

	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Number of BHCs in Peer Group	74	80	91	87
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.09	3.25	3.20	3.44
+ Non-interest Income	0.89	0.73	0.82	0.94
- Overhead Expense	3.49	3.58	3.45	3.45
- Provision for Losses	0.38	0.71	0.91	0.94
+ Securities Gains (Losses)	0.09	0.05	0.08	-0.06
+ Other Tax Equiv Adjustments	0.00	0.01	0.01	0.03
= Pretax Net Oper Income (TE)	0.24	-0.19	-0.18	0.18
Net Operating Income	0.09	-0.35	-0.38	-0.07
Net Income	0.09	-0.35	-0.38	-0.08
Net Income (Sub S Adjusted)	0.02	-0.06	-0.24	0.13
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.35	4.75	5.07	6.29
Interest Expense	0.89	1.13	1.51	2.58
Net Interest Income (TE)	3.41	3.61	3.55	3.71
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.92	1.37	1.38	0.87
Earnings Coverage of Net Losses (X)	2.13	2.96	2.74	4.93
Ln&Ls Allowance/Total Loans & Leases	2.36	2.46	2.38	1.71
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.32	8.00	7.83	3.86
30-89 Days Past Due Loans and Leases	1.22	1.12	1.33	1.66
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	13.92	14.39	17.77	25.47
Net ST Noncore Funding Dependence	2.66	4.73	8.28	17.29
Net Loans and Leases/Total Assets	58.32	62.10	64.80	69.78
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	7.40	7.19	7.49	8.96
Equity Capital/Total Assets	6.88	6.87	6.94	8.11
Equity Capital+Minority Int/Total Assets	7.04	7.02	7.08	8.20
Tier 1 Common Eq Cap / T RWA	9.01	8.29	8.87	N/A
Net Loans&Ls/Equity Capital (X)	8.66	9.51	13.03	9.30
Cash Dividends/Net Income	15.73	24.49	36.40	60.48
Cash Dividends/Net Income (Sub S Adjusted)	1.71	4.60	8.09	27.48
Retained Earnings/Avg Equity Cap	-0.52	-5.98	-13.40	-5.39
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.69	0.42	0.94	0.48
Long-Term Debt/Equity Capital	1.76	1.71	2.22	0.86
Equity Investment in Subs/Equity Cap	128.11	121.74	138.39	115.46
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	86.58	97.41	93.21	92.03

PERCENT OF AVERAGE ASSETS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Income (TE)	3.94	4.27	4.56	4.81	5.81
Less: Interest Expense	0.80	1.01	1.36	1.81	2.39
Equals: Net Interest Income (TE)	3.09	3.25	3.20	3.00	3.44
Plus: Non-Interest Income	0.89	0.73	0.82	0.78	0.94
Equals: Adj Operating Income (TE)	4.02	4.02	4.07	3.79	4.41
Less: Overhead Expense	3.49	3.58	3.45	3.48	3.45
Less: Provision for Loan and Lease Losses	0.38	0.71	0.91	1.68	0.94
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.09	0.05	0.08	0.02	-0.06
Plus: Other Tax Equiv Adjustments	0.00	0.01	0.01	0.03	0.03
Equals: Pretax Net Oper Inc (TE)	0.24	-0.19	-0.18	-1.25	0.18
Less: Applicable Income Taxes (TE)	0.11	0.14	0.15	-0.02	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.09	-0.35	-0.38	-1.35	-0.07
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.09	-0.35	-0.38	-1.35	-0.08
Memo: Net Income (Last Four Qtrs)	0.09	-0.35	-0.32	-1.36	-0.03
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.50	90.46	90.45	91.26	92.71
Avg Int-Bearing Funds / Avg Assets	78.48	79.28	80.36	80.71	79.36
Int Income (TE) / Avg Earning Assets	4.35	4.75	5.07	5.30	6.29
Int Expense / Avg Earning Assets	0.89	1.13	1.51	2.00	2.58
Net Int Inc (TE) / Avg Earn Assets	3.41	3.61	3.55	3.29	3.71
YIELD OR COST:					
Total Loans and Leases (TE)	5.50	5.68	5.88	5.87	6.77
Interest-Bearing Bank Balances	0.29	0.30	0.36	0.57	2.65
Fed Funds Sold & Reverse Repos	0.52	0.18	0.20	0.17	2.21
Trading Assets	4.81	8.14	8.61	4.19	3.84
Total Earning Assets	4.29	4.68	4.99	5.24	6.17
Investment Securities (TE)	2.55	2.99	3.55	4.29	4.98
U.S. Treasury & Agency Sec (excl MBS)	1.47	1.89	2.36	3.56	4.94
Mortgage-Backed Securities	2.16	2.86	3.66	4.43	4.64
All Other Securities	6.73	5.67	6.16	5.96	6.37
Interest-Bearing Deposits	0.79	1.06	1.44	2.07	2.83
Time Deposits of \$100K or More	1.22	1.54	1.93	2.76	3.86
Time Deposits < \$100K	1.21	1.56	2.05	2.96	3.94
Other Domestic Deposits	0.34	0.50	0.71	0.92	1.44
Foreign Deposits	N/A	N/A	N/A	1.34	N/A
Fed Funds Purchased and Repos	0.67	0.65	0.88	1.08	2.15
Other Borrowed Funds & Trading Liab	3.13	2.70	3.26	3.44	3.72
All Interest-Bearing Funds	1.01	1.29	1.67	2.23	2.99

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Avg Personnel Exp Per Employee (\$000)	67	68	66	67	61
Avg Assets per Employee (\$000)	4,289	4,263	4,210	4,466	3,467
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	1.51
Overhead Exp / NII + Non-Int Income	90.49	93.36	89.29	99.95	80.30
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.49	3.58	3.45	3.48	3.45
Personnel Expense	1.62	1.67	1.64	1.61	1.80
Net Occupancy Expense	0.44	0.45	0.46	0.45	0.48
Other Operating Expenses	1.40	1.40	1.32	1.38	1.14
Overhead Less Non-Interest Income	2.53	2.75	2.60	2.67	2.46
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	91.30	91.57	87.68	98.75	78.40
Personnel Expense	41.24	42.76	41.07	44.51	40.68
Net Occupancy Expense	10.94	11.47	11.54	12.35	10.98
Other Operating Expenses	37.82	37.14	34.68	41.33	26.51
Total Non-Interest Income	22.58	16.01	18.61	18.94	20.24
Fiduciary Activities Income	0.51	0.40	0.34	0.53	0.63
Serv Charges on Deposit Accts - Domestic	6.52	7.32	7.60	8.42	8.18
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.27	0.35	0.51	0.41	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.26	0.23	0.16	0.36	0.18
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.12	0.20	0.28	0.36	0.35
Net Gain (Loss) - Sales Loans, OREO, Oth	-1.47	-4.12	-1.02	-2.59	-0.36
Other Non-Interest Income	11.37	7.87	7.11	7.94	7.60
Overhead Less Non-Interest Income	69.32	74.72	68.57	79.30	57.54
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	9.46	6.80	10.68	6.15	3.81
Appl Inc Tax+TE/Pretax NOI+TE	25.02	25.35	29.38	26.51	33.01

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Real Estate Loans	48.42	50.74	52.16	53.78	55.04
Commercial and Industrial Loans	6.48	7.67	8.27	8.33	9.58
Loans to Individuals	1.74	1.72	2.10	2.28	2.89
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.88	0.97	1.29	1.29	1.30
Other Loans and Leases	0.49	0.58	0.59	0.61	0.76
Net Loans and Leases	58.32	62.10	64.80	66.52	69.78
Debt Securities Over 1 Year	16.26	15.23	14.03	13.32	14.69
Mutual Funds and Equity Securities	0.07	0.10	0.09	0.04	0.07
Subtotal	75.75	78.49	79.81	80.63	85.20
Interest-Bearing Bank Balances	8.51	6.44	5.15	4.49	1.07
Federal Funds Sold & Reverse Repos	0.99	1.30	1.28	0.80	1.06
Debt Securities 1 Year or Less	1.19	1.02	1.55	1.54	1.89
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.04	89.27	89.43	88.93	90.70
Non-Int Cash and Due From Dep Inst	1.97	1.92	1.87	2.56	2.38
Other Real Estate Owned	2.44	2.29	2.00	1.73	0.72
All Other Assets	8.94	8.52	8.44	8.13	6.75
MEMORANDA:					
Short-Term Investments	11.61	9.90	9.04	7.67	4.94
U.S. Treasury Securities	0.10	0.09	0.27	0.08	0.08
U.S. Agency Securities (excl MBS)	2.98	3.06	3.25	3.71	4.15
Municipal Securities	3.19	2.84	2.88	2.25	2.98
Mortgage-Backed Securities	8.76	8.51	6.95	6.51	6.83
Asset-Backed Securities	0.02	0.01	0.03	0.04	0.00
Other Debt Securities	0.12	0.19	0.10	0.15	0.21
RE Loans Secured by 1-4 Family	14.12	15.24	15.94	15.81	17.07
Revolving	2.29	2.83	2.71	2.89	2.72
Closed-End, Sec by First Liens	10.59	11.15	12.01	11.50	12.65
Closed-End, Sec by Junior Liens	0.68	0.74	0.84	0.98	1.20
Commercial Real Estate Loans	30.35	32.04	32.64	34.46	34.29
Construction and Land Dev	4.49	4.55	6.46	9.04	10.04
Multi family	2.25	2.57	2.08	1.87	1.73
Nonfarm Nonresidential	22.85	23.78	22.90	22.29	21.02
RE Loans Secured by Farmland	1.77	1.86	2.15	2.14	2.12
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.09	79.98	78.95	79.13	77.54
RE Loans Secured by 1-4 Family	24.21	24.20	24.74	23.87	24.65
Revolving	3.90	4.49	4.12	4.24	3.79
Closed-End	19.80	19.24	20.18	19.27	20.57
Commercial Real Estate Loans	50.79	50.09	48.77	50.02	47.30
Construction and Land Dev	7.39	7.26	9.66	13.18	13.75
Multi family	4.02	3.95	3.17	2.73	2.45
Nonfarm Nonresidential	37.82	36.78	34.19	32.30	29.20
RE Loans Secured by Farmland	3.16	3.11	3.41	3.26	3.18
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.77	11.86	12.40	12.38	13.36
Loans to Individuals	3.04	2.84	3.34	3.51	4.28
Credit Card Loans	0.09	0.05	0.04	0.04	0.06
Agricultural Loans	1.58	1.61	2.07	2.01	1.92
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.87	0.96	0.94	0.93	1.09

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Short-Term Investments	11.61	9.90	9.04	7.67	4.94
Liquid Assets	27.11	24.63	21.83	21.17	18.52
Investment Securities	17.98	17.37	16.25	15.35	17.18
Net Loans and Leases	58.32	62.10	64.80	66.52	69.78
Net Lns, Ls & Stbby Ltrs of Credit	58.66	62.59	65.29	67.06	70.36
Core Deposits	65.68	67.98	66.06	63.66	62.16
Noncore Funding	21.93	21.93	24.06	26.84	27.18
Time Deposits of \$100K or More	16.00	15.39	15.71	16.60	14.92
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.88	0.92	0.89	1.03	1.51
Net Fed Funds Purchased (Sold)	0.07	-0.36	-0.28	0.36	0.48
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.80	0.98	1.66	2.07	2.12
Earning Assets Repr in 1 Year	36.62	34.84	36.96	36.35	38.23
Int-Bearing Liab Repr in 1 Year	30.04	30.43	33.32	34.01	34.77
Long-Term Debt Repr in 1 Year	0.47	0.39	0.72	0.56	0.58
Net Assets Repriceable in 1 Year	5.59	3.41	2.34	2.20	2.15
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.92	14.39	17.77	22.65	25.47
Net ST Noncore Funding Dependence	2.66	4.73	8.28	14.21	17.29
Short-Term Inv/ST Noncore Funding	110.10	86.67	67.14	48.44	29.11
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.76	14.75	8.46	2.81	-1.06
Net Loans and Leases/Total Deposits	70.04	73.50	77.68	80.01	86.35
Net Loans and Leases/Core Deposits	91.20	93.91	101.21	107.06	116.52
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.36	1.27	0.48	0.82	0.29
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.15	2.99	-1.78	0.42	1.00
Struct Notes Appr(Depr)/T1 Cap	0.00	0.04	-0.40	-0.08	0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.76	3.09	5.55	4.83	5.99
Available-For-Sale Securities	93.24	96.91	94.45	95.17	94.01
U.S. Treasury Securities	0.49	0.62	1.95	0.64	0.59
U.S. Agency Securities (excl MBS)	17.59	19.04	23.27	26.83	27.96
Municipal Securities	17.97	16.52	16.41	13.82	17.31
Mortgage-Backed Securities	49.45	47.76	42.99	43.82	39.72
Asset-Backed Securities	0.15	0.04	0.13	0.22	0.00
Other Debt Securities	1.21	1.07	0.62	1.22	1.14
Mutual Funds and Equity Securities	0.64	0.88	0.97	0.38	0.42
Debt Securities 1 Year or Less	8.30	7.74	11.02	10.54	13.12
Debt Securities 1 To 5 Years	23.01	31.11	32.32	30.36	29.06
Debt Securities Over 5 Years	60.23	54.28	50.88	55.06	53.42
Pledged Securities	48.82	47.76	52.15	58.05	60.60
Structured Notes, Fair Value	1.10	1.67	3.17	2.06	0.80

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Provision for Ln&Ls Losses/Avg Assets	0.38	0.71	0.91	1.68	0.94
Provision for Ln&Ls Losses/Avg Lns&Ls	0.60	1.10	1.35	2.39	1.32
Provision for Ln&Ls Losses/Net Losses	61.68	85.71	117.75	133.16	175.44
Ln&Ls Allowance/Total Loans & Leases	2.36	2.46	2.38	2.33	1.71
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.65	4.35	3.39	2.09	4.81
ALLL/Nonaccrual Assets	71.04	77.32	75.13	75.35	119.23
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	68.46	75.47	78.97	71.29	95.47
Gross Ln&Ls Losses/Avg Loans & Leases	1.15	1.58	1.51	2.08	0.98
Recoveries/Avg Loans and Leases	0.18	0.18	0.10	0.07	0.06
Net Losses/Avg Loans and Leases	0.92	1.37	1.38	1.99	0.87
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.51	12.46	7.94	11.32	28.72
Earnings Coverage of Net Losses (X)	2.13	2.96	2.74	1.14	4.93
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.97	1.32	1.44	2.06	0.76
RE Loans Secured By 1-4 Family	0.85	1.13	0.99	1.53	0.60
Revolving	0.69	1.08	0.73	0.93	0.33
Closed-End	0.84	1.22	1.03	1.63	0.56
Commercial Real Estate Loans	1.10	1.45	1.69	2.27	0.74
Construction and Land Dev	2.86	5.99	4.94	5.50	1.93
Multi family	1.21	1.27	0.31	0.69	0.11
Nonfarm Nonresidential	0.72	0.66	0.62	0.94	0.17
RE Loans Secured by Farmland	0.21	0.22	0.28	0.20	0.00
Commercial and Industrial Loans	1.37	2.62	1.63	2.52	1.32
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.27	1.46	1.92	1.49	0.97
Credit Card Loans	2.04	1.51	3.68	2.80	3.35
Agricultural Loans	0.00	-0.01	0.07	0.01	0.00
Loans to Foreign Governments & Inst	N/A	N/A	0.00	N/A	N/A
Other Loans and Leases	0.74	2.36	3.03	3.56	1.24

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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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

1.22

1.12

1.33

1.69

1.66

90+ Days PD Loans and Leases

0.08

0.06

0.08

0.11

0.17

Nonaccrual Loans and Leases

4.68

4.55

5.05

4.93

2.90

90+ Days PD and Nonaccrual Loans and Leases

4.82

4.68

5.17

5.09

3.26

30-89 Days PD Restructured

0.05

0.04

0.03

0.06

0.00

90+ Days PD Restructured

0.00

0.00

0.00

0.00

0.00

Nonaccrual Restructured

1.39

1.19

0.93

0.37

0.02

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

## 30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

1.22

1.12

1.33

1.69

1.66

90+ Days Past Due Assets

0.08

0.06

0.08

0.11

0.17

Nonaccrual Assets

4.69

4.57

5.12

4.98

2.90

30+ Days PD &amp; Nonaccrual Assets

6.08

5.94

6.67

7.18

5.13

## PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

2.85

3.06

3.55

3.56

2.38

90+ PD &amp; Nonaccrual Assets + OREO

5.34

5.50

5.64

5.38

3.33

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

Total Assets

7.24

7.30

6.89

6.50

3.09

Allowance for Loan &amp; Lease Losses

486.65

425.94

393.66

354.74

211.31

Equity Cap + ALLL

83.89

79.12

91.18

88.63

33.54

Tier 1 Cap + ALLL

80.89

78.57

94.07

92.85

32.12

Loans &amp; Leases + RE Acquired

11.42

10.76

9.73

9.01

4.21

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	1.29	1.17	1.40	1.72	1.74
- 90+ Days Past Due	0.08	0.06	0.09	0.12	0.16
- Nonaccrual	5.12	4.80	5.55	5.45	3.29
Coml & Indl - 30-89 Days PD	0.72	0.79	0.98	1.39	1.17
- 90+ Days Past Due	0.06	0.02	0.01	0.04	0.09
- Nonaccrual	2.87	3.06	2.69	2.69	1.01
Individuals - 30-89 Days PD	0.92	0.90	1.34	1.69	1.37
- 90+ Days Past Due	0.07	0.07	0.05	0.08	0.09
- Nonaccrual	0.40	0.67	0.64	0.50	0.34
Dep Inst Lns - 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
Agricultural - 30-89 Days PD	0.03	0.07	0.04	0.10	0.26
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.24	0.31	0.49	0.17	0.21
Foreign Govts- 30-89 Days PD	N/A	N/A	0.00	N/A	N/A
- 90+ Days Past Due	N/A	N/A	0.00	N/A	N/A
- Nonaccrual	N/A	N/A	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.17	0.56	0.15	0.14	0.45
- 90+ Days Past Due	0.00	0.00	0.01	0.01	0.04
- Nonaccrual	0.00	0.88	0.06	0.04	0.00
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.75	1.56	1.50	1.98	1.71
- 90+ Days Past Due	0.09	0.05	0.08	0.12	0.12
- Nonaccrual	3.25	3.09	3.07	3.21	1.89
Revolving - 30-89 Days PD	0.80	0.65	0.44	0.51	0.54
- 90+ Days Past Due	0.02	0.00	0.02	0.01	0.00
- Nonaccrual	1.34	1.28	1.18	0.55	0.26
Closed-End - 30-89 Days PD	1.91	1.83	1.70	2.29	1.93
- 90+ Days Past Due	0.09	0.05	0.08	0.13	0.14
- Nonaccrual	3.78	3.62	3.34	3.92	2.32
- Jr Lien 30-89 Days PD	0.14	0.13	0.09	0.14	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.18	0.16	0.19	0.17	0.09
Commercial RE - 30-89 Days PD	0.89	0.66	1.08	1.41	1.39
- 90+ Days Past Due	0.06	0.04	0.05	0.08	0.17
- Nonaccrual	5.84	5.40	6.78	5.96	3.78
Const & Dev - 30-89 Days PD	0.58	0.92	1.04	1.51	1.35
- 90+ Days Past Due	0.01	0.00	0.04	0.02	0.13
- Nonaccrual	12.41	14.62	16.40	14.13	8.08
Multi family - 30-89 Days PD	0.15	0.09	0.17	0.56	0.37
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.00
- Nonaccrual	2.35	3.38	2.49	0.63	0.85
Nonfarm Nres- 30-89 Days PD	0.96	0.56	1.03	1.23	1.01
- 90+ Days Past Due	0.05	0.03	0.04	0.06	0.12
- Nonaccrual	4.40	3.32	3.77	2.75	1.58
Farmland - 30-89 Days PD	0.33	0.29	0.55	0.40	0.21
- 90+ Days Past Due	0.00	0.00	0.04	0.00	0.00
- Nonaccrual	2.46	0.68	1.22	1.07	0.51
Credit Card - 30-89 Days PD	1.34	1.34	1.35	2.21	2.62
- 90+ Days Past Due	0.24	0.91	0.45	1.06	0.83
- Nonaccrual	0.00	0.00	0.09	0.00	0.00



CAPITAL RATIOS	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Tier 1 Leverage Ratio	7.40	7.19	7.49	7.45	8.96
Tier 1 RBC Ratio	11.48	10.41	10.69	10.17	11.90
Total Risk-Based Capital Ratio	13.15	11.92	12.31	11.80	13.33
Tangible Tier 1 Leverage Ratio	7.31	7.16	7.46	7.41	8.93
Tangible Common Eq Cap/Tan Assets	5.99	5.92	6.23	6.10	7.67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	7.26	8.18	8.02	8.63	10.74
Standby Letters of Credit	0.27	0.34	0.40	0.47	0.52
Commercial & Similar Letters of Credit	0.00	0.00	0.01	0.00	0.00
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	0.35	0.23	0.31	0.19	0.32
Interest Rate Contracts	0.35	0.23	0.31	0.19	0.31
Interest Rate Futures & Forward Contr	0.03	0.01	0.04	0.03	0.01
Written Options Contr (Int Rate)	0.07	0.03	0.03	0.02	0.08
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.03	0.00	0.07	0.01	0.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00
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	11.79	12.58	11.98	12.49	15.56

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Interest Rate Contracts	100.00	100.00	100.00	100.00	85.01
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	14.99
Futures and Forwards	24.74	27.84	32.38	35.67	16.15
Written Options	48.76	41.06	28.12	29.27	41.52
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	48.76	41.06	28.12	29.27	41.52
Purchased Options	4.06	11.11	3.03	3.47	19.30
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	4.06	11.11	3.03	3.47	19.30
Swaps	22.44	19.98	32.25	26.99	18.61
Held for Trading	17.65	13.33	13.04	9.52	10.53
Interest Rate Contracts	17.65	13.33	13.04	9.52	10.53
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	82.35	86.67	86.96	90.48	89.47
Interest Rate Contracts	82.35	86.67	86.96	90.21	74.48
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	14.99
Deriv Contr (Excl Fut & FX LE 14 Days)	42.28	52.73	61.70	70.73	54.46
One Year or Less	15.06	29.56	33.54	37.76	22.24
Over 1 Year to 5 Years	9.83	10.66	9.47	4.30	27.45
Over 5 Years	17.39	12.51	18.68	24.12	1.34
Gross Negative Fair Value (Abs Val)	0.65	0.57	1.44	0.48	0.66
Gross Positive Fair Value	0.37	0.33	0.26	0.26	0.42
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00

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	50.00	50.00	50.00	33.33	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	66.67	66.67
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.12	0.20	0.28	0.36	0.35
Premium Inc/Ins Activities Revenue	1.75	0.73	0.59	1.09	1.28
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	30.63	33.33	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	69.37	66.67	66.67
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	23.94	24.74	31.23	39.53	20.02
Ins Net Inc (L/H)/Equity (L/H)	3.30	4.48	5.90	4.04	5.15
Insur Ben, Losses, Exp/Insur Premiums	29.80	40.12	62.68	70.52	71.60
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	2.02	2.74	3.22	1.96	2.59
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.52	10.30	9.53	9.58	9.36
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	0.00	0.00	0.00	0.57	0.00
Cost: Interest-Bearing Deposits	N/A	N/A	N/A	1.34	N/A
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	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-100.00	-58.70	-10.56	-29.60	-53.15
Total Selected Assets	-50.00	-5.80	-10.56	-22.94	-39.91
Deposits	N/A	N/A	N/A	-21.88	N/A

PROFITABILITY:	PEER GROUP 05 12/31/2012	12/31/2011	12/31/2010	12/31/2009	12/31/2008
Net Income/Avg Equity Capital	0.31	-4.99	-11.75	-24.52	-2.34
Bank Net Inc/Avg Eq Inv in Banks	0.65	-7.62	-7.34	-17.95	-0.16
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.20	2.52	2.18	0.35	4.16
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.94	-39.63	-0.76	-40.54	3.14
Bank Net Income/Parent Net Income	121.48	111.34	135.09	177.71	131.87
Nonbank Net Income/Parent Net Income	3.22	8.60	2.65	3.54	1.67
Sub BHCs Net Inc/Parent Net Income	83.75	79.54	76.69	367.49	72.56
LEVERAGE:					
Total Liabilities/Equity	32.31	26.12	46.08	37.81	20.61
Total Debt/Equity Capital	3.55	2.33	5.95	5.15	1.93
Tot Debt+NP to Subs Iss Tr Pref/Equity	7.22	6.46	31.59	32.98	19.13
Tot Debt+Lns Guaranteed for Affl/Equity	1.27	1.37	6.48	5.44	2.23
Total Debt/Equ Cap - Exc Over Fair Value	3.56	2.34	6.07	5.26	1.94
Long-Term Debt/Equity Capital	1.76	1.71	2.22	1.94	0.86
Short-Term Debt/Equity Capital	0.69	0.42	0.94	2.03	0.48
Current Portion of LT Debt/Equity	0.00	0.00	0.02	0.00	0.01
Exc Cost Over Fair Value/Equity Cap	0.00	0.00	0.03	0.18	0.19
Long-Term Debt/Consolidated LT Debt	8.83	5.32	6.20	5.70	2.43
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	128.11	121.74	138.39	131.84	115.46
Total Investment in Subs/Equity	128.71	122.26	139.51	132.38	115.95
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	90.80	89.09	111.55	107.84	99.77
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	91.22	89.73	112.84	108.35	100.13
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.95	1.72	3.94	5.76	3.44
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	8.02	17.85	11.79	29.55	6.16
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	55.05	68.83	75.51	65.24	92.16
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	86.58	97.41	93.21	79.07	92.03
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.56	98.96	91.00	93.30	99.90
Pretax Oper Inc + Int Exp/Int Expense	-137.55	828.39	34.20	605.48	1912.71
Div + Int From Subs/Int Exp + Div	74.19	108.76	91.01	104.93	161.76
Fees+Other Inc From Subs/Sal + Oth Exp	7.65	10.21	9.34	7.73	9.29
Net Inc/Curr Port of LT Debt+Pfd Div(X)	10.19	32.60	26.45	15.32	16.98
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-5.69	-2.48	-1.94	-3.55	-0.49
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	34.01	0.00	0.00	0.00	0.00
Total	34.01	0.00	0.00	0.00	0.00
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	0.02	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.51	0.31	0.54	0.55	0.49
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



## EARNINGS AND PROFITABILITY

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PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.08	0.81	1.77	2.60	3.17	3.60	3.95	4.16	74
+ Non-interest Income	0.88	-0.23	0.09	0.41	0.67	1.05	2.49	3.37	74
- Overhead Expense	3.48	1.44	2.38	2.94	3.46	3.98	4.53	5.51	74
- Provision for Losses	0.38	-0.09	0.00	0.02	0.23	0.57	0.99	1.79	74
+ Securities Gains (Losses)	0.09	-0.04	0.00	0.00	0.04	0.13	0.31	0.42	74
+ Other Tax Equiv Adjustments	-0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.01	74
= Pretax Net Oper Income (TE)	0.23	-2.12	-1.68	-0.31	0.29	0.83	1.25	1.68	74
Net Operating Income	0.09	-2.32	-1.53	-0.38	0.24	0.69	1.08	1.20	74
Net Income	0.09	-2.73	-1.62	-0.38	0.24	0.71	1.12	1.34	74
Net Income (Sub S Adjusted)	0.02	-2.65	-2.07	-0.53	0.16	0.64	1.00	1.31	22

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.35	1.79	3.37	3.92	4.42	4.72	5.11	5.39	74
Interest Expense	0.88	0.11	0.34	0.53	0.80	1.13	1.67	1.83	74
Net Interest Income (TE)	3.40	0.98	2.09	2.97	3.39	3.97	4.36	4.46	74

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.91	-0.00	0.00	0.33	0.67	1.38	2.05	3.30	74
Earnings Coverage of Net Losses (X)	2.13	-14.03	-1.13	0.12	1.08	3.43	7.23	19.00	71
Ln&Ls Allowance/Total Loans & Leases	2.35	1.07	1.27	1.63	2.21	3.05	3.72	4.36	72
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	8.32	0.58	1.26	4.45	6.15	11.89	18.83	22.05	72
30-89 Days Past Due Loans and Leases	1.21	0.01	0.08	0.32	0.87	1.70	2.98	4.38	72

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	13.92	-20.24	-8.03	1.62	12.95	25.33	39.76	50.57	72
Net ST Noncore Funding Dependence	2.65	-24.07	-14.80	-6.30	2.18	11.94	18.61	25.32	72
Net Loans and Leases/Total Assets	58.31	21.22	38.96	51.03	59.99	66.97	73.69	75.41	74

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.39	-6.03	-3.09	4.15	8.69	10.28	14.15	16.36	73
Equity Capital/Total Assets	6.88	-8.59	-4.68	3.42	7.99	10.31	13.80	16.60	74
Equity Capital+Minority Int/Total Assets	7.04	-8.59	-4.43	3.42	8.38	10.31	14.08	16.60	74
Tier 1 Common Eq Cap / T RWA	9.00	-12.14	-5.07	3.10	9.31	14.54	19.62	26.86	73
Net Loans&Ls/Equity Capital (X)	8.65	2.07	2.94	5.03	6.75	9.87	17.82	28.30	63
Cash Dividends/Net Income	15.73	0.00	0.00	0.00	2.20	29.62	56.99	65.81	47
Cash Dividends/Net Income (Sub S Adjusted)	1.71	-174.11	-29.59	0.00	0.00	0.00	33.94	45.76	22
Retained Earnings/Avg Equity Cap	-0.52	-52.40	-32.10	-2.80	3.15	5.40	7.51	8.53	63

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.69	0.00	0.00	0.00	0.00	0.00	2.58	19.77	63
Long-Term Debt/Equity Capital	1.75	0.00	0.00	0.00	0.00	0.00	11.52	16.47	63
Equity Investment in Subs/Equity Cap	128.10	78.22	92.75	99.22	113.32	149.66	203.36	247.48	63
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	86.58	-17.36	0.37	53.82	94.64	107.62	169.69	205.50	73

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.93	1.64	3.07	3.60	3.95	4.30	4.63	4.92	74
Less: Interest Expense	0.80	0.11	0.31	0.49	0.74	1.01	1.49	1.65	74
Equals: Net Interest Income (TE)	3.08	0.81	1.77	2.60	3.17	3.60	3.95	4.16	74
Plus: Non-Interest Income	0.88	-0.23	0.09	0.41	0.67	1.05	2.49	3.37	74
Equals: Adj Operating Income (TE)	4.01	1.27	1.98	3.36	4.02	4.74	5.54	5.93	74
Less: Overhead Expense	3.48	1.44	2.38	2.94	3.46	3.98	4.53	5.51	74
Less: Provision for Loan and Lease Losses	0.38	-0.09	0.00	0.02	0.23	0.57	0.99	1.79	74
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Plus: Realized G/L on AFS Sec	0.09	-0.04	0.00	0.00	0.04	0.13	0.31	0.42	74
Plus: Other Tax Equiv Adjustments	-0.00	-0.04	-0.02	0.00	0.00	0.00	0.00	0.01	74
Equals: Pretax Net Oper Inc (TE)	0.23	-2.12	-1.68	-0.31	0.29	0.83	1.25	1.68	74
Less: Applicable Income Taxes (TE)	0.11	-0.16	-0.08	0.00	0.01	0.27	0.49	0.57	74
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	74
Equals: Net Operating Income	0.09	-2.32	-1.53	-0.38	0.24	0.69	1.08	1.20	74
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Equals: Net Income	0.09	-2.73	-1.62	-0.38	0.24	0.71	1.12	1.34	74
Memo: Net Income (Last Four Qtrs)	0.09	-2.73	-1.62	-0.38	0.24	0.71	1.12	1.34	74
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.50	80.80	83.83	87.86	90.97	93.25	94.96	96.24	74
Avg Int-Bearing Funds / Avg Assets	78.48	58.31	67.83	72.16	77.50	84.30	91.86	94.31	73
Int Income (TE) / Avg Earning Assets	4.35	1.79	3.37	3.92	4.42	4.72	5.11	5.39	74
Int Expense / Avg Earning Assets	0.88	0.11	0.34	0.53	0.80	1.13	1.67	1.83	74
Net Int Inc (TE) / Avg Earn Assets	3.40	0.98	2.09	2.97	3.39	3.97	4.36	4.46	74
YIELD OR COST:									
Total Loans and Leases (TE)	5.49	2.83	4.85	5.09	5.42	5.89	6.32	6.57	74
Interest-Bearing Bank Balances	0.29	0.00	0.10	0.20	0.25	0.32	0.56	0.80	74
Fed Funds Sold & Reverse Repos	0.52	0.00	0.00	0.03	0.17	0.24	0.39	1.84	38
Trading Assets	4.81	0.00	0.00	0.00	0.00	5.82	10.38	11.91	4
Total Earning Assets	4.28	1.79	3.37	3.88	4.34	4.66	5.06	5.25	74
Investment Securities (TE)	2.54	1.21	1.33	1.91	2.50	3.14	3.73	4.11	74
U.S. Treasury & Agency Sec (excl MBS)	1.47	0.00	0.14	0.84	1.31	2.05	2.70	3.11	62
Mortgage-Backed Securities	2.15	0.13	1.06	1.66	2.07	2.60	3.36	4.13	67
All Other Securities	6.73	0.69	1.61	3.16	4.57	6.16	14.01	47.88	68
Interest-Bearing Deposits	0.79	0.11	0.33	0.57	0.79	1.00	1.22	1.34	74
Time Deposits of \$100K or More	1.21	0.04	0.53	0.93	1.15	1.58	1.90	2.21	74
Time Deposits < \$100K	1.21	0.29	0.65	0.93	1.19	1.52	1.79	2.08	74
Other Domestic Deposits	0.33	0.03	0.08	0.18	0.33	0.47	0.58	0.68	74
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.66	0.00	0.00	0.05	0.31	0.93	2.42	3.84	53
Other Borrowed Funds & Trading Liab	3.12	0.14	0.93	1.97	3.14	4.07	5.37	7.18	59
All Interest-Bearing Funds	1.00	0.15	0.45	0.74	0.95	1.26	1.64	1.90	73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	67.35	44.04	51.77	55.67	62.51	76.24	93.28	98.71	72
Avg Assets per Employee (\$000)	4288.69	2351.44	2646.92	3151.11	3928.05	4745.26	6992.10	9972.61	72

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Overhead Exp / NII + Non-Int Income	90.49	63.66	64.94	77.32	85.54	97.32	123.71	162.86	74

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.48	1.44	2.38	2.94	3.46	3.98	4.53	5.51	74
Personnel Expense	1.62	0.50	1.00	1.30	1.62	1.94	2.24	2.47	74
Net Occupancy Expense	0.43	0.11	0.22	0.34	0.44	0.51	0.64	0.71	74
Other Operating Expenses	1.39	0.65	0.82	1.06	1.30	1.66	2.06	2.30	74
Overhead Less Non-Interest Income	2.52	0.70	1.26	2.10	2.54	3.03	3.66	3.80	74

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	91.30	62.90	64.89	75.73	84.83	98.89	141.35	184.16	74
Personnel Expense	41.23	19.65	28.16	35.74	40.78	45.81	52.87	66.80	74
Net Occupancy Expense	10.93	4.27	6.10	8.40	10.23	12.98	16.02	18.83	74
Other Operating Expenses	37.81	20.01	22.13	25.97	34.01	45.66	60.60	97.30	74
Total Non-Interest Income	22.57	-9.63	5.80	11.96	17.69	27.42	53.88	74.98	74
Fiduciary Activities Income	0.51	0.00	0.00	0.00	0.00	0.00	2.83	7.57	74
Serv Charges on Deposit Accts - Domestic	6.51	0.00	0.92	2.92	5.63	9.24	13.99	16.55	74
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Investment Banking Fees & Commissions	0.26	0.00	0.00	0.00	0.00	0.47	1.11	2.05	74
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Net Servicing Fees	0.26	0.00	0.00	0.00	0.00	0.25	1.13	3.06	74
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Insurance Activities Revenue	0.11	0.00	0.00	0.00	0.00	0.11	0.53	1.48	74
Net Gain (Loss) - Sales Loans, OREO, Oth	-1.47	-27.47	-20.84	-4.80	-0.47	2.58	6.48	28.20	74
Other Non-Interest Income	11.37	1.91	3.00	5.93	9.33	14.17	20.75	46.17	74
Overhead Less Non-Interest Income	69.31	17.14	24.25	49.67	65.15	79.56	112.84	197.55	74

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	9.46	-49.35	-6.65	0.00	2.78	23.79	32.15	33.67	49
Appl Inc Tax+TE/Pretax NOI+TE	25.01	-18.42	-5.22	0.00	24.70	34.45	40.78	171.68	49



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.41	10.32	25.81	36.53	51.10	56.15	66.70	68.82	74
Commercial and Industrial Loans	6.47	0.00	1.67	3.56	5.50	7.96	13.71	16.96	74
Loans to Individuals	1.73	0.00	0.06	0.41	1.11	2.34	5.13	6.70	74
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Agricultural Loans	0.87	0.00	0.00	0.00	0.02	1.32	4.24	7.48	74
Other Loans and Leases	0.48	0.00	0.00	0.06	0.27	0.69	1.40	1.69	74
Net Loans and Leases	58.31	21.22	38.96	51.03	59.99	66.97	73.69	75.41	74
Debt Securities Over 1 Year	16.25	0.00	0.58	7.72	15.77	22.86	31.78	36.22	74
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.03	0.37	0.69	74
Subtotal	75.75	30.29	61.13	71.89	77.48	81.87	85.66	87.82	74
Interest-Bearing Bank Balances	8.50	0.25	0.82	2.79	8.41	12.81	17.66	23.68	74
Federal Funds Sold & Reverse Repos	0.98	0.00	0.00	0.00	0.00	0.55	5.62	10.04	74
Debt Securities 1 Year or Less	1.19	0.00	0.00	0.10	0.80	2.13	3.07	4.97	74
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Total Earning Assets	89.04	75.58	81.65	87.21	89.72	91.72	93.10	94.14	74
Non-Int Cash and Due From Dep Inst	1.96	0.15	0.50	1.11	1.73	2.78	3.69	3.99	74
Other Real Estate Owned	2.43	0.00	0.05	0.48	1.94	3.78	6.17	7.33	74
All Other Assets	8.93	3.26	4.62	5.94	8.15	10.50	15.98	19.03	74
MEMORANDA:									
Short-Term Investments	11.61	1.57	3.05	5.79	11.33	15.84	21.80	27.79	74
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.00	0.15	1.94	74
U.S. Agency Securities (excl MBS)	2.97	0.00	0.00	0.00	2.32	5.40	8.67	12.44	74
Municipal Securities	3.19	0.00	0.00	0.11	1.99	5.41	10.40	13.92	74
Mortgage-Backed Securities	8.76	0.00	0.00	3.28	8.80	14.91	18.46	24.02	74
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.48	74
Other Debt Securities	0.12	0.00	0.00	0.00	0.00	0.07	0.59	1.58	74
RE Loans Secured by 1-4 Family	14.12	0.03	1.91	8.34	15.08	18.86	23.65	27.00	74
Revolving	2.28	0.00	0.00	0.61	2.07	3.86	5.58	7.06	74
Closed-End, Sec by First Liens	10.59	0.03	1.13	5.41	9.99	14.91	19.77	23.44	74
Closed-End, Sec by Junior Liens	0.67	0.00	0.00	0.17	0.55	1.09	1.58	2.45	74
Commercial Real Estate Loans	30.35	5.17	9.00	18.51	31.23	39.04	49.82	57.48	74
Construction and Land Dev	4.49	0.00	0.46	1.78	3.57	6.91	8.92	11.71	74
Multi family	2.25	0.00	0.05	0.63	1.91	3.26	5.71	8.86	74
Nonfarm Nonresidential	22.85	2.62	7.46	14.02	22.42	28.32	40.88	50.70	74
RE Loans Secured by Farml and	1.76	0.00	0.00	0.00	1.01	3.17	6.31	9.03	74
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.08	49.78	61.88	74.48	84.41	89.38	92.24	95.00	72
RE Loans Secured by 1-4 Family	24.21	1.30	6.79	15.71	25.13	30.99	40.81	45.70	72
Revolving	3.89	0.00	0.02	1.04	3.30	6.45	9.77	10.43	72
Closed-End	19.80	1.13	4.54	11.12	19.29	27.01	36.63	39.50	72
Commercial Real Estate Loans	50.78	15.30	23.46	39.85	50.37	59.98	75.93	82.25	72
Construction and Land Dev	7.39	0.12	1.27	3.42	6.68	10.62	15.81	18.59	72
Multi family	4.02	0.00	0.35	1.33	3.08	5.90	9.83	13.12	72
Nonfarm Nonresidential	37.82	12.52	18.76	27.82	35.65	45.18	57.79	70.38	72
RE Loans Secured by Farml and	3.15	0.00	0.00	0.00	1.72	5.20	11.83	16.85	72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Commercial and Industrial Loans	10.76	1.44	3.75	6.14	9.77	13.13	22.16	25.41	72
Loans to Individuals	3.04	0.00	0.15	0.77	1.89	4.13	8.36	14.20	72
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.02	0.50	0.93	72
Agricultural Loans	1.57	0.00	0.00	0.00	0.04	2.47	6.06	12.93	72
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Other Loans and Leases	0.86	0.00	0.01	0.14	0.48	1.38	2.38	3.38	72

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	11.61	1.57	3.05	5.79	11.33	15.84	21.80	27.79	74
Liquid Assets	27.11	11.34	14.92	18.78	26.29	33.26	41.98	49.22	74
Investment Securities	17.98	0.49	3.73	9.65	17.23	26.02	33.72	40.32	74
Net Loans and Leases	58.31	21.22	38.96	51.03	59.99	66.97	73.69	75.41	74
Net Lns, Ls & Stdbly Ltrs of Credit	58.66	21.37	39.02	51.71	60.13	67.21	74.49	75.81	74
Core Deposits	65.68	13.98	47.11	58.35	67.33	75.68	78.71	79.97	74
Noncore Funding	21.92	7.29	9.44	12.70	19.28	29.78	39.71	46.61	74
Time Deposits of \$100K or More	15.99	2.64	6.40	9.01	13.06	22.63	32.23	38.14	74
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Fed Funds Purchased and Repos	0.88	0.00	0.00	0.00	0.00	1.25	4.39	6.53	74
Net Fed Funds Purchased (Sold)	0.06	-10.25	-3.72	0.00	0.00	1.10	3.65	4.70	74
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Oth Borrowings W/Rem Mat 1 Yr or Less	0.80	0.00	0.00	0.00	0.01	1.18	3.64	5.91	74
Earning Assets Repr in 1 Year	36.62	14.49	20.02	26.64	34.69	45.36	55.26	69.53	74
Int-Bearing Liab Repr in 1 Year	30.04	0.00	3.97	15.70	24.81	39.41	59.79	62.52	74
Long-Term Debt Repr in 1 Year	0.46	0.00	0.00	0.00	0.00	0.05	3.05	4.66	74
Net Assets Repriceable in 1 Year	5.58	-35.42	-24.63	-8.68	6.06	17.46	33.72	53.70	74
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.92	-20.24	-8.03	1.62	12.95	25.33	39.76	50.57	72
Net ST Noncore Funding Dependence	2.65	-24.07	-14.80	-6.30	2.18	11.94	18.61	25.32	72
Short-Term Inv/ST Noncore Funding	110.10	20.31	25.88	45.94	81.55	151.78	247.21	410.44	72
Liq Asts-ST Noncore Fndg/Nonliq Asts	19.76	-12.18	-6.63	8.28	16.73	31.76	46.30	76.97	74
Net Loans and Leases/Total Deposits	70.04	43.55	46.82	63.78	70.08	78.45	87.46	90.75	71
Net Loans and Leases/Core Deposits	91.19	50.21	60.66	75.00	88.71	104.53	124.01	137.28	71
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.35	-0.98	0.00	0.00	0.12	1.22	6.29	7.17	28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.14	-2.20	-0.01	1.09	3.12	6.07	11.31	16.71	59
Struct Notes Appr(Depr)/T1 Cap	0.00	-0.96	-0.10	-0.01	0.01	0.03	0.04	0.04	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.76	0.00	0.00	0.00	0.00	2.32	27.76	80.06	72
Available-For-Sale Securities	93.23	5.97	69.87	94.35	100.00	100.00	100.00	100.00	72
U. S. Treasury Securities	0.48	0.00	0.00	0.00	0.00	0.00	3.34	8.38	72
U. S. Agency Securities (excl MBS)	17.59	0.00	0.00	0.00	12.48	30.81	53.50	56.34	72
Municipal Securities	17.96	0.00	0.00	2.70	17.09	31.03	45.35	57.32	72
Mortgage-Backed Securities	49.45	0.00	0.00	29.42	53.83	72.37	92.28	98.62	72
Asset-Backed Securities	0.14	0.00	0.00	0.00	0.00	0.00	0.21	4.00	72
Other Debt Securities	1.21	0.00	0.00	0.00	0.00	0.55	5.63	17.11	72
Mutual Funds and Equity Securities	0.63	0.00	0.00	0.00	0.00	0.20	3.92	6.97	72
Debt Securities 1 Year or Less	8.29	0.00	0.00	0.73	5.79	14.75	25.16	32.32	72
Debt Securities 1 To 5 Years	23.00	0.00	0.00	3.07	17.56	37.05	66.82	82.70	72
Debt Securities Over 5 Years	60.22	0.00	3.19	30.15	64.18	85.19	97.70	99.57	72
Pledged Securities	48.82	0.00	4.80	23.85	44.84	67.27	85.61	89.27	72
Structured Notes, Fair Value	1.09	0.00	0.00	0.00	0.00	1.72	5.33	10.45	72

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.38	-0.09	0.00	0.02	0.23	0.57	0.99	1.79	74
Provision for Ln&Ls Losses/Avg Lns&Ls	0.59	-0.17	0.00	0.05	0.37	0.89	1.57	2.44	74
Provision for Ln&Ls Losses/Net Losses	61.67	-200.20	-24.83	18.12	62.91	103.67	153.37	201.82	71
Ln&Ls Allowance/Total Loans & Leases	2.35	1.07	1.27	1.63	2.21	3.05	3.72	4.36	72
Ln&Ls Allowance/Net Ln&Ls Losses (X)	3.64	0.77	0.96	1.55	2.37	4.69	8.47	13.72	67
ALLL/Nonaccrual Assets	71.03	16.23	25.07	39.01	57.33	91.49	137.73	192.58	70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	68.46	16.19	24.87	37.71	55.74	84.44	137.55	192.12	70
Gross Ln&Ls Losses/Avg Loans & Leases	1.15	0.00	0.08	0.46	0.96	1.60	2.96	3.72	74
Recoveries/Avg Loans and Leases	0.18	0.00	0.01	0.05	0.13	0.26	0.44	0.67	74
Net Losses/Avg Loans and Leases	0.91	-0.00	0.00	0.33	0.67	1.38	2.05	3.30	74
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Recoveries/Prior Year-End Losses	12.50	0.79	1.19	4.03	8.68	15.56	35.28	38.06	69
Earnings Coverage of Net Losses (X)	2.13	-14.03	-1.13	0.12	1.08	3.43	7.23	19.00	71
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.97	-0.15	0.02	0.29	0.71	1.39	2.60	3.38	71
RE Loans Secured By 1-4 Family	0.85	-0.00	0.00	0.13	0.74	1.37	1.91	3.80	71
Revolving	0.68	-0.76	-0.03	0.00	0.25	1.29	2.51	3.69	65
Closed-End	0.84	-0.06	0.00	0.05	0.60	1.23	2.30	4.38	71
Commercial Real Estate Loans	1.10	-0.19	0.00	0.15	0.78	1.62	3.18	5.48	71
Construction and Land Dev	2.85	-5.18	-0.74	0.00	1.34	4.87	9.63	14.54	69
Multi family	1.20	0.00	0.00	0.00	0.00	0.61	6.54	16.79	67
Nonfarm Nonresidential	0.72	-0.00	-0.00	0.00	0.43	1.09	2.34	4.29	71
RE Loans Secured by Farmland	0.21	-0.09	0.00	0.00	0.00	0.00	1.19	2.58	54
Commercial and Industrial Loans	1.37	-0.80	-0.18	-0.00	0.52	2.09	5.12	8.14	70
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	1.27	0.07	0.12	0.26	0.68	1.69	3.93	5.53	50
Credit Card Loans	2.03	-0.56	0.00	0.48	1.77	3.10	3.75	4.74	20
Agricultural Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	40
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.73	-1.53	-0.00	0.00	0.00	0.28	3.70	8.20	69

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.21	0.01	0.08	0.32	0.87	1.70	2.98	4.38	72
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.11	0.36	0.58	72
Nonaccrual Loans and Leases	4.68	0.01	1.09	2.04	3.79	5.98	11.80	13.64	72
90+ Days PD and Nonaccrual Loans and Leases	4.82	0.01	1.09	2.15	4.00	5.98	11.88	13.96	72
30-89 Days PD Restructured	0.05	0.00	0.00	0.00	0.00	0.03	0.31	0.66	72
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	72
Nonaccrual Restructured	1.39	0.00	0.00	0.21	1.19	2.48	3.71	4.14	72
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.21	0.01	0.08	0.32	0.87	1.70	2.98	4.38	72
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.11	0.36	0.58	72
Nonaccrual Assets	4.68	0.01	1.09	2.04	3.79	5.98	11.80	13.64	72
30+ Days PD & Nonaccrual Assets	6.08	0.76	1.79	2.82	4.94	8.65	13.58	17.47	72
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	2.85	0.00	0.33	1.28	2.42	3.75	6.68	8.66	74
90+ PD & Nonaccrual Assets + OREO	5.33	0.07	0.56	2.69	4.21	7.79	12.84	16.54	74
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	7.24	0.10	0.76	3.02	5.41	11.31	15.70	20.97	74
Allowance for Loan & Lease Losses	486.64	67.93	114.12	295.71	426.61	618.00	1021.27	1437.17	71
Equity Cap + ALLL	83.89	0.99	7.55	19.78	46.81	98.06	274.56	408.57	63
Tier 1 Cap + ALLL	80.89	-394.59	0.00	12.33	37.61	105.77	280.77	563.94	73
Loans & Leases + RE Acquired	11.41	0.77	1.52	5.61	8.74	17.52	24.44	30.76	72



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.39	-6.03	-3.09	4.15	8.69	10.28	14.15	16.36	73
Tier 1 RBC Ratio	11.47	-10.61	-3.70	6.54	12.83	16.96	22.64	27.85	73
Total Risk-Based Capital Ratio	13.14	-10.61	-3.70	8.94	14.42	18.21	23.79	29.10	73
Tangible Tier 1 Leverage Ratio	7.31	-7.29	-3.09	4.15	8.69	10.16	14.15	16.15	73
Tangible Common Eq Cap/Tan Assets	5.99	-7.66	-4.66	2.91	6.78	9.98	12.91	14.93	73
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.26	0.36	2.63	4.21	6.91	9.36	13.95	16.06	74
Standby Letters of Credit	0.26	0.00	0.00	0.03	0.15	0.38	0.72	1.03	74
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	74
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.34	0.00	0.00	0.00	0.00	0.00	2.75	3.95	74
Interest Rate Contracts	0.34	0.00	0.00	0.00	0.00	0.00	2.75	3.95	74
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.01	0.79	74
Written Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.21	1.37	74
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Interest Rate Swaps	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.73	74
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	11.78	0.62	3.91	6.83	10.22	17.13	23.46	26.39	74









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	62.19	0.00	0.00	0.00	61.55	101.77	124.77	148.02	30
Dividends Paid/Net Income	15.73	0.00	0.00	0.00	2.20	29.62	56.99	65.81	47
Net Income - Dividends/Avg Equity	-0.56	-52.40	-32.10	-2.80	3.15	5.36	7.51	8.53	63
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	100.87	0.00	0.00	0.00	97.54	118.63	288.48	440.50	31
Dividends From Nonbank Subs	1.13	0.00	0.00	0.00	0.00	0.00	1.35	15.10	31
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Dividends From All Subsidiaries	120.15	0.00	0.00	0.00	100.12	146.00	379.22	528.70	31
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	18.37	0.00	0.00	0.00	0.00	43.05	66.93	74.43	48
Interest Income From Bank Subs	0.06	0.00	0.00	0.00	0.00	0.04	0.36	0.59	48
Mgt & Service Fees From Bank Subs	3.24	0.00	0.00	0.00	0.00	0.00	17.26	45.76	48
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.24	0.44	48
Operating Income From Bank Subs	23.91	0.00	0.00	0.00	4.45	48.50	74.21	88.03	48
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	61.03	0.00	0.00	0.00	57.30	100.00	124.58	272.96	19
Interest Income From Nonbank Subs	0.59	0.00	0.00	0.00	0.00	0.00	1.06	13.44	19
Mgt & Serv Fees From Nonbank Subs	1.03	0.00	0.00	0.00	0.00	0.00	8.20	12.08	19
Other Income From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	0.63	10.15	19
Operating Inc From Nonbank Subs	72.85	0.00	0.00	3.89	98.61	100.00	143.23	273.49	19
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	11.28	0.00	0.00	0.00	0.00	0.00	27.07	36.10	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.53	0.00	0.00	0.00	0.00	0.00	1.27	1.69	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	11.81	0.00	0.00	0.00	0.00	0.00	28.35	37.80	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	33.75	0.00	0.00	0.00	0.00	87.17	99.29	100.00	53
Interest Income From Bank Subs	19.95	0.00	0.00	0.00	0.00	2.24	100.00	100.00	53
Mgt & Serv Fees From Bank Subs	7.49	0.00	0.00	0.00	0.00	0.00	48.25	88.00	53
Other Income From Bank Subs	1.57	0.00	0.00	0.00	0.00	0.00	0.86	32.91	53
Operating Income From Bank Subs	68.27	0.00	0.00	1.00	98.94	100.00	100.00	100.00	53
Dividends From Nonbank Subs	5.47	0.00	0.00	0.00	0.00	0.00	46.42	90.75	53
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Mgt & Serv Fees From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.03	53
Other Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.93	53
Operating Inc From Nonbank Subs	6.59	0.00	0.00	0.00	0.00	3.01	74.95	100.00	53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
Loans and Adv From Subs/ST Debt	8849.21	0.00	0.00	4.65	177.67	810.48	991.38	43023.1	10
Loans and Adv From Subs/Total Debt	191.39	0.00	0.00	0.00	50.00	193.11	889.13	1277.66	26

BHCPR Reporters for Quarter Ending 12/31/2012  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
2533100	332,551	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	399,997	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	445,866	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	439,226	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3416376	345,244	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	469,573	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	325,696	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	437,392	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	477,430	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	305,503	BRI TTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	298,705	BUILDERS FINANCIAL CORPORATION	CHI CAGO, IL	
2710675	301,163	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	178,421	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	152,053	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	475,096	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	474,859	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
3101010	460,815	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2593083	452,759	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
1131497	441,849	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	430,205	DELMAR BANCORP	SALISBURY, MD	
3023466	158,066	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1247615	414,744	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3031902	475,386	FCB FINANCIAL CORP.	SAVANNAH, GA	
1065378	192,111	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	409,396	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	419,130	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	411,691	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	363,590	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	167,004	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2938349	412,594	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
3019339	337,640	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
3047163	255,901	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	472,694	HCSB FINANCIAL CORPORATION	LORIS, SC	Moved from Peer 4
1131750	386,453	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	296,853	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	444,229	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	217,732	IRELAND BANCORP, LTD.	MALAD CITY, ID	
1050075	476,207	KANSAS BANK CORPORATION	JOHNSON, KS	
1137109	396,865	KAW VALLEY BANCORP, INC.	TOPEKA, KS	
3851285	381,081	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	
1995523	93,130	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	463,186	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	423,637	MERCANTILE BANCORP, INC.	QUINCY, IL	
1082469	433,061	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	286,368	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	453,863	MID-WISCONSIN FINANCIAL SERVIC	MEDFORD, WI	
1054091	495,093	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	355,413	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	156,475	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
3114748	456,897	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1086001	451,945	N W SERVICES CORPORATION	RINGGOLD, GA	

BHCPR Reporters for Quarter Ending 12/31/2012  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2012 and Other Notes
1204748	439,376	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	413,272	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	316,005	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	398,869	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1249383	259,868	OXFORD BANK CORPORATION	OXFORD, MI	
1248032	463,922	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	294,941	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	374,490	PERSONS BANKING CO., INC.	MACON, GA	
3098576	477,802	PLUMAS BANCORP	QUINCY, CA	
3314575	491,171	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
2891006	411,877	REGENT BANCORP, INC.	DAVIE, FL	
3449075	403,583	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
3308677	461,586	SBT BANCSHARES, INC.	DALLAS, TX	Moved from Peer 4
1135374	436,971	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	267,682	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	347,182	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1140341	409,393	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
3009666	417,354	TFC HOLDING COMPANY	ALHAMBRA, CA	
1208531	457,211	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	436,243	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
2730383	496,687	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
4400336	149,347	WORKERS UNITED	NEW YORK, NY	

Note: Peer Group 5 has 73 bank holding companies.