

	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	126	119	95	92
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.26	3.26	3.47	3.34
+ Non-interest Income	1.24	1.19	1.02	1.07
- Overhead Expense	3.12	3.01	2.93	2.98
- Provision for Losses	0.15	0.33	0.50	1.02
+ Securities Gains (Losses)	0.02	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.38	1.31	1.15	0.55
Net Operating Income	1.05	0.98	0.79	0.24
Net Income	1.05	0.98	0.80	-0.18
Net Income (Sub S Adjusted)	1.52	1.43	1.13	1.05
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.13	4.35	4.69	4.87
Interest Expense	0.52	0.68	0.83	1.11
Net Interest Income (TE)	3.57	3.59	3.83	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.29	0.64	0.95	1.46
Earnings Coverage of Net Losses (X)	17.38	9.48	5.18	3.61
Ln&Ls Allowance/Total Loans & Leases	1.47	1.70	1.97	2.24
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.97	2.75	3.65	4.55
30-89 Days Past Due Loans and Leases	0.64	0.76	0.92	1.10
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.89	15.57	18.88	18.91
Net ST Noncore Funding Dependence	7.53	6.34	10.18	10.72
Net Loans and Leases/Total Assets	64.68	61.71	60.46	61.72
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.37	10.17	10.04	9.42
Equity Capital/Total Assets	11.26	11.05	11.00	10.34
Equity Capital+Minority Int/Total Assets	11.38	11.14	11.02	10.41
Tier 1 Common Eq Cap / T RWA	12.63	12.62	12.81	11.52
Net Loans&Ls/Equity Capital (X)	5.91	5.77	5.75	6.36
Cash Dividends/Net Income	29.52	32.93	29.41	36.29
Cash Dividends/Net Income (Sub S Adjusted)	57.94	95.94	15.97	37.83
Retained Earnings/Avg Equity Cap	6.22	5.36	4.88	-1.49
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.01	0.01	0.05	0.08
Long-Term Debt/Equity Capital	1.74	1.71	1.64	2.19
Equity Investment in Subs/Equity Cap	103.81	103.89	104.77	107.33
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	133.36	124.53	101.09	102.26

PERCENT OF AVERAGE ASSETS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.76	3.94	4.26	4.40	4.80
Less: Interest Expense	0.48	0.62	0.75	1.01	1.52
Equals: Net Interest Income (TE)	3.26	3.26	3.47	3.34	3.25
Plus: Non-Interest Income	1.24	1.19	1.02	1.07	1.20
Equals: Adj Operating Income (TE)	4.61	4.62	4.53	4.43	4.48
Less: Overhead Expense	3.12	3.01	2.93	2.98	3.03
Less: Provision for Loan and Lease Losses	0.15	0.33	0.50	1.02	1.50
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.05	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.38	1.31	1.15	0.55	0.06
Less: Applicable Income Taxes (TE)	0.41	0.37	0.37	0.33	0.20
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.05	0.98	0.79	0.24	-0.18
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.05	0.98	0.80	0.25	-0.18
Memo: Net Income (Last Four Qtrs)	1.05	0.99	0.80	0.29	-0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.28	91.07	90.89	90.66	91.63
Avg Int-Bearing Funds / Avg Assets	71.19	72.89	73.75	75.50	77.51
Int Income (TE) / Avg Earning Assets	4.13	4.35	4.69	4.87	5.25
Int Expense / Avg Earning Assets	0.52	0.68	0.83	1.11	1.66
Net Int Inc (TE) / Avg Earn Assets	3.57	3.59	3.83	3.69	3.57
YIELD OR COST:					
Total Loans and Leases (TE)	4.97	5.32	5.64	5.55	5.66
Interest-Bearing Bank Balances	0.28	0.28	0.30	0.34	0.44
Fed Funds Sold & Reverse Repos	0.31	0.21	0.28	0.90	0.26
Trading Assets	1.22	1.21	1.93	1.60	1.87
Total Earning Assets	4.06	4.25	4.58	4.77	5.12
Investment Securities (TE)	2.46	2.71	3.18	3.67	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.51	1.65	2.09	2.27	2.83
Mortgage-Backed Securities	2.10	2.52	3.02	3.73	4.49
All Other Securities	4.30	4.96	5.22	5.84	6.83
Interest-Bearing Deposits	0.46	0.60	0.79	1.08	1.72
Time Deposits of \$100K or More	0.94	1.16	1.38	1.69	2.55
Time Deposits < \$100K	0.92	1.20	1.42	1.84	2.73
Other Domestic Deposits	0.25	0.30	0.41	0.55	0.82
Foreign Deposits	0.29	0.36	0.38	0.55	0.60
Fed Funds Purchased and Repos	0.58	0.83	0.93	1.01	1.24
Other Borrowed Funds & Trading Liab	2.22	2.65	2.55	2.64	2.87
All Interest-Bearing Funds	0.60	0.79	1.02	1.33	1.96

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	83	79	72	68	68
Avg Assets per Employee (\$000)	5,441	5,229	5,008	5,094	5,174
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.89	2.65	3.27	2.79	2.45
Overhead Exp / NII + Non-Int Income	68.51	66.61	67.01	68.76	71.20
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	3.01	2.93	2.98	3.03
Personnel Expense	1.63	1.53	1.47	1.41	1.39
Net Occupancy Expense	0.39	0.37	0.37	0.37	0.39
Other Operating Expenses	1.07	1.09	1.07	1.15	1.20
Overhead Less Non-Interest Income	1.78	1.70	1.86	1.78	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	67.39	65.77	65.57	67.33	69.53
Personnel Expense	35.29	33.80	33.16	32.41	32.15
Net Occupancy Expense	8.46	8.06	8.39	8.51	8.93
Other Operating Expenses	22.62	22.88	23.68	26.18	27.27
Total Non-Interest Income	25.51	24.90	22.31	23.50	25.70
Fiduciary Activities Income	1.73	1.76	1.96	1.81	1.61
Serv Charges on Deposit Accts - Domestic	5.12	5.21	6.52	6.72	7.59
Trading Revenue	0.10	0.29	0.27	0.14	0.23
Investment Banking Fees & Commissions	1.16	1.17	1.16	1.16	1.28
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.50	0.24	0.19	0.27	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.81	0.73	0.70	0.79	0.82
Net Gain (Loss) - Sales Loans, OREO, Oth	2.78	2.04	-0.26	-0.63	0.63
Other Non-Interest Income	8.20	8.61	9.73	10.51	9.53
Overhead Less Non-Interest Income	40.63	39.09	42.75	42.78	44.03
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.80	24.02	23.96	23.18	21.67
Appl Inc Tax+TE/Pretax NOI+TE	31.08	30.24	31.93	30.89	32.78

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	46.82	44.69	43.81	46.30	48.30
Commercial and Industrial Loans	10.72	9.84	10.38	9.64	10.01
Loans to Individuals	2.45	2.57	2.93	2.95	3.22
Loans to Depository Institutions	0.01	0.00	0.02	0.02	0.02
Agricultural Loans	0.43	0.39	0.55	0.53	0.55
Other Loans and Leases	1.94	1.78	1.81	1.69	1.66
Net Loans and Leases	64.68	61.71	60.46	61.72	64.28
Debt Securities Over 1 Year	17.18	17.29	20.04	18.37	16.44
Mutual Funds and Equity Securities	0.10	0.09	0.06	0.06	0.08
Subtotal	83.50	80.75	81.65	81.10	82.00
Interest-Bearing Bank Balances	3.02	4.12	4.09	4.62	3.97
Federal Funds Sold & Reverse Repos	0.08	0.07	0.07	0.11	0.20
Debt Securities 1 Year or Less	2.27	2.20	2.10	2.29	2.26
Trading Assets	0.07	0.16	0.14	0.07	0.06
Total Earning Assets	90.16	89.70	89.36	89.48	89.61
Non-Int Cash and Due From Dep Inst	1.59	1.84	1.78	1.34	1.74
Other Real Estate Owned	0.38	0.50	0.75	0.80	0.55
All Other Assets	8.04	8.04	8.57	8.91	8.43
MEMORANDA:					
Short-Term Investments	5.97	7.23	6.97	7.73	6.92
U.S. Treasury Securities	0.12	0.12	0.15	0.39	0.21
U.S. Agency Securities (excl MBS)	2.46	2.69	3.08	3.02	2.91
Municipal Securities	2.83	2.69	3.26	2.59	2.66
Mortgage-Backed Securities	11.17	11.18	13.19	12.01	10.92
Asset-Backed Securities	0.21	0.15	0.05	0.04	0.06
Other Debt Securities	0.67	0.51	0.54	0.50	0.40
RE Loans Secured by 1-4 Family	17.29	16.85	15.15	16.21	15.48
Revolving	2.83	2.79	2.91	3.16	3.00
Closed-End, Sec by First Liens	13.37	12.98	11.06	11.64	10.92
Closed-End, Sec by Junior Liens	0.71	0.75	0.88	1.02	1.11
Commercial Real Estate Loans	26.60	25.26	26.53	27.90	30.39
Construction and Land Dev	3.19	3.42	4.27	5.62	7.35
Multi family	2.64	2.32	2.13	2.09	1.99
Nonfarm Nonresidential	19.06	18.25	19.47	19.60	20.14
RE Loans Secured by Farmland	0.64	0.61	0.84	0.79	0.71
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.17	72.38	71.84	74.29	73.99
RE Loans Secured by 1-4 Family	26.57	27.26	24.86	25.94	24.16
Revolving	4.24	4.39	4.63	4.92	4.49
Closed-End	21.85	22.59	19.90	20.68	19.23
Commercial Real Estate Loans	41.82	41.67	43.67	44.77	46.10
Construction and Land Dev	4.88	5.60	7.14	8.99	11.03
Multi family	4.35	3.97	3.45	3.29	2.99
Nonfarm Nonresidential	29.92	29.87	32.07	31.58	30.57
RE Loans Secured by Farmland	1.03	1.09	1.45	1.31	1.10
Loans to Depository Institutions	0.01	0.01	0.03	0.02	0.03
Commercial and Industrial Loans	16.98	16.46	16.94	15.25	15.24
Loans to Individuals	3.96	4.41	4.97	4.80	5.22
Credit Card Loans	0.08	0.11	0.14	0.15	0.15
Agricultural Loans	0.69	0.70	0.94	0.87	0.85
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.43	3.06	3.02	2.76	2.67

PERCENT OF TOTAL ASSETS	PEER GROUP 02 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	5.97	7.23	6.97	7.73	6.92
Liquid Assets	21.12	23.09	25.43	24.33	22.33
Investment Securities	20.13	20.44	22.69	21.17	19.17
Net Loans and Leases	64.68	61.71	60.46	61.72	64.28
Net Lns, Ls & Stby Ltrs of Credit	65.32	62.41	61.32	62.67	65.32
Core Deposits	65.63	63.52	63.72	62.67	59.31
Noncore Funding	19.30	20.19	22.38	23.80	28.31
Time Deposits of \$100K or More	9.00	9.48	11.11	12.13	14.05
Foreign Deposits	0.00	0.00	0.01	0.10	0.13
Fed Funds Purchased and Repos	2.06	2.32	3.63	4.07	3.64
Net Fed Funds Purchased (Sold)	2.02	2.26	3.34	3.73	3.58
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.11	1.18	1.40	1.45	2.49
Earning Assets Repr in 1 Year	31.82	33.63	34.61	37.22	36.93
Int-Bearing Liab Repr in 1 Year	18.69	20.86	23.00	26.57	30.77
Long-Term Debt Repr in 1 Year	0.54	0.21	0.32	0.31	0.43
Net Assets Repriceable in 1 Year	11.43	11.20	10.52	9.77	5.71
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.89	15.57	18.88	18.91	25.46
Net ST Noncore Funding Dependence	7.53	6.34	10.18	10.72	17.00
Short-Term Inv/ST Noncore Funding	62.71	65.87	53.93	51.16	35.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.75	14.17	14.27	9.63	2.44
Net Loans and Leases/Total Deposits	83.92	80.30	77.94	79.78	83.57
Net Loans and Leases/Core Deposits	100.55	99.12	97.81	101.02	111.72
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.60	1.42	1.44	0.33	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.29	4.51	4.36	1.47	1.62
Struct Notes Appr(Depr)/T1 Cap	-0.35	-0.04	-0.14	-0.18	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.81	8.57	9.96	8.97	9.13
Available-For-Sale Securities	89.19	91.03	90.04	91.03	90.87
U.S. Treasury Securities	0.67	0.64	0.77	1.92	1.15
U.S. Agency Securities (excl MBS)	12.82	13.75	14.57	15.70	16.46
Municipal Securities	14.20	13.61	15.26	12.91	13.92
Mortgage-Backed Securities	59.22	57.53	58.53	57.46	58.30
Asset-Backed Securities	1.16	0.79	0.26	0.18	0.34
Other Debt Securities	3.21	2.54	2.47	2.11	2.00
Mutual Funds and Equity Securities	0.59	0.54	0.39	0.36	0.52
Debt Securities 1 Year or Less	11.73	12.03	10.96	11.42	11.91
Debt Securities 1 To 5 Years	21.15	23.58	24.65	23.51	26.69
Debt Securities Over 5 Years	63.59	58.68	60.96	61.97	58.19
Pledged Securities	50.35	50.86	56.11	58.85	64.92
Structured Notes, Fair Value	1.21	1.07	1.88	1.90	1.05

ANALYSIS RATIOS	PEER GROUP 02				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.15	0.33	0.50	1.02	1.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.56	0.81	1.55	2.16
Provision for Ln&Ls Losses/Net Losses	75.44	99.57	94.55	117.00	150.76
Ln&Ls Allowance/Total Loans & Leases	1.47	1.70	1.97	2.24	2.27
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.11	5.20	3.23	2.25	2.09
ALLL/Nonaccrual Assets	139.65	123.33	112.58	86.75	76.37
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	116.76	101.15	93.90	77.06	71.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.78	1.12	1.61	1.73
Recoveries/Avg Loans and Leases	0.14	0.12	0.15	0.14	0.09
Net Losses/Avg Loans and Leases	0.29	0.64	0.95	1.46	1.61
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.01	0.00
Recoveries/Prior Year-End Losses	21.97	15.47	11.47	10.59	16.90
Earnings Coverage of Net Losses (X)	17.38	9.48	5.18	3.61	3.08
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.24	0.62	1.02	1.56	1.53
RE Loans Secured By 1-4 Family	0.29	0.54	0.78	0.97	0.81
Revolving	0.30	0.55	0.69	0.85	0.69
Closed-End	0.28	0.53	0.71	0.83	0.79
Commercial Real Estate Loans	0.22	0.67	1.22	1.84	1.92
Construction and Land Dev	0.46	2.37	4.05	5.39	5.89
Multi family	0.17	0.46	0.69	1.20	0.75
Nonfarm Nonresidential	0.20	0.45	0.59	0.82	0.51
RE Loans Secured by Farmland	0.03	0.12	0.17	0.40	0.32
Commercial and Industrial Loans	0.32	0.63	0.86	1.47	2.18
Loans to Depository Institutions	0.00	0.00	6.25	-0.03	0.00
Loans to Individuals	1.09	1.21	1.27	1.99	2.25
Credit Card Loans	2.67	2.64	3.38	4.27	4.51
Agricultural Loans	0.05	0.07	0.18	0.18	0.10
Loans to Foreign Governments & Inst	4.64	0.00	0.00	0.00	0.00
Other Loans and Leases	0.24	0.30	0.78	0.90	0.95

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES

12/31/2013

12/31/2012

12/31/2011

12/31/2010

12/31/2009

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

0.64
0.23
1.28

0.76
0.38
1.86

0.92
0.55
2.40

1.10
0.36
3.31

1.26
0.14
3.96

90+ Days PD and Nonaccrual Loans and Leases

1.71

2.53

3.29

4.01

4.22

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

0.02
0.00
0.38

0.03
0.00
0.52

0.03
0.00
0.52

0.02
0.00
0.50

0.01
0.00
0.27

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

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

0.64
0.23
1.29
2.41

0.76
0.38
1.88
3.37

0.92
0.55
2.42
4.25

1.10
0.36
3.32
5.20

1.26
0.14
4.00
5.55

PERCENT OF TOTAL ASSETS

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

1.08
1.50

1.45
1.96

2.03
2.82

2.53
3.38

2.82
3.38

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

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

1.69
201.92
13.82
15.01
2.72

2.15
229.75
17.81
19.96
3.67

2.85
250.27
24.43
26.38
4.59

3.48
246.59
30.03
32.54
5.37

3.66
226.62
35.30
38.70
5.41

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate - 30-89 Days PD	0.66	0.83	0.96	1.15	1.28
- 90+ Days Past Due	0.29	0.49	0.67	0.39	0.16
- Nonaccrual	1.50	2.29	2.86	3.90	4.71
Coml & Indl - 30-89 Days PD	0.31	0.39	0.64	0.80	0.98
- 90+ Days Past Due	0.07	0.14	0.28	0.22	0.08
- Nonaccrual	0.95	1.21	1.77	1.91	2.49
Individuals - 30-89 Days PD	1.18	1.25	1.38	1.71	1.75
- 90+ Days Past Due	0.13	0.13	0.20	0.20	0.17
- Nonaccrual	0.30	0.33	0.37	0.43	0.65
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.14	0.00	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	5.88	0.00	0.00
Agricultural - 30-89 Days PD	0.15	0.14	0.37	0.38	0.25
- 90+ Days Past Due	0.05	0.10	0.15	0.04	0.00
- Nonaccrual	0.20	0.30	0.37	0.46	0.35
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	1.16	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.21	0.17	0.22	0.59	0.69
- 90+ Days Past Due	0.01	0.01	0.03	0.09	0.01
- Nonaccrual	0.30	0.19	0.37	1.05	0.61
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.03	1.13	1.35	1.46	1.55
- 90+ Days Past Due	0.29	0.38	0.49	0.33	0.19
- Nonaccrual	1.83	2.45	2.16	2.45	2.68
Revolving - 30-89 Days PD	0.56	0.58	0.62	0.83	0.65
- 90+ Days Past Due	0.06	0.12	0.16	0.12	0.05
- Nonaccrual	0.99	1.06	0.92	1.03	1.11
Closed-End - 30-89 Days PD	1.10	1.25	1.50	1.64	1.72
- 90+ Days Past Due	0.34	0.43	0.57	0.38	0.23
- Nonaccrual	2.02	2.51	2.43	2.80	3.13
- Jr Lien 30-89 Days PD	0.06	0.07	0.11	0.12	0.13
- Jr Lien 90+ Days PD	0.01	0.03	0.04	0.02	0.01
- Jr Lien Nonaccrual	0.12	0.18	0.18	0.20	0.23
Commercial RE - 30-89 Days PD	0.42	0.61	0.76	0.98	1.13
- 90+ Days Past Due	0.24	0.39	0.72	0.37	0.11
- Nonaccrual	1.50	2.40	3.27	4.65	5.94
Const & Dev - 30-89 Days PD	0.35	0.95	0.96	1.25	1.33
- 90+ Days Past Due	0.37	0.96	1.94	0.81	0.19
- Nonaccrual	2.91	6.51	8.77	12.01	14.23
Multi family - 30-89 Days PD	0.17	0.31	0.56	0.69	1.12
- 90+ Days Past Due	0.15	0.24	0.47	0.27	0.04
- Nonaccrual	0.55	1.21	1.52	3.07	2.99
Nonfarm Nres- 30-89 Days PD	0.38	0.55	0.70	0.80	0.88
- 90+ Days Past Due	0.21	0.31	0.44	0.17	0.06
- Nonaccrual	1.41	1.97	2.14	2.54	2.81
Farmland - 30-89 Days PD	0.30	0.39	0.45	0.64	0.63
- 90+ Days Past Due	0.13	0.23	0.66	0.33	0.07
- Nonaccrual	1.87	1.55	1.74	2.14	4.20
Credit Card - 30-89 Days PD	1.10	0.95	1.20	1.14	1.68
- 90+ Days Past Due	0.93	0.27	0.37	0.38	0.45
- Nonaccrual	0.09	0.03	0.23	0.15	0.30

CAPITAL RATIOS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	10.37	10.17	10.04	9.42	8.77
Tier 1 RBC Ratio	14.20	14.72	15.11	13.96	12.38
Total Risk-Based Capital Ratio	15.49	16.09	16.63	15.60	14.12
Tangible Tier 1 Leverage Ratio	10.21	10.06	9.94	9.30	8.66
Tangible Common Eq Cap/Tan Assets	9.08	8.77	8.62	7.74	6.69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.77	13.08	13.00	12.71	12.62
Standby Letters of Credit	0.57	0.61	0.76	0.84	0.87
Commercial & Similar Letters of Credit	0.02	0.01	0.02	0.03	0.03
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	4.81	5.23	4.88	4.60	3.41
Interest Rate Contracts	4.51	4.68	4.15	3.87	2.82
Interest Rate Futures & Forward Contr	0.25	0.72	0.41	0.41	0.25
Written Options Contr (Int Rate)	0.27	0.59	0.41	0.36	0.28
Purchased Options Contr (Int Rate)	0.10	0.12	0.11	0.08	0.06
Interest Rate Swaps	3.28	2.38	2.67	2.54	1.81
Foreign Exchange Contracts	0.00	0.01	0.02	0.06	0.01
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	0.01	0.00	0.00	0.01	0.01
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	23.85	22.19	21.67	19.90	19.03

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	98.50	98.27	99.34	97.54	97.43
Foreign Exchange Contracts	0.02	0.34	0.18	1.20	0.97
Equity, Comm, & Other Contracts	0.34	0.26	0.04	0.49	0.58
Futures and Forwards	15.83	20.96	18.80	22.36	21.17
Written Options	14.58	17.95	25.19	19.67	20.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.36	17.50	25.02	19.35	20.00
Purchased Options	2.33	3.55	1.85	2.00	2.20
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.20	3.38	1.74	1.76	1.98
Swaps	57.66	43.61	46.42	47.19	46.54
Held for Trading	23.50	13.05	13.82	24.03	26.56
Interest Rate Contracts	14.76	13.07	13.95	21.45	23.56
Foreign Exchange Contracts	0.00	0.14	0.08	0.16	0.04
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.00
Non-Traded	76.50	86.95	86.18	75.97	73.44
Interest Rate Contracts	73.81	84.46	83.86	72.91	70.48
Foreign Exchange Contracts	0.00	0.03	0.01	0.14	0.02
Equity, Comm, & Other Contracts	0.19	0.22	0.00	0.24	0.23
Deriv Contr (Excl Fut & FX LE 14 Days)	80.62	76.94	70.56	73.44	72.91
One Year or Less	19.83	26.53	24.64	26.02	26.77
Over 1 Year to 5 Years	19.77	16.38	19.09	18.79	18.41
Over 5 Years	28.62	16.92	15.56	15.28	12.36
Gross Negative Fair Value (Abs Val)	1.09	1.82	2.16	1.89	1.65
Gross Positive Fair Value	1.27	1.43	1.61	1.49	1.12
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	0.00
Non-Traded (X)	0.00	0.01	0.01	0.01	0.00
Current Credit Exposure (X)	0.00	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	0.07	0.09	0.12	0.10	0.06

INSURANCE ACTIVITIES	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
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	60.81	56.39	34.09	30.81	25.53
Ins Under Assets(L/H)/Tot Ins Und Ast	39.19	43.61	65.91	69.19	74.47
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.81	0.73	0.70	0.79	0.82
Premium Inc/Ins Activities Revenue	0.46	0.38	0.36	0.52	0.97
Credit Rel Prem Inc/Tot Prem Inc	44.44	44.44	62.50	61.48	69.00
Other Prem Inc/Total Prem Inc	55.56	55.56	37.50	38.52	31.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.01	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	13.98	1.08	7.82	11.48	12.90
Ins Net Inc (L/H)/Equity (L/H)	14.90	8.00	6.66	4.20	3.96
Insur Ben, Losses, Exp/Insur Premiums	110.11	87.09	90.46	103.35	119.45
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.10	3.83	5.10	5.18	7.54
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.73	1.80	1.21	7.34	5.91
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.11	9.32	9.07	9.21	9.26
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	0.02	0.05	0.11	0.19
Cost: Interest-Bearing Deposits	0.29	0.36	0.38	0.55	0.60
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	0.44	25.31	24.16	0.49	1.47
Foreign Governments and Inst	4.64	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-9.76	13.23	76.37	1.46	73.16
Total Selected Assets	-3.85	50.53	49.91	25.80	1.95
Deposits	103.71	-32.22	-16.63	-30.53	-7.91

PROFITABILITY:

	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	8.99	8.56	7.27	0.88	-2.57
Bank Net Inc/Avg Eq Inv in Banks	9.60	9.50	8.03	2.35	-1.84
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.25	4.60	6.44	5.58	3.30
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.88	5.65	3.95	4.20	-1.24
Bank Net Income/Parent Net Income	89.01	91.46	105.84	97.17	98.11
Nonbank Net Income/Parent Net Income	1.28	1.63	1.24	1.93	1.78
Sub BHCs Net Inc/Parent Net Income	97.53	93.08	94.99	147.34	90.56

LEVERAGE:

Total Liabilities/Equity	12.09	13.11	14.72	17.86	20.54
Total Debt/Equity Capital	1.87	1.81	1.87	2.44	2.84
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.04	9.63	11.95	14.47	16.65
Tot Debt+Lns Guaranteed for Affl/Equity	1.98	1.92	2.08	2.57	2.82
Total Debt/Eq Cap - Exc Over Fair Value	1.90	1.81	1.88	2.45	2.84
Long-Term Debt/Equity Capital	1.74	1.71	1.64	2.19	1.88
Short-Term Debt/Equity Capital	0.01	0.01	0.05	0.08	0.43
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.03	0.05	0.07	0.05
Long-Term Debt/Consolidated LT Debt	6.26	6.18	3.40	4.02	2.19

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.81	103.89	104.77	107.33	110.65
Total Investment in Subs/Equity	104.49	104.83	105.95	108.54	112.65
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.52	95.36	95.23	95.90	97.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.27	96.29	96.31	97.01	98.84

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.32	0.41	0.51	0.28	0.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.92	2.02	2.44	4.27	4.54

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	142.62	133.97	93.45	76.71	79.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	133.36	124.53	101.09	102.26	99.10
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	103.59	111.61	80.19	132.07	96.64
Pretax Oper Inc + Int Exp/Int Expense	10006.9	10982.2	17415.7	4444.89	3723.18
Div + Int From Subs/Int Exp + Div	186.55	167.12	108.50	81.07	90.64
Fees+Other Inc From Subs/Sal + Oth Exp	10.43	10.31	9.23	12.33	11.41
Net Inc/Curr Port of LT Debt+Pfd Div(X)	134.51	28.14	16.36	13.18	15.97

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.42	1.47	1.94	2.03	0.61
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	8.47	2.37	4.21	7.15	13.58
Total	8.47	2.37	4.21	7.15	13.58
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	0.34	0.42	0.43	0.57	0.59
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 COMPANY ANALYSIS - PART II				
	PEER GROUP 02 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	75.35	73.72	104.41	115.75	160.21
Dividends Paid/Net Income	29.52	32.93	29.41	36.28	51.90
Net Income - Dividends/Avg Equity	6.22	5.36	4.87	-1.49	-5.16
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	166.91	147.91	100.77	70.37	84.33
Dividends From Nonbank Subs	3.29	6.26	4.06	2.88	2.73
Dividends From Subsidiary BHCs	0.00	1.48	4.61	3.20	3.91
Dividends From All Subsidiaries	214.66	184.95	126.96	89.50	97.18
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	48.47	49.60	31.42	33.85	55.50
Interest Income From Bank Subs	0.17	0.16	0.20	0.27	0.65
Mgt & Service Fees From Bank Subs	1.65	2.06	2.21	4.22	2.16
Other Income From Bank Subs	0.02	0.00	0.00	0.01	0.04
Operating Income From Bank Subs	59.33	59.76	38.26	45.11	62.43
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	60.88	80.38	58.42	48.71	59.87
Interest Income From Nonbank Subs	0.16	0.50	1.55	2.01	1.53
Mgt & Serv Fees From Nonbank Subs	2.17	2.19	1.85	4.20	6.39
Other Income From Nonbank Subs	0.00	0.00	0.39	0.00	0.00
Operating Inc From Nonbank Subs	77.15	114.11	77.24	57.54	75.60
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	34.94	30.87	38.98	27.78	38.35
Interest Inc From Subsidiary BHCs	0.03	0.04	0.06	2.26	0.00
Mgt & Serv Fees From Sub BHCs	1.96	2.29	3.17	2.88	4.03
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	36.93	33.20	42.21	32.93	42.39
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.39	54.81	44.47	38.19	45.27
Interest Income From Bank Subs	2.53	3.46	3.29	2.71	3.13
Mgt & Serv Fees From Bank Subs	2.70	4.81	5.11	8.73	7.59
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00
Operating Income From Bank Subs	77.77	73.92	63.73	62.07	66.40
Dividends From Nonbank Subs	1.37	2.95	4.26	2.22	2.19
Interest Income From Nonbank Subs	0.02	0.01	0.10	0.13	0.10
Mgt & Serv Fees From Nonbank Subs	0.01	0.01	0.02	0.07	0.09
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.24	4.11	8.27	4.89	3.39
Dividends From Subsidiary BHCs	0.00	0.91	0.96	0.19	1.27
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.02	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.05	1.13	1.67	1.06	1.55
Loans and Adv From Subs/ST Debt	659.04	314.07	54714.6	1894.82	519.65
Loans and Adv From Subs/Total Debt	226.49	195.64	1004.65	613.20	521.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									126
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.25	1.56	2.23	2.86	3.28	3.66	4.21	4.37	126
+ Non-interest Income	1.23	0.15	0.29	0.64	1.09	1.48	2.56	5.56	126
- Overhead Expense	3.11	1.59	1.99	2.42	2.94	3.43	4.68	7.38	126
- Provision for Losses	0.14	-0.08	-0.03	0.01	0.13	0.23	0.35	0.66	126
+ Securities Gains (Losses)	0.01	-0.08	-0.01	0.00	0.00	0.03	0.09	0.13	126
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.04	126
= Pretax Net Oper Income (TE)	1.37	0.02	0.40	1.01	1.36	1.74	2.23	2.57	126
Net Operating Income	1.05	0.10	0.34	0.72	0.97	1.30	1.89	3.53	126
Net Income	1.05	0.09	0.34	0.72	0.97	1.30	1.89	3.53	126
Net Income (Sub S Adjusted)	1.51	0.53	0.53	0.86	1.13	1.26	2.27	3.41	9
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.13	2.62	3.00	3.72	4.11	4.57	5.28	5.47	126
Interest Expense	0.52	0.15	0.21	0.34	0.47	0.61	1.05	1.25	126
Net Interest Income (TE)	3.57	1.83	2.49	3.12	3.59	4.04	4.66	5.01	126
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.28	0.00	0.01	0.10	0.23	0.38	0.77	1.14	126
Earnings Coverage of Net Losses (X)	17.37	-0.68	1.75	4.73	7.86	17.93	73.49	144.36	124
Ln&Ls Allowance/Total Loans & Leases	1.46	0.59	0.74	1.09	1.36	1.87	2.25	2.98	126
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.96	0.41	0.64	0.95	1.50	2.48	4.64	8.32	126
30-89 Days Past Due Loans and Leases	0.63	0.06	0.17	0.27	0.52	0.88	1.35	2.11	126
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.88	-23.47	-1.68	7.77	15.23	23.64	35.57	42.49	126
Net ST Noncore Funding Dependence	7.52	-28.83	-11.92	1.85	7.21	14.28	23.57	28.12	126
Net Loans and Leases/Total Assets	64.67	31.79	43.34	57.47	67.29	73.25	77.60	79.36	126
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.36	7.11	8.16	9.05	10.02	11.54	13.41	14.96	107
Equity Capital/Total Assets	11.25	7.31	7.95	9.14	11.26	12.79	15.10	17.07	126
Equity Capital+Minority Int/Total Assets	11.37	7.42	8.10	9.19	11.51	12.96	15.27	17.07	126
Tier 1 Common Eq Cap / T RWA	12.62	8.01	8.60	10.31	12.40	14.21	17.28	19.28	107
Net Loans&Ls/Equity Capital (X)	5.90	2.08	3.86	4.71	5.84	7.01	8.15	8.90	126
Cash Dividends/Net Income	29.52	0.00	0.00	5.71	30.31	49.08	72.67	110.86	122
Cash Dividends/Net Income (Sub S Adjusted)	57.94	-32.17	-32.17	23.02	33.39	53.95	113.43	172.90	9
Retained Earnings/Avg Equity Cap	6.21	-2.06	0.30	3.50	5.78	8.65	12.40	18.32	126
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.69	126
Long-Term Debt/Equity Capital	1.74	0.00	0.00	0.00	0.00	0.45	10.97	15.12	126
Equity Investment in Subs/Equity Cap	103.81	81.42	85.52	96.88	101.50	111.26	121.54	129.61	126
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	133.36	-51.20	7.24	72.47	109.83	168.54	278.40	616.70	123

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.75	2.42	2.70	3.42	3.71	4.20	4.63	4.85	126
Less: Interest Expense	0.47	0.13	0.19	0.30	0.43	0.57	0.96	1.16	126
Equals: Net Interest Income (TE)	3.25	1.56	2.23	2.86	3.28	3.66	4.21	4.37	126
Plus: Non-Interest Income	1.23	0.15	0.29	0.64	1.09	1.48	2.56	5.56	126
Equals: Adj Operating Income (TE)	4.61	2.81	3.32	3.95	4.45	5.07	6.32	8.70	126
Less: Overhead Expense	3.11	1.59	1.99	2.42	2.94	3.43	4.68	7.38	126
Less: Provision for Loan and Lease Losses	0.14	-0.08	-0.03	0.01	0.13	0.23	0.35	0.66	126
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Plus: Realized G/L on AFS Sec	0.02	-0.03	-0.00	0.00	0.00	0.03	0.09	0.13	126
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.02	0.04	126
Equals: Pretax Net Oper Inc (TE)	1.37	0.02	0.40	1.01	1.36	1.74	2.23	2.57	126
Less: Applicable Income Taxes (TE)	0.41	-1.97	0.00	0.24	0.43	0.61	0.78	0.90	126
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	126
Equals: Net Operating Income	1.05	0.10	0.34	0.72	0.97	1.30	1.89	3.53	126
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equals: Net Income	1.05	0.09	0.34	0.72	0.97	1.30	1.89	3.53	126
Memo: Net Income (Last Four Qtrs)	1.05	0.09	0.34	0.72	0.97	1.30	1.89	3.53	126
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.28	83.93	85.93	88.67	91.54	94.02	95.56	96.94	126
Avg Int-Bearing Funds / Avg Assets	71.19	53.66	59.72	66.01	70.98	76.06	81.95	86.03	107
Int Income (TE) / Avg Earning Assets	4.13	2.62	3.00	3.72	4.11	4.57	5.28	5.47	126
Int Expense / Avg Earning Assets	0.52	0.15	0.21	0.34	0.47	0.61	1.05	1.25	126
Net Int Inc (TE) / Avg Earn Assets	3.57	1.83	2.49	3.12	3.59	4.04	4.66	5.01	126
YIELD OR COST:									
Total Loans and Leases (TE)	4.97	3.89	4.11	4.35	4.80	5.40	6.27	6.62	126
Interest-Bearing Bank Balances	0.28	0.01	0.10	0.20	0.26	0.33	0.51	0.62	126
Fed Funds Sold & Reverse Repos	0.30	0.00	0.00	0.00	0.16	0.40	1.11	2.10	72
Trading Assets	1.22	0.00	0.00	0.00	0.28	2.86	3.67	4.95	47
Total Earning Assets	4.05	2.52	3.00	3.65	3.99	4.52	5.19	5.36	126
Investment Securities (TE)	2.46	1.33	1.66	2.01	2.37	2.91	3.41	3.62	126
U.S. Treasury & Agency Sec (excl MBS)	1.51	0.18	0.48	0.88	1.38	2.13	2.82	3.53	116
Mortgage-Backed Securities	2.10	1.32	1.49	1.73	1.96	2.37	3.04	3.94	125
All Other Securities	4.30	1.41	2.28	3.13	4.24	5.25	6.59	8.04	126
Interest-Bearing Deposits	0.46	0.13	0.21	0.30	0.42	0.61	0.79	0.86	126
Time Deposits of \$100K or More	0.93	0.35	0.54	0.72	0.91	1.13	1.36	1.53	125
Time Deposits < \$100K	0.92	0.31	0.46	0.64	0.94	1.14	1.40	1.60	125
Other Domestic Deposits	0.25	0.06	0.09	0.13	0.20	0.33	0.52	0.73	126
Foreign Deposits	0.28	0.17	0.17	0.17	0.24	0.32	0.34	0.35	3
Fed Funds Purchased and Repos	0.57	0.00	0.01	0.13	0.27	0.73	2.33	3.58	115
Other Borrowed Funds & Trading Liab	2.22	0.17	0.38	1.02	2.27	3.22	4.07	4.89	116
All Interest-Bearing Funds	0.59	0.17	0.32	0.43	0.55	0.73	1.00	1.17	107

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	82.88	52.42	57.17	65.12	78.63	100.02	112.05	136.67	126
Avg Assets per Employee (\$000)	5440.82	2227.85	3154.78	3941.15	4927.82	6183.28	9178.10	12207.6	126

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.89	0.00	0.00	0.00	1.76	5.92	9.02	10.79	125
Overhead Exp / NOI + Non-Int Income	68.51	47.50	52.00	59.42	67.57	76.05	87.55	93.47	126

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.11	1.59	1.99	2.42	2.94	3.43	4.68	7.38	126
Personnel Expense	1.63	0.80	1.02	1.27	1.54	1.80	2.46	4.86	126
Net Occupancy Expense	0.38	0.18	0.22	0.30	0.36	0.45	0.53	1.03	126
Other Operating Expenses	1.06	0.45	0.58	0.79	0.96	1.24	1.93	2.66	126
Overhead Less Non-Interest Income	1.77	0.68	0.93	1.41	1.70	2.09	2.81	3.13	126

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	67.38	45.97	50.71	58.33	66.76	75.21	87.49	93.47	126
Personnel Expense	35.29	22.13	24.93	30.58	35.29	39.92	44.32	48.14	126
Net Occupancy Expense	8.46	5.07	5.63	6.91	8.25	9.69	12.11	13.56	126
Other Operating Expenses	22.62	12.49	15.28	18.05	21.26	25.91	33.35	41.94	126
Total Non-Interest Income	25.50	3.58	8.67	15.06	24.16	30.96	45.39	76.46	126
Fiduciary Activities Income	1.72	0.00	0.00	0.00	1.01	3.46	5.62	7.25	126
Serv Charges on Deposit Accts - Domestic	5.11	0.14	0.57	2.86	4.76	7.27	9.46	11.05	126
Trading Revenue	0.10	-0.10	0.00	0.00	0.00	0.00	0.65	1.92	126
Investment Banking Fees & Commissions	1.15	0.00	0.00	0.12	0.82	1.70	3.72	6.19	126
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Net Servicing Fees	0.49	0.00	0.00	0.00	0.12	0.49	2.07	5.65	126
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Insurance Activities Revenue	0.80	0.00	0.00	0.00	0.09	1.13	4.03	5.52	126
Net Gain (Loss) - Sales Loans, OREO, Oth	2.77	-1.78	-0.51	0.41	1.42	5.06	9.60	13.95	126
Other Non-Interest Income	8.19	-2.02	2.07	4.50	7.61	11.05	16.52	28.08	126
Overhead Less Non-Interest Income	40.63	8.16	19.42	30.66	39.69	50.28	61.31	74.24	126

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	25.80	-68.10	0.41	20.32	30.06	33.95	36.65	40.25	120
Appl Inc Tax+TE/Pretax NOI+TE	31.08	-41.06	0.84	30.13	34.60	37.00	40.80	42.90	120

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.81	14.00	21.53	37.52	46.18	58.76	66.04	69.95	126
Commercial and Industrial Loans	10.72	0.95	3.03	5.33	8.68	14.51	23.77	32.94	126
Loans to Individuals	2.44	0.03	0.07	0.35	1.06	3.84	8.55	11.27	126
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.14	126
Agricultural Loans	0.43	0.00	0.00	0.00	0.02	0.53	2.17	3.68	126
Other Loans and Leases	1.93	0.00	0.01	0.44	1.31	2.93	5.51	7.97	126
Net Loans and Leases	64.67	31.79	43.34	57.47	67.29	73.25	77.60	79.36	126
Debt Securities Over 1 Year	17.17	2.07	6.56	10.94	15.13	22.81	32.69	38.86	126
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.04	0.13	0.43	0.92	126
Subtotal	83.49	44.99	73.88	80.24	84.86	88.04	89.82	91.35	126
Interest-Bearing Bank Balances	3.01	0.09	0.16	0.69	2.16	4.84	8.30	12.94	126
Federal Funds Sold & Reverse Repos	0.07	0.00	0.00	0.00	0.00	0.05	0.42	1.44	126
Debt Securities 1 Year or Less	2.27	0.07	0.13	0.42	1.12	2.56	8.59	12.61	126
Trading Assets	0.06	0.00	0.00	0.00	0.00	0.06	0.27	1.30	126
Total Earning Assets	90.15	81.71	85.34	87.95	90.32	92.43	94.30	95.28	126
Non-Int Cash and Due From Dep Inst	1.59	0.19	0.52	1.01	1.52	2.06	2.77	3.90	126
Other Real Estate Owned	0.37	0.00	0.01	0.07	0.18	0.58	1.14	1.70	126
All Other Assets	8.04	3.37	3.78	5.53	7.86	10.10	12.52	13.47	126
MEMORANDA:									
Short-Term Investments	5.97	0.58	1.00	2.28	4.30	8.08	15.41	19.23	126
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.05	0.70	1.85	126
U.S. Agency Securities (excl MBS)	2.45	0.00	0.00	0.13	1.34	4.59	8.81	10.91	126
Municipal Securities	2.82	0.00	0.00	0.33	2.19	4.72	8.41	9.83	126
Mortgage-Backed Securities	11.17	0.86	2.19	6.23	10.41	14.99	22.07	27.42	126
Asset-Backed Securities	0.21	0.00	0.00	0.00	0.00	0.17	1.31	2.98	126
Other Debt Securities	0.67	0.00	0.00	0.00	0.15	1.06	3.33	5.45	126
RE Loans Secured by 1-4 Family	17.29	1.25	4.09	9.46	15.63	24.23	34.01	44.89	126
Revolving	2.83	0.00	0.01	0.76	2.52	4.26	6.72	7.60	126
Closed-End, Sec by First Liens	13.36	0.86	2.53	5.69	11.19	18.74	28.04	38.73	126
Closed-End, Sec by Junior Liens	0.71	0.00	0.03	0.22	0.58	1.02	1.81	2.41	126
Commercial Real Estate Loans	26.59	4.14	9.12	18.27	26.57	35.12	41.37	50.10	126
Construction and Land Dev	3.19	0.01	0.33	1.29	2.67	4.95	6.77	8.55	126
Multi family	2.64	0.01	0.26	1.01	2.10	3.66	5.66	10.99	126
Nonfarm Nonresidential	19.06	1.83	7.10	12.84	18.93	24.91	30.76	34.98	126
RE Loans Secured by Farml and	0.63	0.00	0.00	0.00	0.22	1.18	2.44	3.67	126
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.16	33.62	45.48	61.93	73.28	83.75	90.04	93.02	126
RE Loans Secured by 1-4 Family	26.57	2.50	7.29	14.23	26.15	35.60	49.73	59.39	126
Revolving	4.23	0.00	0.04	1.30	3.66	6.44	9.86	10.94	126
Closed-End	21.85	2.29	5.27	10.56	19.93	30.64	43.75	56.08	126
Commercial Real Estate Loans	41.81	11.87	20.34	30.73	41.36	51.76	64.14	72.52	126
Construction and Land Dev	4.88	0.01	0.63	1.83	4.08	8.04	10.74	12.63	126
Multi family	4.34	0.02	0.60	1.86	3.06	5.93	10.39	22.41	126
Nonfarm Nonresidential	29.91	4.81	14.06	21.65	30.12	36.05	46.42	54.15	126
RE Loans Secured by Farml and	1.02	0.00	0.00	0.00	0.35	1.78	4.46	5.65	126
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.24	126
Commercial and Industrial Loans	16.98	3.74	5.62	8.48	15.23	21.70	37.41	45.32	126
Loans to Individuals	3.96	0.05	0.18	0.56	1.64	6.31	14.33	19.59	126
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.07	0.45	0.99	126
Agricultural Loans	0.69	0.00	0.00	0.00	0.03	0.86	3.60	5.21	126
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Other Loans and Leases	3.42	0.00	0.02	0.70	2.14	5.07	12.02	16.39	126

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.97	0.58	1.00	2.28	4.30	8.08	15.41	19.23	126
Liquid Assets	21.12	7.75	10.93	14.42	18.97	26.55	35.74	45.52	126
Investment Securities	20.13	4.85	9.30	13.31	18.24	27.40	35.61	40.69	126
Net Loans and Leases	64.67	31.79	43.34	57.47	67.29	73.25	77.60	79.36	126
Net Lns, Ls & Stdbly Ltrs of Credit	65.31	33.63	43.78	57.65	67.99	73.79	78.05	80.17	126
Core Deposits	65.63	26.19	44.33	59.95	67.97	73.14	76.97	80.04	126
Noncore Funding	19.30	5.04	8.04	12.92	17.26	24.89	36.40	44.68	126
Time Deposits of \$100K or More	8.99	1.49	3.06	5.52	8.14	11.33	17.29	21.74	126
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Fed Funds Purchased and Repos	2.06	0.00	0.00	0.12	1.96	3.81	6.08	7.47	126
Net Fed Funds Purchased (Sold)	2.02	-0.44	-0.00	0.01	1.59	3.65	5.96	7.44	126
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Oth Borrowings W/Rem Mat 1 Yr or Less	2.11	0.00	0.00	0.00	1.09	3.23	8.94	11.83	126
Earning Assets Repr in 1 Year	31.82	11.35	14.69	21.75	29.89	41.56	53.54	59.49	126
Int-Bearing Liab Repr in 1 Year	18.68	5.15	6.92	9.08	13.84	22.84	47.17	55.43	126
Long-Term Debt Repr in 1 Year	0.53	0.00	0.00	0.00	0.00	0.46	2.86	6.37	126
Net Assets Repriceable in 1 Year	11.42	-29.77	-20.05	-0.43	14.07	22.04	36.22	44.29	126
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.88	-23.47	-1.68	7.77	15.23	23.64	35.57	42.49	126
Net ST Noncore Funding Dependence	7.52	-28.83	-11.92	1.85	7.21	14.28	23.57	28.12	126
Short-Term Inv/ST Noncore Funding	62.70	3.96	6.74	16.33	35.13	78.10	204.60	434.76	125
Liq Asts-ST Noncore Fndg/Nonliq Asts	11.75	-17.08	-9.00	0.04	8.46	20.82	42.36	59.28	126
Net Loans and Leases/Total Deposits	83.91	46.03	59.78	71.67	86.08	94.03	106.06	116.31	126
Net Loans and Leases/Core Deposits	100.55	52.04	66.48	82.46	100.04	112.63	141.03	165.00	126
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.60	-6.51	-4.05	-0.97	-0.12	0.05	0.37	1.07	73
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.29	-5.38	-4.71	-3.05	-0.92	0.18	1.72	1.99	107
Struct Notes Appr(Depr)/T1 Cap	-0.35	-2.44	-1.51	-0.70	-0.11	0.00	0.02	0.06	43
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.80	0.00	0.00	0.00	3.35	23.88	42.30	51.39	126
Available-For-Sale Securities	89.19	46.55	53.85	75.67	96.56	100.00	100.00	100.00	126
U. S. Treasury Securities	0.67	0.00	0.00	0.00	0.00	0.19	4.61	10.33	126
U. S. Agency Securities (excl MBS)	12.82	0.00	0.00	0.66	9.50	21.54	40.44	56.25	126
Municipal Securities	14.20	0.00	0.00	1.63	12.58	26.14	34.73	42.44	126
Mortgage-Backed Securities	59.22	7.33	20.10	41.92	61.12	77.48	88.88	94.59	126
Asset-Backed Securities	1.16	0.00	0.00	0.00	0.00	0.90	6.66	17.32	126
Other Debt Securities	3.20	0.00	0.00	0.00	1.00	6.34	12.10	14.93	126
Mutual Funds and Equity Securities	0.58	0.00	0.00	0.00	0.19	0.84	2.66	5.73	126
Debt Securities 1 Year or Less	11.73	0.32	0.91	2.45	7.42	16.88	37.19	55.88	126
Debt Securities 1 To 5 Years	21.14	0.35	2.56	7.55	17.11	34.83	50.18	55.55	126
Debt Securities Over 5 Years	63.59	10.46	24.97	44.30	69.63	82.21	90.76	95.31	126
Pledged Securities	50.35	2.52	10.09	33.34	50.90	71.59	84.56	92.73	126
Structured Notes, Fair Value	1.20	0.00	0.00	0.00	0.00	1.57	6.15	11.62	126

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.08	-0.03	0.01	0.13	0.23	0.35	0.66	126
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	-0.21	-0.07	0.02	0.21	0.35	0.55	1.03	126
Provision for Ln&Ls Losses/Net Losses	75.43	-389.74	-45.19	22.75	84.43	120.70	211.35	316.70	124
Ln&Ls Allowance/Total Loans & Leases	1.46	0.59	0.74	1.09	1.36	1.87	2.25	2.98	126
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.10	1.58	1.77	3.14	5.46	11.20	30.60	96.45	119
ALLL/Nonaccrual Assets	139.65	34.91	44.18	81.78	121.38	186.96	283.53	352.43	125
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	116.75	21.72	32.50	57.29	100.98	160.20	255.22	313.48	125
Gross Ln&Ls Losses/Avg Loans & Leases	0.43	0.05	0.09	0.23	0.38	0.54	1.05	1.31	126
Recoveries/Avg Loans and Leases	0.13	0.00	0.02	0.06	0.09	0.20	0.33	0.43	126
Net Losses/Avg Loans and Leases	0.28	0.00	0.01	0.10	0.23	0.38	0.77	1.14	126
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Recoveries/Prior Year-End Losses	21.97	4.72	7.15	11.38	18.14	29.20	47.93	62.04	125
Earnings Coverage of Net Losses (X)	17.37	-0.68	1.75	4.73	7.86	17.93	73.49	144.36	124
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.24	-0.05	0.00	0.05	0.18	0.32	0.69	1.31	125
RE Loans Secured By 1-4 Family	0.29	-0.05	-0.00	0.05	0.18	0.39	0.92	1.47	124
Revolving	0.30	-0.03	-0.00	0.00	0.18	0.46	1.06	1.33	118
Closed-End	0.28	-0.04	-0.00	0.04	0.16	0.35	1.07	1.48	124
Commercial Real Estate Loans	0.21	-0.14	-0.05	0.00	0.17	0.34	0.67	1.34	124
Construction and Land Dev	0.46	-3.25	-0.66	0.00	0.10	0.86	3.09	3.77	120
Multi family	0.17	-0.36	-0.09	0.00	0.00	0.20	0.88	2.09	121
Nonfarm Nonresidential	0.20	-0.05	-0.00	0.02	0.14	0.31	0.59	0.98	124
RE Loans Secured by Farmland	0.02	-0.20	-0.06	0.00	0.00	0.00	0.07	0.60	98
Commercial and Industrial Loans	0.31	-0.12	-0.04	0.05	0.23	0.42	1.05	1.67	124
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	1.08	0.09	0.19	0.30	0.67	1.31	2.81	6.62	111
Credit Card Loans	2.66	0.00	0.00	0.89	1.45	4.71	7.39	8.60	46
Agricultural Loans	0.05	-0.28	-0.03	0.00	0.00	0.02	0.30	0.62	78
Loans to Foreign Governments & Inst	4.64	0.00	0.00	0.00	0.00	0.00	11.13	14.85	4
Other Loans and Leases	0.23	-0.21	-0.04	0.00	0.00	0.27	1.22	2.50	120

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.63	0.06	0.17	0.27	0.52	0.88	1.35	2.11	126
90+ Days PD Loans and Leases	0.22	0.00	0.00	0.00	0.03	0.24	1.24	2.21	126
Nonaccrual Loans and Leases	1.27	0.33	0.43	0.70	1.08	1.76	2.77	3.91	126
90+ Days PD and Nonaccrual Loans and Leases	1.70	0.37	0.54	0.82	1.39	2.18	3.87	7.49	126
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.11	0.20	126
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	126
Nonaccrual Restructured	0.37	0.00	0.03	0.09	0.26	0.53	1.00	1.73	126
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.63	0.06	0.17	0.27	0.52	0.88	1.35	2.11	126
90+ Days Past Due Assets	0.22	0.00	0.00	0.00	0.03	0.24	1.24	2.21	126
Nonaccrual Assets	1.29	0.33	0.43	0.73	1.08	1.76	2.77	3.91	126
30+ Days PD & Nonaccrual Assets	2.40	0.66	0.88	1.34	1.91	2.98	5.16	9.66	126
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.07	0.24	0.32	0.56	0.85	1.40	2.45	3.97	126
90+ PD & Nonaccrual Assets + OREO	1.49	0.33	0.46	0.65	1.14	2.02	3.76	5.72	126
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.68	0.42	0.61	0.84	1.41	2.10	3.81	6.09	126
Allowance for Loan & Lease Losses	201.91	55.07	65.77	102.70	160.44	268.77	484.79	605.75	125
Equity Cap + ALLL	13.82	2.92	4.65	7.56	11.63	17.06	32.14	45.97	126
Tier 1 Cap + ALLL	15.00	4.09	5.91	8.83	13.19	18.13	31.85	43.60	107
Loans & Leases + RE Acquired	2.71	0.67	0.85	1.34	2.14	3.23	6.57	11.12	126

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	0.66	0.04	0.12	0.27	0.56	0.91	1.47	2.33	125
	- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.02	0.26	1.65	3.95	125
	- Nonaccrual	1.50	0.34	0.50	0.81	1.25	2.00	3.37	4.36	125
Coml & Indl	- 30-89 Days PD	0.31	0.00	0.00	0.04	0.19	0.45	1.05	2.25	124
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.35	0.81	124
	- Nonaccrual	0.95	0.00	0.05	0.23	0.62	1.39	2.73	3.76	124
Individuals	- 30-89 Days PD	1.17	0.00	0.11	0.42	0.84	1.54	3.20	5.14	124
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.15	0.70	1.17	124
	- Nonaccrual	0.29	0.00	0.00	0.03	0.16	0.49	1.06	1.52	124
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Agricultural	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.17	0.67	1.21	78
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.02	1.32	78
	- Nonaccrual	0.20	0.00	0.00	0.00	0.00	0.08	0.94	2.08	78
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- Nonaccrual	1.16	0.00	0.00	0.00	0.00	0.00	2.78	3.71	4
Other Lns&Ls	- 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.24	1.33	2.66	120
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.20	120
	- Nonaccrual	0.30	0.00	0.00	0.00	0.00	0.14	1.79	4.59	120
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.03	0.12	0.23	0.43	0.86	1.50	2.52	2.89	124
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.03	0.30	1.35	3.49	124
	- Nonaccrual	1.82	0.24	0.41	0.81	1.28	2.45	3.98	11.14	124
Revolving	- 30-89 Days PD	0.55	0.00	0.00	0.16	0.43	0.84	1.49	2.22	118
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.36	0.56	118
	- Nonaccrual	0.98	0.00	0.00	0.25	0.65	1.40	2.84	4.85	118
Closed-End	- 30-89 Days PD	1.09	0.05	0.18	0.46	0.93	1.69	2.57	3.25	124
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.04	0.35	1.66	3.83	124
	- Nonaccrual	2.02	0.24	0.36	0.85	1.34	2.59	5.36	11.39	124
	- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.01	0.04	0.09	0.19	0.29	124
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	124
	- Jr Lien Nonaccrual	0.12	0.00	0.00	0.01	0.06	0.17	0.50	0.70	124
Commercial RE	- 30-89 Days PD	0.42	0.00	0.00	0.12	0.30	0.63	1.05	1.54	124
	- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.00	0.14	1.56	2.62	124
	- Nonaccrual	1.49	0.18	0.34	0.69	1.17	2.18	3.43	4.22	124
Const & Dev	- 30-89 Days PD	0.34	0.00	0.00	0.00	0.17	0.48	1.44	2.53	120
	- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00	0.10	3.11	4.29	120
	- Nonaccrual	2.91	0.00	0.00	0.36	2.22	5.08	9.14	13.38	120
Multi Family	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.20	0.90	1.56	121
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.00	0.86	3.86	121
	- Nonaccrual	0.55	0.00	0.00	0.00	0.20	0.84	2.12	3.87	121
Nonfarm Nres	- 30-89 Days PD	0.38	0.00	0.00	0.10	0.31	0.63	1.03	1.49	124
	- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.18	1.38	2.81	124
	- Nonaccrual	1.40	0.14	0.22	0.64	1.12	2.01	3.26	3.97	124
Farmland	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.41	0.95	2.73	98
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.00	0.54	2.13	98
	- Nonaccrual	1.87	0.00	0.00	0.00	0.14	1.93	5.78	25.27	98
Credit Card	- 30-89 Days PD	1.10	0.00	0.00	0.00	0.88	1.65	3.22	5.22	46
	- 90+ Days Past Due	0.93	0.00	0.00	0.00	0.00	0.56	2.28	14.14	46
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.52	1.27	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.36	7.11	8.16	9.05	10.02	11.54	13.41	14.96	107
Tier 1 RBC Ratio	14.20	9.79	10.98	12.28	13.64	15.84	18.35	22.19	107
Total Risk-Based Capital Ratio	15.49	11.68	12.19	13.43	14.91	17.13	19.13	23.84	107
Tangible Tier 1 Leverage Ratio	10.21	6.53	8.04	8.84	9.88	11.33	13.21	14.93	107
Tangible Common Eq Cap/Tan Assets	9.08	5.13	6.35	7.39	8.94	10.30	12.76	14.18	107
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.76	1.33	4.50	9.56	13.76	19.98	25.86	30.65	126
Standby Letters of Credit	0.56	0.00	0.00	0.18	0.40	0.78	1.31	1.72	126
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.33	126
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.80	0.00	0.00	0.30	2.36	8.75	16.31	23.10	126
Interest Rate Contracts	4.50	0.00	0.00	0.21	2.04	8.66	16.11	21.14	126
Interest Rate Futures & Forward Contr	0.25	0.00	0.00	0.00	0.02	0.39	0.99	3.07	126
Written Options Contr (Int Rate)	0.27	0.00	0.00	0.00	0.03	0.45	1.51	2.03	126
Purchased Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.00	0.75	1.73	126
Interest Rate Swaps	3.27	0.00	0.00	0.00	0.94	6.01	13.52	16.88	126
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	126
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	126
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.50	126
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	126
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	126
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.84	4.78	8.73	16.48	23.63	31.33	39.79	45.40	126

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.50	39.53	92.85	100.00	100.00	100.00	100.00	100.00	107
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.76	107
Equity, Comm, & Other Contracts	0.34	0.00	0.00	0.00	0.00	0.00	0.50	11.47	107
Futures and Forwards	15.82	0.00	0.00	0.00	3.63	31.06	63.35	72.18	107
Written Options	14.58	0.00	0.00	0.00	5.75	30.81	49.85	70.27	107
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Over-The-Counter	14.36	0.00	0.00	0.00	5.52	30.81	49.85	70.27	107
Purchased Options	2.32	0.00	0.00	0.00	0.00	1.31	13.87	21.44	107
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Over-The-Counter	2.19	0.00	0.00	0.00	0.00	0.24	13.87	21.44	107
Swaps	57.65	0.00	0.00	9.31	66.55	97.27	100.00	100.00	107
Held for Trading	23.49	0.00	0.00	0.00	0.00	34.34	98.81	100.00	107
Interest Rate Contracts	14.76	0.00	0.00	0.00	0.00	18.89	97.66	100.00	107
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
Non-Traded	76.50	0.00	0.01	53.82	100.00	100.00	100.00	100.00	107
Interest Rate Contracts	73.80	0.00	0.01	34.43	100.00	100.00	100.00	100.00	107
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	107
Equity, Comm, & Other Contracts	0.19	0.00	0.00	0.00	0.00	0.00	0.00	9.34	107
Deriv Contr (Excl Fut & FX LE 14 Days)	80.61	26.61	38.95	58.70	87.21	99.97	100.00	100.00	94
One Year or Less	19.82	0.00	0.00	0.02	11.54	38.98	65.47	75.70	94
Over 1 Year to 5 Years	19.77	0.00	0.00	0.00	17.87	38.91	54.75	67.16	94
Over 5 Years	28.62	0.00	0.00	0.00	27.78	53.04	66.73	80.36	94
Gross Negative Fair Value (Abs Val)	1.09	0.00	0.00	0.19	0.98	1.95	2.68	4.04	107
Gross Positive Fair Value	1.27	0.00	0.07	0.58	1.11	1.82	3.07	3.96	107
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	107
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	107
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	107
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	107
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	107
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
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	107
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.06	0.00	0.00	0.00	0.01	0.10	0.35	0.41	107

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	126
Ins Under Assets(P/C)/Tot Ins Und Ast	60.81	0.00	0.00	0.00	100.00	100.00	100.00	100.00	10
Ins Under Assets(L/H)/Tot Ins Und Ast	39.18	0.00	0.00	0.00	0.00	95.92	100.00	100.00	10
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	0.80	0.00	0.00	0.00	0.09	1.13	4.03	5.52	126
Premium Inc/Ins Activities Revenue	0.45	0.00	0.00	0.00	0.00	0.00	0.00	16.65	93
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	0.07	126
Ins Net Inc (P/C)/Equity (P/C)	13.97	-12.59	-12.59	-6.88	1.47	8.89	39.89	59.13	6
Ins Net Inc (L/H)/Equity (L/H)	14.89	0.54	0.54	0.54	0.54	14.89	23.51	26.38	2
Insur Ben, Losses, Exp/Insur Premiums	110.11	0.00	0.00	71.35	99.94	140.35	181.12	183.71	9
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.10	0.00	0.00	0.00	0.00	0.42	5.09	9.05	7
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.73	0.00	0.00	0.00	0.00	0.00	4.15	5.54	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	126
CSV Life Insurance/Tier 1 Cap + ALLL	11.11	0.00	0.01	5.37	11.75	17.88	22.71	26.99	107
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	126
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.61	41
Cost: Interest-Bearing Deposits	0.28	0.17	0.17	0.17	0.24	0.32	0.34	0.35	3
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	0.44	0.03	0.03	0.03	0.33	0.63	0.65	0.66	3
Foreign Governments and Inst	4.64	0.00	0.00	0.00	0.00	0.00	11.13	14.85	4
GROWTH RATES:									
Net Loans and Leases	-9.76	-100.00	-84.96	-33.94	-6.42	2.92	63.95	97.74	37
Total Selected Assets	-3.84	-99.77	-65.81	-17.95	-2.74	2.96	54.60	92.24	48
Deposits	103.70	-7.86	-7.86	-7.86	64.24	147.92	168.74	175.68	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	75.35	0.00	3.96	27.25	71.64	101.83	139.34	284.72	101
Dividends Paid/Net Income	29.51	0.00	0.00	5.71	30.31	49.08	72.67	110.86	122
Net Income - Dividends/Avg Equity	6.21	-2.06	0.30	3.50	5.78	8.65	12.40	18.33	126
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	166.91	0.00	0.00	63.52	123.03	234.31	527.43	900.29	103
Dividends From Nonbank Subs	3.28	0.00	0.00	0.00	0.04	2.34	14.91	67.89	103
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	103
Dividends From All Subsidiaries	214.65	0.00	0.03	99.96	132.53	261.20	687.76	1720.37	103
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	48.46	0.00	0.00	4.79	48.25	78.56	131.03	183.11	108
Interest Income From Bank Subs	0.16	0.00	0.00	0.00	0.00	0.08	0.81	2.89	108
Mgt & Service Fees From Bank Subs	1.64	0.00	0.00	0.00	0.00	0.00	10.31	29.64	108
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.63	108
Operating Income From Bank Subs	59.33	0.00	0.05	11.10	54.42	86.16	145.03	183.86	108
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	60.87	0.00	0.00	0.00	55.00	100.00	155.38	298.49	68
Interest Income From Nonbank Subs	0.15	0.00	0.00	0.00	0.00	0.00	0.02	4.20	68
Mgt & Serv Fees From Nonbank Subs	2.17	0.00	0.00	0.00	0.00	0.00	13.90	42.75	68
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Inc From Nonbank Subs	77.15	0.00	0.00	0.00	66.15	100.00	221.81	495.24	68
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	34.93	0.00	0.00	0.00	0.00	26.71	86.73	139.28	15
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.09	15
Mgt & Serv Fees From Sub BHCs	1.96	0.00	0.00	0.00	0.00	0.00	4.60	11.96	15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Operating Income From Sub BHCs	36.92	0.00	0.00	0.00	0.00	26.99	101.47	146.17	15
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.39	0.00	0.00	0.00	87.81	98.28	99.93	99.99	119
Interest Income From Bank Subs	2.53	0.00	0.00	0.00	0.00	0.30	8.19	99.64	119
Mgt & Serv Fees From Bank Subs	2.69	0.00	0.00	0.00	0.00	0.00	20.87	41.54	119
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.84	119
Operating Income From Bank Subs	77.77	0.00	0.00	81.33	97.39	99.80	100.00	100.00	119
Dividends From Nonbank Subs	1.36	0.00	0.00	0.00	0.00	1.06	7.20	25.55	119
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.49	119
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	119
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Operating Inc From Nonbank Subs	3.23	0.00	0.00	0.00	0.03	2.11	12.28	72.00	119
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.10	119
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Operating Income From Sub BHCs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	6.54	119
Loans and Adv From Subs/ST Debt	659.04	0.00	0.00	7.95	141.67	1180.65	1550.90	1878.45	9
Loans and Adv From Subs/Total Debt	226.48	0.00	0.00	0.00	67.71	253.90	768.14	2217.01	39

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1107205	3,779,373	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	3,672,318	AMERIS BANCORP	MOULTRIE, GA	Moved from Peer 3
3153130	3,628,024	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,039,126	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,708,243	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,024,061	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,186,822	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	4,787,068	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,388,166	BANNER CORPORATION	WALLA WALLA, WA	
2961879	6,475,199	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	9,282,980	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,584,329	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	5,674,606	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
1246159	3,231,082	BESSEMER GROUP, INCORPORATED,	WOODBRIIDGE, NJ	Moved from Peer 3
3141650	3,229,576	BNC BANCORP	HIGH POINT, NC	Moved from Peer 3
3814310	3,568,299	BOFI HOLDING, INC.	SAN DIEGO, CA	
3944628	3,975,803	BOND STREET HOLDINGS, INC.	WESTON, FL	
1020180	8,650,905	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,333,138	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,456,239	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	6,453,409	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,622,241	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,127,026	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
1094314	9,571,901	CENTRAL BANCOMPANY	JEFFERSON CITY, MO	Moved from Peer 1
1022764	4,741,198	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,431,154	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	6,184,708	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,367,515	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	4,934,913	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,535,652	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	7,162,318	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,095,864	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,581,716	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,224,010	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
4284536	4,153,173	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	6,664,967	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,028,190	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,603,713	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,493,455	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,772,421	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,662,871	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,170,206	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1199974	3,379,295	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	Moved from Peer 3
1250101	6,520,600	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,186,461	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	5,895,202	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,539,575	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,374,101	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,214,861	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,417,213	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	5,222,208	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1208595	3,027,133	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1133437	7,938,618	FIRST FINANCIAL HOLDINGS INC.	COLUMBIA, SC	
1123670	7,566,095	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	5,439,450	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,253,407	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	3,286,616	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
3852022	9,407,301	FLAGSTAR BANCORP, INC.	TROY, MI	Moved from Peer 1
2393274	4,721,501	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	7,884,350	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,562,018	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,359,840	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	3,055,539	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	Moved from Peer 3
1206546	5,923,716	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	8,898,110	HILLTOP HOLDINGS, INC.	DALLAS, TX	
1491409	6,811,861	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	3,065,864	HOMESTREET, INC.	SEATTLE, WA	Moved from Peer 3
1136803	6,099,234	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,376,678	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,951,607	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,259,045	KEARNY MHC	KEARNY, NJ	
1404799	3,318,156	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,177,952	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3814208	3,659,177	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,641,427	MB FINANCIAL, INC.	CHICAGO, IL	
1135972	6,831,275	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,035,364	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,624,446	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,200,924	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	4,914,115	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,591,848	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	7,652,175	NBT BANCORP INC.	NORWICH, NY	
3212091	6,456,930	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	7,931,003	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,271,118	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	8,158,155	OFG BANCORP	SAN JUAN, PR	
1098303	9,581,797	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	6,535,711	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,642,381	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,661,253	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,563,775	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	7,487,328	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	5,746,270	RENASANT CORPORATION	TUPELO, MS	
1097025	3,371,904	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,533,190	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,388,171	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,106,100	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,764,765	SANTANDER BANCORP	GUAYNABO, PR	
3635319	3,519,740	SERVIFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	4,383,100	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	3,943,195	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,672,456	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1245068	3,445,663	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
2502049	3,070,019	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
3083291	6,667,436	STERLING BANCORP	MONTEBELLO, NY	Name change from PROVIDENT NEW YORK BANCORP, INC.
1139242	3,087,552	SUN BANCORP, INC	VINELAND, NJ	
3823031	3,930,662	SWS GROUP, INC.	DALLAS, TX	
3609682	4,558,766	TALMER BANCORP INC.	TROY, MI	
2495039	5,685,818	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2367921	5,003,039	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,522,677	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	4,179,079	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,735,324	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,425,419	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,144,449	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,525,791	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,436,124	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,189,652	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,182,676	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	6,148,853	WESBANCO, INC.	WHEELING, WV	
1025541	4,848,866	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	9,307,095	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
3248513	3,620,968	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	Moved from Peer 3
1137770	3,963,323	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,515,763	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,723,443	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 126 bank holding companies.