-0.18	0.20	0.65	0.89	1.18	1.95	3.42	117
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.08	81.78	85.47	88.73	91.30	93.84	95.37	96.59	119
Avg Int-Bearing Funds / Avg Assets	72.85	58.10	63.72	68.05	72.56	77.04	83.56	87.22	101
Int Income (TE) / Avg Earning Assets	4.34	2.51	3.22	3.92	4.37	4.87	5.40	6.09	119
Int Expense / Avg Earning Assets	0.68	0.16	0.27	0.47	0.63	0.83	1.25	1.59	119
Net Int Inc (TE) / Avg Earn Assets	3.58	1.79	2.32	3.16	3.62	4.01	4.74	5.35	119
YIELD OR COST:									
Total Loans and Leases (TE)	5.32	3.95	4.47	4.68	5.23	5.72	6.52	7.44	118
Interest-Bearing Bank Balances	0.28	0.02	0.10	0.21	0.26	0.32	0.49	0.62	119
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.03	0.15	0.29	0.75	0.99	69
Trading Assets	1.21	0.00	0.00	0.00	0.66	2.55	4.01	4.27	46
Total Earning Assets	4.25	2.51	3.14	3.83	4.25	4.77	5.25	5.89	119
Investment Securities (TE)	2.71	1.30	1.80	2.11	2.61	3.24	3.90	4.43	119
U.S. Treasury & Agency Sec (excl MBS)	1.65	0.10	0.39	1.02	1.49	2.36	2.98	3.63	111
Mortgage-Backed Securities	2.51	1.32	1.64	1.96	2.32	2.92	3.82	4.62	118
All Other Securities	4.92	2.41	2.88	3.72	4.95	5.88	6.95	8.02	118
Interest-Bearing Deposits	0.60	0.16	0.26	0.44	0.60	0.74	0.97	1.14	119
Time Deposits of \$100K or More	1.15	0.49	0.63	0.87	1.09	1.44	1.66	1.88	118
Time Deposits < \$100K	1.19	0.41	0.58	0.88	1.20	1.48	1.74	2.08	118
Other Domestic Deposits	0.29	0.07	0.11	0.17	0.24	0.38	0.63	0.82	118
Foreign Deposits	0.36	0.18	0.18	0.18	0.37	0.37	0.46	0.49	4
Fed Funds Purchased and Repos	0.82	0.00	0.02	0.16	0.34	1.14	2.71	3.64	109
Other Borrowed Funds & Trading Liab	2.61	0.23	0.79	1.42	2.77	3.39	4.21	4.81	110
All Interest-Bearing Funds	0.79	0.23	0.38	0.60	0.77	1.00	1.21	1.35	101

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	78.89	49.99	54.00	62.51	73.98	94.26	111.58	139.86	119
Avg Assets per Employee (\$000)	5228.51	2868.62	3338.88	3778.43	4685.00	6059.42	8685.39	12748.8	119

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.65	0.00	0.00	0.01	1.94	5.00	7.60	11.59	117
Overhead Exp / NOI + Non-Int Income	67.06	46.59	50.48	57.69	66.62	72.98	87.07	94.95	119

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.00	1.80	2.09	2.50	2.94	3.44	4.13	6.23	119
Personnel Expense	1.53	0.71	1.02	1.18	1.51	1.75	2.11	3.02	119
Net Occupancy Expense	0.36	0.18	0.23	0.29	0.35	0.43	0.54	0.71	119
Other Operating Expenses	1.08	0.57	0.63	0.84	1.03	1.24	1.84	2.09	119
Overhead Less Non-Interest Income	1.70	0.26	0.74	1.37	1.72	2.04	2.53	3.01	119

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.74	43.97	48.97	57.06	65.44	72.05	86.97	94.30	119
Personnel Expense	33.77	20.76	24.20	28.85	34.49	38.65	42.28	45.83	119
Net Occupancy Expense	8.06	4.43	5.60	6.74	7.83	9.26	11.55	12.86	119
Other Operating Expenses	22.86	13.25	15.49	18.46	21.57	26.68	32.41	43.30	119
Total Non-Interest Income	24.90	3.94	8.88	15.26	24.30	31.92	40.76	84.78	119
Fiduciary Activities Income	1.74	0.00	0.00	0.00	1.19	3.58	5.75	7.29	119
Serv Charges on Deposit Accts - Domestic	5.20	0.03	0.60	3.15	4.96	7.43	9.96	11.27	119
Trading Revenue	0.28	0.00	0.00	0.00	0.00	0.07	1.53	6.18	119
Investment Banking Fees & Commissions	1.16	0.00	0.00	0.26	0.83	1.77	3.66	6.10	119
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Net Servicing Fees	0.23	-0.08	0.00	0.00	0.03	0.27	1.25	2.73	119
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Insurance Activities Revenue	0.72	0.00	0.00	0.00	0.08	0.92	3.75	5.84	119
Net Gain (Loss) - Sales Loans, OREO, Oth	2.04	-4.49	-1.76	-0.28	0.93	4.75	8.11	16.83	119
Other Non-Interest Income	8.61	-0.35	1.65	5.24	7.85	11.24	17.70	23.76	119
Overhead Less Non-Interest Income	39.03	1.99	15.05	29.83	38.34	47.27	65.27	70.84	119

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	23.95	-37.10	0.00	16.47	28.05	33.69	38.08	39.68	110
Appl Inc Tax+TE/Pretax NOI+TE	30.15	-35.51	0.20	28.21	34.84	37.51	41.01	42.32	110

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	44.70	10.06	21.25	35.50	44.63	58.15	64.22	68.08	119
Commercial and Industrial Loans	9.83	0.37	2.73	4.86	8.67	13.97	22.69	29.08	119
Loans to Individuals	2.57	0.01	0.10	0.40	1.29	3.85	9.72	10.98	119
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	119
Agricultural Loans	0.38	0.00	0.00	0.00	0.02	0.51	2.62	3.64	119
Other Loans and Leases	1.75	0.00	0.00	0.26	1.03	2.48	6.58	8.06	119
Net Loans and Leases	61.70	26.35	40.98	53.14	63.42	71.65	76.62	78.65	119
Debt Securities Over 1 Year	17.30	2.80	5.50	9.92	15.25	23.56	32.72	38.48	119
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.02	0.12	0.36	0.73	119
Subtotal	80.75	36.92	65.45	76.89	82.82	87.05	89.74	90.62	119
Interest-Bearing Bank Balances	4.11	0.11	0.45	0.94	2.57	7.57	11.32	18.09	119
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.05	0.57	0.88	119
Debt Securities 1 Year or Less	2.19	0.10	0.18	0.52	1.30	2.98	7.43	10.59	119
Trading Assets	0.15	0.00	0.00	0.00	0.00	0.08	1.21	2.29	119
Total Earning Assets	89.69	77.20	83.82	87.50	90.18	92.60	94.50	96.03	119
Non-Int Cash and Due From Dep Inst	1.83	0.38	0.51	1.26	1.83	2.40	3.19	4.31	119
Other Real Estate Owned	0.49	0.00	0.01	0.08	0.26	0.77	1.59	2.11	119
All Other Assets	8.04	3.00	3.89	5.42	7.74	10.26	13.67	17.10	119
MEMORANDA:									
Short-Term Investments	7.22	0.83	1.19	2.48	5.55	10.56	20.26	26.04	119
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.07	0.90	1.41	119
U.S. Agency Securities (excl MBS)	2.68	0.00	0.00	0.16	1.37	4.98	8.89	11.26	119
Municipal Securities	2.69	0.00	0.00	0.12	2.29	4.76	8.30	10.09	119
Mortgage-Backed Securities	11.18	0.58	1.53	5.61	10.87	16.13	23.55	28.30	119
Asset-Backed Securities	0.14	0.00	0.00	0.00	0.00	0.12	0.89	1.89	119
Other Debt Securities	0.52	0.00	0.00	0.00	0.13	0.77	2.60	3.79	119
RE Loans Secured by 1-4 Family	16.84	0.66	3.75	9.91	15.87	23.34	33.25	43.56	119
Revolving	2.78	0.00	0.01	0.64	2.47	4.43	6.67	7.38	119
Closed-End, Sec by First Liens	12.98	0.59	2.19	7.31	11.64	18.05	29.09	36.31	119
Closed-End, Sec by Junior Liens	0.75	0.00	0.02	0.28	0.65	0.98	1.96	2.75	119
Commercial Real Estate Loans	25.27	1.97	9.49	17.41	24.48	34.20	40.52	47.05	119
Construction and Land Dev	3.41	0.00	0.39	1.50	2.88	4.98	7.59	8.82	119
Multi family	2.32	0.00	0.27	0.98	1.79	3.31	5.65	9.99	119
Nonfarm Nonresidential	18.25	1.63	7.36	13.23	18.18	24.61	27.95	33.51	119
RE Loans Secured by Farml and	0.61	0.00	0.00	0.00	0.19	1.05	2.49	3.62	119
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.39	33.72	47.48	61.93	74.67	84.80	89.92	93.28	118
RE Loans Secured by 1-4 Family	27.26	1.97	8.14	16.21	26.26	36.09	47.43	57.96	118
Revolving	4.38	0.00	0.07	1.15	3.91	7.08	9.58	11.51	118
Closed-End	22.60	1.97	6.13	13.52	21.71	30.50	41.74	53.97	118
Commercial Real Estate Loans	41.67	11.72	22.57	30.54	41.72	52.15	63.65	67.64	118
Construction and Land Dev	5.60	0.00	0.75	2.36	4.56	8.24	12.54	14.17	118
Multi family	3.97	0.02	0.59	1.78	2.87	5.52	10.06	13.77	118
Nonfarm Nonresidential	29.87	9.52	15.49	22.01	30.03	36.71	43.79	49.50	118
RE Loans Secured by Farml and	1.08	0.00	0.00	0.01	0.36	1.83	4.38	6.70	118
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.23	118
Commercial and Industrial Loans	16.46	2.93	5.63	8.36	14.98	21.74	37.35	44.85	118
Loans to Individuals	4.41	0.05	0.17	0.61	2.00	6.37	15.12	20.29	118
Credit Card Loans	0.11	0.00	0.00	0.00	0.00	0.13	0.67	1.18	118
Agricultural Loans	0.70	0.00	0.00	0.00	0.03	0.83	4.01	5.14	118
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Other Loans and Leases	3.03	0.00	0.01	0.47	1.80	4.38	9.70	16.00	118

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.22	0.83	1.19	2.48	5.55	10.56	20.26	26.04	119
Liquid Assets	23.04	7.60	10.52	16.31	20.88	30.03	39.53	44.23	119
Investment Securities	20.44	5.42	9.01	12.35	19.29	28.73	38.55	42.93	119
Net Loans and Leases	61.70	26.35	40.98	53.14	63.42	71.65	76.62	78.65	119
Net Lns, Ls & Stdbly Ltrs of Credit	62.40	26.35	41.59	54.15	64.25	71.94	77.08	80.34	119
Core Deposits	63.53	22.78	39.27	56.01	67.93	71.87	76.64	79.39	119
Noncore Funding	19.97	5.43	9.32	13.58	16.72	25.64	40.21	51.59	119
Time Deposits of \$100K or More	9.47	1.16	3.62	5.75	8.89	12.58	17.38	22.30	119
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Fed Funds Purchased and Repos	2.31	0.00	0.00	0.24	2.20	4.07	6.21	7.45	119
Net Fed Funds Purchased (Sold)	2.25	-0.03	-0.00	0.05	1.80	3.93	6.21	7.45	119
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	0.00	0.00	0.00	0.36	1.97	5.55	7.90	119
Earning Assets Repr in 1 Year	33.62	9.22	14.03	23.36	32.36	44.44	54.95	59.55	119
Int-Bearing Liab Repr in 1 Year	20.42	0.37	7.37	10.64	15.71	29.63	47.98	54.40	119
Long-Term Debt Repr in 1 Year	0.19	0.00	0.00	0.00	0.00	0.03	1.49	1.93	119
Net Assets Repriceable in 1 Year	11.64	-23.69	-13.73	0.64	12.11	23.43	31.73	42.30	119
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.40	-30.78	-0.69	7.27	14.78	24.45	39.68	44.58	119
Net ST Noncore Funding Dependence	6.36	-38.77	-8.09	-0.02	8.12	13.20	22.73	28.31	119
Short-Term Inv/ST Noncore Funding	65.87	5.33	10.50	22.34	41.74	95.40	158.07	318.25	118
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.06	-15.86	-8.51	3.16	10.25	24.52	47.98	65.25	119
Net Loans and Leases/Total Deposits	80.28	44.63	52.74	67.94	82.33	91.95	106.06	114.61	119
Net Loans and Leases/Core Deposits	99.09	51.26	63.36	79.51	95.78	115.14	146.43	167.05	119
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.41	-0.06	0.00	0.03	0.56	2.52	4.36	6.71	67
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.50	-0.34	0.28	1.89	4.34	6.43	9.95	11.64	100
Struct Notes Appr(Depr)/T1 Cap	-0.03	-1.05	-0.25	-0.00	0.01	0.03	0.05	0.09	38
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.57	0.00	0.00	0.00	2.59	17.20	35.33	47.47	119
Available-For-Sale Securities	91.03	46.08	62.42	79.45	97.12	100.00	100.00	100.00	119
U. S. Treasury Securities	0.64	0.00	0.00	0.00	0.00	0.42	3.04	10.50	119
U. S. Agency Securities (excl MBS)	13.74	0.00	0.00	0.89	9.98	23.77	45.93	64.49	119
Municipal Securities	13.61	0.00	0.00	0.87	12.03	26.28	32.99	45.26	119
Mortgage-Backed Securities	57.54	3.03	14.10	42.92	58.71	77.86	90.97	95.46	119
Asset-Backed Securities	0.78	0.00	0.00	0.00	0.00	0.64	4.37	9.34	119
Other Debt Securities	2.60	0.00	0.00	0.00	0.77	5.81	10.13	15.35	119
Mutual Funds and Equity Securities	0.50	0.00	0.00	0.00	0.14	0.81	2.10	4.18	119
Debt Securities 1 Year or Less	12.00	0.44	0.80	2.48	8.66	17.13	36.16	49.64	119
Debt Securities 1 To 5 Years	23.36	0.20	1.82	5.95	20.44	39.75	55.76	67.43	119
Debt Securities Over 5 Years	58.98	5.10	14.02	34.93	63.60	82.92	92.59	97.15	119
Pledged Securities	50.87	3.17	9.19	34.47	51.58	70.86	86.59	90.94	119
Structured Notes, Fair Value	1.06	0.00	0.00	0.00	0.00	1.49	5.57	11.61	119

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.33	-0.04	0.00	0.09	0.28	0.51	0.86	1.26	119
Provision for Ln&Ls Losses/Avg Lns&Ls	0.56	-0.17	0.02	0.16	0.43	0.80	1.39	2.27	118
Provision for Ln&Ls Losses/Net Losses	96.21	-75.96	11.06	67.14	94.02	121.25	175.51	270.14	117
Ln&Ls Allowance/Total Loans & Leases	1.69	0.64	0.90	1.23	1.62	2.10	2.57	3.13	118
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.17	0.63	1.10	1.89	3.66	5.69	13.50	30.91	115
ALLL/Nonaccrual Assets	121.65	21.32	32.51	65.79	107.31	170.62	239.19	349.75	117
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	101.12	14.96	19.88	51.81	88.55	140.80	203.47	305.99	117
Gross Ln&Ls Losses/Avg Loans & Leases	0.78	0.06	0.14	0.33	0.55	1.02	1.95	2.49	118
Recoveries/Avg Loans and Leases	0.12	0.00	0.01	0.05	0.10	0.16	0.27	0.39	118
Net Losses/Avg Loans and Leases	0.64	0.00	0.06	0.24	0.47	0.85	1.75	2.22	118
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Recoveries/Prior Year-End Losses	15.46	3.03	4.87	8.78	14.16	19.75	31.33	35.41	97
Earnings Coverage of Net Losses (X)	9.49	0.12	0.93	2.60	4.62	11.75	24.26	84.49	117
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.61	0.00	0.03	0.18	0.39	0.82	1.85	2.49	117
RE Loans Secured By 1-4 Family	0.54	0.00	0.04	0.17	0.36	0.78	1.61	2.01	117
Revolving	0.54	0.00	0.00	0.05	0.40	0.81	1.74	2.31	111
Closed-End	0.53	-0.00	0.02	0.13	0.35	0.87	1.76	2.15	116
Commercial Real Estate Loans	0.66	-0.01	0.00	0.12	0.44	1.12	1.89	2.90	116
Construction and Land Dev	2.35	-0.48	-0.05	0.03	1.26	3.89	8.27	11.84	111
Multi family	0.46	-0.06	-0.00	0.00	0.05	0.74	1.90	3.97	113
Nonfarm Nonresidential	0.45	-0.01	0.00	0.06	0.26	0.64	1.40	2.12	116
RE Loans Secured by Farmland	0.11	-0.38	-0.02	0.00	0.00	0.08	0.71	1.55	93
Commercial and Industrial Loans	0.63	-0.15	0.00	0.07	0.40	0.95	1.90	3.21	116
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	1.20	0.03	0.14	0.37	0.72	1.36	3.27	9.62	105
Credit Card Loans	2.63	0.00	0.00	1.01	2.01	2.91	8.78	12.78	45
Agricultural Loans	0.07	-0.26	-0.08	0.00	0.00	0.00	0.27	1.40	75
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	0.29	-0.19	-0.01	0.00	0.00	0.26	1.26	3.85	113

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.75	0.09	0.15	0.31	0.61	1.06	1.77	2.31	118
90+ Days PD Loans and Leases	0.36	0.00	0.00	0.00	0.03	0.27	1.51	4.52	118
Nonaccrual Loans and Leases	1.88	0.29	0.58	0.94	1.47	2.43	3.76	7.87	118
90+ Days PD and Nonaccrual Loans and Leases	2.54	0.29	0.63	1.05	1.89	3.38	6.80	9.90	118
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.12	0.34	118
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	118
Nonaccrual Restructured	0.51	0.00	0.02	0.13	0.38	0.68	1.37	2.05	118
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.75	0.09	0.15	0.31	0.61	1.06	1.77	2.31	118
90+ Days Past Due Assets	0.36	0.00	0.00	0.00	0.03	0.27	1.51	4.52	118
Nonaccrual Assets	1.90	0.29	0.58	0.94	1.47	2.43	3.80	7.87	118
30+ Days PD & Nonaccrual Assets	3.38	0.48	1.01	1.57	2.50	4.41	8.25	12.21	118
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.45	0.14	0.31	0.66	1.19	2.01	3.44	5.03	119
90+ PD & Nonaccrual Assets + OREO	1.97	0.14	0.40	0.84	1.50	2.78	4.92	6.49	119
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.16	0.23	0.58	1.13	1.93	2.81	4.82	7.57	119
Allowance for Loan & Lease Losses	235.63	59.62	78.22	121.01	173.82	331.26	519.97	775.13	117
Equity Cap + ALLL	17.90	2.99	4.42	8.85	15.17	23.99	38.27	53.47	119
Tier 1 Cap + ALLL	20.11	4.31	5.56	10.78	16.49	28.54	41.43	61.78	101
Loans & Leases + RE Acquired	3.69	0.66	1.06	1.83	3.00	4.60	7.75	14.13	118

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	0.82	0.14	0.20	0.34	0.66	1.19	1.85	2.69	117
	- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.03	0.35	2.02	8.03	117
	- Nonaccrual	2.32	0.35	0.65	0.96	1.83	3.12	5.74	8.42	117
Coml & Indl	- 30-89 Days PD	0.38	0.00	0.00	0.10	0.30	0.68	1.06	1.34	116
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.15	0.75	1.57	116
	- Nonaccrual	1.23	0.02	0.15	0.39	0.85	1.66	3.21	5.48	116
Individuals	- 30-89 Days PD	1.24	0.00	0.10	0.40	0.94	1.70	3.06	5.35	116
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.13	0.61	1.49	116
	- Nonaccrual	0.32	0.00	0.00	0.02	0.17	0.49	1.06	1.77	116
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.15	0.48	1.94	75
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.00	0.05	2.07	75
	- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.32	1.11	3.78	75
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Lns&Ls	- 30-89 Days PD	0.17	0.00	0.00	0.00	0.00	0.23	0.95	1.78	113
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.13	113
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.15	1.25	2.33	113
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.13	0.06	0.29	0.51	0.86	1.52	2.85	3.56	117
	- 90+ Days Past Due	0.37	0.00	0.00	0.00	0.04	0.39	1.46	4.70	117
	- Nonaccrual	2.45	0.28	0.49	0.85	1.51	2.73	7.35	12.69	117
Revolving	- 30-89 Days PD	0.58	0.00	0.00	0.22	0.47	1.03	1.59	1.72	111
	- 90+ Days Past Due	0.11	0.00	0.00	0.00	0.00	0.12	0.61	1.12	111
	- Nonaccrual	1.05	0.00	0.00	0.30	0.75	1.56	3.14	5.70	111
Closed-End	- 30-89 Days PD	1.24	0.08	0.27	0.51	0.98	1.71	3.06	4.08	116
	- 90+ Days Past Due	0.42	0.00	0.00	0.00	0.05	0.47	1.96	5.14	116
	- Nonaccrual	2.51	0.22	0.49	0.91	1.68	3.24	7.98	11.79	116
	- Jr Lien 30-89 Days PD	0.07	0.00	0.00	0.02	0.05	0.10	0.20	0.33	116
	- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.01	0.09	0.38	116
	- Jr Lien Nonaccrual	0.17	0.00	0.00	0.02	0.09	0.24	0.65	1.14	116
Commercial RE	- 30-89 Days PD	0.60	0.00	0.02	0.19	0.41	0.91	1.55	1.98	116
	- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00	0.19	1.74	4.87	116
	- Nonaccrual	2.43	0.12	0.51	1.10	1.98	3.30	5.39	6.35	116
Const & Dev	- 30-89 Days PD	0.94	0.00	0.00	0.09	0.38	1.38	3.07	8.21	111
	- 90+ Days Past Due	0.87	0.00	0.00	0.00	0.00	0.32	5.31	13.08	111
	- Nonaccrual	6.61	0.00	0.20	1.66	4.06	8.87	18.30	35.80	111
Multi Family	- 30-89 Days PD	0.30	0.00	0.00	0.00	0.06	0.52	1.52	1.89	113
	- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.00	0.93	4.97	113
	- Nonaccrual	1.25	0.00	0.00	0.00	0.47	1.86	5.22	8.93	113
Nonfarm Nres	- 30-89 Days PD	0.54	0.00	0.02	0.15	0.36	0.76	1.48	1.94	116
	- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.00	0.18	1.26	4.01	116
	- Nonaccrual	1.99	0.16	0.30	0.91	1.64	2.66	4.34	6.09	116
Farmland	- 30-89 Days PD	0.38	0.00	0.00	0.00	0.02	0.63	1.89	2.97	93
	- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.00	1.44	3.67	93
	- Nonaccrual	1.58	0.00	0.00	0.00	0.44	2.57	6.20	15.15	93
Credit Card	- 30-89 Days PD	0.95	0.00	0.00	0.00	0.85	1.59	2.52	3.28	45
	- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.00	0.42	1.01	1.72	45
	- Nonaccrual	0.03	0.00	0.00	0.00	0.00	0.00	0.17	0.48	45

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.18	6.36	7.93	9.12	10.24	11.12	12.75	13.95	101
Tier 1 RBC Ratio	14.73	9.02	10.85	12.33	14.20	16.97	19.65	23.81	101
Total Risk-Based Capital Ratio	16.10	10.84	12.23	13.74	15.66	18.03	20.88	24.04	101
Tangible Tier 1 Leverage Ratio	10.07	6.26	7.78	8.98	10.13	10.99	12.64	13.78	101
Tangible Common Eq Cap/Tan Assets	8.76	4.86	5.74	7.08	8.57	10.06	12.69	13.29	101
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.08	1.04	2.85	8.49	12.90	18.81	21.74	25.10	119
Standby Letters of Credit	0.60	0.00	0.01	0.19	0.44	0.88	1.48	1.98	119
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.18	119
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.20	0.00	0.00	0.22	1.98	9.51	18.16	33.04	119
Interest Rate Contracts	4.62	0.00	0.00	0.18	1.91	9.05	14.72	30.22	119
Interest Rate Futures & Forward Contr	0.70	0.00	0.00	0.00	0.03	1.11	3.65	5.68	119
Written Options Contr (Int Rate)	0.54	0.00	0.00	0.00	0.14	1.07	2.34	3.40	119
Purchased Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.73	1.46	119
Interest Rate Swaps	2.37	0.00	0.00	0.00	0.34	4.20	9.82	19.39	119
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.39	119
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	119
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	119
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	119
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.18	3.14	6.16	15.05	22.34	28.42	35.65	41.67	118

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.26	53.42	87.25	100.00	100.00	100.00	100.00	100.00	96
Foreign Exchange Contracts	0.34	0.00	0.00	0.00	0.00	0.00	0.17	7.96	96
Equity, Comm, & Other Contracts	0.25	0.00	0.00	0.00	0.00	0.00	0.00	9.91	96
Futures and Forwards	20.98	0.00	0.00	0.00	11.71	47.94	65.69	91.89	96
Written Options	17.67	0.00	0.00	0.00	11.66	41.40	61.46	100.00	96
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	96
Over-The-Counter	17.22	0.00	0.00	0.00	10.95	38.38	57.90	100.00	96
Purchased Options	2.65	0.00	0.00	0.00	0.00	1.47	15.69	28.58	96
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Over-The-Counter	2.49	0.00	0.00	0.00	0.00	0.33	15.69	28.58	96
Swaps	44.02	0.00	0.00	0.00	37.53	83.99	100.00	100.00	96
Held for Trading	12.97	0.00	0.00	0.00	0.00	28.81	95.22	100.00	96
Interest Rate Contracts	13.00	0.00	0.00	0.00	0.00	13.37	85.02	100.00	96
Foreign Exchange Contracts	0.14	0.00	0.00	0.00	0.00	0.00	0.00	4.13	96
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
Non-Traded	87.02	0.00	2.01	65.26	100.00	100.00	100.00	100.00	96
Interest Rate Contracts	76.57	0.00	0.19	50.69	100.00	100.00	100.00	100.00	96
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.81	96
Equity, Comm, & Other Contracts	0.21	0.00	0.00	0.00	0.00	0.00	0.00	9.91	96
Deriv Contr (Excl Fut & FX LE 14 Days)	76.59	0.00	34.65	51.56	79.03	97.99	100.00	100.00	84
One Year or Less	26.46	0.00	0.00	5.22	19.99	54.89	79.91	100.00	84
Over 1 Year to 5 Years	16.18	0.00	0.00	0.00	10.79	37.06	49.92	55.40	84
Over 5 Years	16.83	0.00	0.00	0.00	8.55	37.53	50.47	62.21	84
Gross Negative Fair Value (Abs Val)	1.81	0.00	0.00	0.29	1.49	3.04	4.93	7.60	96
Gross Positive Fair Value	1.40	0.00	0.00	0.26	1.21	2.29	3.70	5.01	96
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.09	101
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.04	0.07	101
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	101
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	101
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.06	101
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101
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	101
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.01	0.10	0.47	0.68	101

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	119
Ins Under Assets(P/C)/Tot Ins Und Ast	56.39	0.00	0.00	0.00	53.75	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	43.60	0.00	0.00	0.00	0.00	98.12	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Ins Activities Revenue/Adj Oper Inc	0.72	0.00	0.00	0.00	0.08	0.92	3.75	5.84	119
Premium Inc/Ins Activities Revenue	0.38	0.00	0.00	0.00	0.00	0.00	0.24	13.24	85
Credit Rel Prem Inc/Tot Prem Inc	44.44	0.00	0.00	0.00	0.00	100.00	100.00	100.00	9
Other Prem Inc/Total Prem Inc	55.55	0.00	0.00	0.00	50.00	100.00	100.00	100.00	9
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	119
Ins Net Inc (P/C)/Equity (P/C)	1.08	-8.17	-8.17	-6.56	-1.67	0.48	8.46	12.10	5
Ins Net Inc (L/H)/Equity (L/H)	7.99	0.72	0.72	0.72	0.72	7.99	12.36	13.81	2
Insur Ben, Losses, Exp/Insur Premiums	87.09	0.00	0.00	19.92	75.49	128.25	145.29	167.40	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.83	0.00	0.00	0.00	0.00	3.09	10.43	13.61	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.79	0.00	0.00	0.00	0.00	0.00	4.31	5.75	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
CSV Life Insurance/Tier 1 Cap + ALLL	9.31	0.00	0.00	1.70	10.16	15.99	21.23	23.80	101
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.58	43
Cost: Interest-Bearing Deposits	0.36	0.18	0.18	0.18	0.37	0.37	0.46	0.49	4
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	25.31	0.55	0.55	0.55	0.55	25.31	40.16	45.11	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
GROWTH RATES:									
Net Loans and Leases	13.22	-100.00	-100.00	-36.33	-3.07	45.16	143.06	234.66	36
Total Selected Assets	50.52	-100.00	-100.00	-34.06	1.78	107.53	347.03	681.25	42
Deposits	-32.22	-89.05	-89.05	-89.05	-34.69	-20.92	1.10	8.44	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	74.24	0.00	7.37	32.51	74.44	103.07	148.76	195.29	90
Dividends Paid/Net Income	32.91	0.00	0.00	9.10	36.84	50.73	75.49	87.50	109
Net Income - Dividends/Avg Equity	5.45	-4.18	-0.31	2.96	5.04	7.98	11.83	16.13	119
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	146.05	0.00	0.00	0.00	114.14	199.69	352.82	862.60	98
Dividends From Nonbank Subs	6.03	0.00	0.00	0.00	0.13	2.91	13.84	104.53	98
Dividends From Subsidiary BHCs	0.41	0.00	0.00	0.00	0.00	0.00	0.00	3.86	98
Dividends From All Subsidiaries	181.79	0.00	0.00	84.46	120.50	244.45	421.06	1097.72	98
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	48.23	0.00	0.00	0.00	46.03	86.98	123.43	156.80	101
Interest Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.17	0.84	2.06	101
Mgt & Service Fees From Bank Subs	2.01	0.00	0.00	0.00	0.00	0.00	13.73	27.95	101
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	101
Operating Income From Bank Subs	58.68	0.00	0.07	13.04	51.19	91.09	153.26	178.57	101
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	76.46	0.00	0.00	0.00	71.39	100.00	178.90	601.79	70
Interest Income From Nonbank Subs	0.49	0.00	0.00	0.00	0.00	0.00	1.23	13.59	70
Mgt & Serv Fees From Nonbank Subs	2.18	0.00	0.00	0.00	0.00	0.00	9.44	36.04	70
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70
Operating Inc From Nonbank Subs	110.18	0.00	0.00	2.38	71.39	105.60	210.59	1190.49	70
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	28.16	0.00	0.00	0.00	1.12	57.61	77.85	80.77	11
Interest Inc From Subsidiary BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.02	0.22	11
Mgt & Serv Fees From Sub BHCs	2.49	0.00	0.00	0.00	0.00	0.14	7.63	12.94	11
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	11
Operating Income From Sub BHCs	30.70	0.00	0.00	0.00	1.13	57.61	89.37	94.15	11
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.65	0.00	0.00	0.00	84.24	98.41	99.67	99.89	116
Interest Income From Bank Subs	3.69	0.00	0.00	0.00	0.00	0.27	7.42	85.93	116
Mgt & Serv Fees From Bank Subs	4.83	0.00	0.00	0.00	0.00	0.00	27.17	65.80	116
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	116
Operating Income From Bank Subs	74.98	0.00	0.00	61.62	96.63	99.54	99.91	100.00	116
Dividends From Nonbank Subs	2.61	0.00	0.00	0.00	0.00	1.40	9.91	42.16	116
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.55	116
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	116
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Operating Inc From Nonbank Subs	3.77	0.00	0.00	0.00	0.05	1.99	24.58	57.33	116
Dividends From Subsidiary BHCs	0.18	0.00	0.00	0.00	0.00	0.00	0.00	4.13	116
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Operating Income From Sub BHCs	0.22	0.00	0.00	0.00	0.00	0.00	0.00	6.48	116
Loans and Adv From Subs/ST Debt	310.16	0.00	0.00	0.00	57.89	154.64	802.73	1172.75	8
Loans and Adv From Subs/Total Debt	194.99	0.00	0.00	0.72	105.67	350.96	649.55	1294.76	39

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1107205	3,618,347	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	3,019,052	AMERIS BANCORP	MOULTRIE, GA	Moved from Peer 3
3446412	9,806,947	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	6,024,255	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	3,699,704	BANCORP, INC., THE	WILMINGTON, DE	
1245620	5,362,308	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,896,400	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,265,564	BANNER CORPORATION	WALLA WALLA, WA	
2961879	5,640,661	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	9,259,492	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	5,007,539	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	5,300,691	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,482,847	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 3
3141650	3,083,788	BNC BANCORP	THOMASVILLE, NC	Moved from Peer 3
3944628	3,248,106	BOND STREET HOLDINGS INC	FORT LAUDERDALE, FL	
1020180	8,731,784	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,147,534	BROOKLINE BANCORP, INC.	BROOKLINE, MA	
1201671	3,311,819	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	5,732,914	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	7,301,716	CAPITAL BANK FINANCIAL CORP.	MIAMI, FL	
4226910	9,238,786	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,039,187	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
1094314	9,726,296	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	Moved from Peer 1
1022764	4,370,368	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,086,209	CENTURY BANCORP, INC.	MEDFORD, MA	Moved from Peer 3
1201934	5,917,252	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,586,940	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
3762457	4,806,754	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,260,948	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	4,906,660	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,496,800	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,635,664	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,100,808	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	Moved from Peer 3
4284536	3,201,234	CUSTOMERS BANCORP, INC	WYOMISSING, PA	Moved from Peer 3
1029222	6,363,364	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	3,905,210	DIME COMMUNITY BANCSHARES, INC	NEW YORK, NY	
2894230	9,983,916	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,478,246	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,411,827	EAGLE BANCORP, INC.	BETHESDA, MD	Moved from Peer 3
1427239	8,570,274	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,325,841	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1250101	6,050,847	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,246,859	FIRST BANCORP	TROY, NC	
1118797	6,486,678	FIRST BANKS, INC.	SAINT LOUIS, MO	
1203602	3,618,056	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,236,484	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	5,995,390	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,497,048	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	4,502,012	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1890507	3,213,888	FIRST FINANCIAL HOLDINGS INC.	CHARLESTON, SC	
1123670	7,717,487	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1208559	4,304,821	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,099,839	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,293,765	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
1096505	4,465,096	FIRST SECURITY BANCORP	SEARCY, AR	
2393274	4,451,416	FLUSHING FINANCIAL CORPORATION	FLUSHING, NY	
2003975	7,747,440	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,957,635	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,768,001	H & R BLOCK, INC.	KANSAS CITY, MO	
1206546	4,984,561	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	7,316,689	HILLTOP HOLDINGS, INC	DALLAS, TX	New Y-9C/BHCPR reporter
1491409	4,242,130	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	5,756,985	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,331,755	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,806,046	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
1208906	3,066,610	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	Moved from Peer 3
3814208	3,657,054	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,571,805	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,829,727	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,048,062	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,895,682	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,016,148	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	5,410,775	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,529,522	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	6,042,259	NBT BANCORP INC.	NORWICH, NY	
3212091	9,966,618	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	Moved from Peer 1
4122722	8,004,198	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,216,793	OCEAN BANCSHARES, INC.	MIAMI, FL	
1098303	9,543,726	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	9,194,009	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
2875332	5,465,930	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,642,803	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,340,268	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,040,549	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	7,283,695	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
3083291	3,789,792	PROVIDENT NEW YORK BANCORP, IN	MONTEBELLO, NY	
1098844	4,178,616	RENASANT CORPORATION	TUPELO, MS	
1097025	3,394,399	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,526,702	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,335,689	SALEM FIVE BANCORP	SALEM, MA	
1248304	3,955,206	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,456,874	SANTANDER BANCORP	GUAYNABO, PR	
1133437	5,136,656	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,527,489	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	5,656,567	SNBNY HOLDINGS LIMITED	GIBALTAR, ZZ	
1245068	3,237,403	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
2502049	3,023,305	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	Moved from Peer 3
3152245	9,276,109	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,224,030	SUN BANCORP, INC	VINELAND, NJ	
3823031	3,514,053	SWS GROUP, INC.	DALLAS, TX	
3045084	4,202,776	T. ROWE PRICE GROUP, INC.	BALTIMORE, MD	
2495039	5,802,410	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
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2367921	4,837,197	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,347,548	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1079562	9,828,667	TRUSTMARK CORPORATION	JACKSON, MS	
1971693	4,104,181	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,420,013	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,802,259	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,221,255	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,663,801	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,470,132	W. T. B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,073,786	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,315,126	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	6,087,065	WESBANCO, INC.	WHEELING, WV	
1025541	4,954,512	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	7,622,637	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,754,554	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,375,148	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,551,992	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 119 bank holding companies.