

	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	344	352	303	296
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.33	3.38	3.46	3.37
+ Non-interest Income	1.00	1.03	0.93	0.92
- Overhead Expense	3.11	3.17	3.12	3.01
- Provision for Losses	0.12	0.31	0.58	0.97
+ Securities Gains (Losses)	0.03	0.06	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.21	1.11	0.86	0.42
Net Operating Income	0.88	0.79	0.57	0.20
Net Income	0.88	0.79	0.57	0.20
Net Income (Sub S Adjusted)	0.90	0.91	0.73	0.54
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.17	4.43	4.75	5.03
Interest Expense	0.54	0.71	0.96	1.33
Net Interest Income (TE)	3.61	3.68	3.77	3.69
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.25	0.59	0.94	1.27
Earnings Coverage of Net Losses (X)	12.58	8.54	4.61	3.89
Ln&Ls Allowance/Total Loans & Leases	1.54	1.80	2.01	2.10
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.05	3.07	4.00	4.59
30-89 Days Past Due Loans and Leases	0.53	0.71	0.90	1.06
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	13.83	13.14	15.79	20.35
Net ST Noncore Funding Dependence	5.06	4.57	6.08	9.59
Net Loans and Leases/Total Assets	64.40	62.12	62.29	64.93
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.94	9.74	9.53	8.96
Equity Capital/Total Assets	9.85	9.87	9.50	8.79
Equity Capital+Minority Int/Total Assets	9.91	9.99	9.54	8.83
Tier 1 Common Eq Cap / T RWA	12.21	11.73	11.36	10.09
Net Loans&Ls/Equity Capital (X)	6.72	6.56	6.86	7.78
Cash Dividends/Net Income	23.12	25.78	23.91	31.38
Cash Dividends/Net Income (Sub S Adjusted)	21.19	5.64	7.55	9.60
Retained Earnings/Avg Equity Cap	6.44	5.33	3.83	-1.11
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.07	0.12	0.14	0.25
Long-Term Debt/Equity Capital	1.47	1.44	1.50	1.59
Equity Investment in Subs/Equity Cap	106.33	108.60	110.86	113.89
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	134.90	119.07	98.00	87.90

PERCENT OF AVERAGE ASSETS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.85	4.06	4.36	4.60	4.94
Less: Interest Expense	0.50	0.65	0.88	1.21	1.70
Equals: Net Interest Income (TE)	3.33	3.38	3.46	3.37	3.23
Plus: Non-Interest Income	1.00	1.03	0.93	0.92	0.93
Equals: Adj Operating Income (TE)	4.38	4.48	4.43	4.33	4.20
Less: Overhead Expense	3.11	3.17	3.12	3.01	3.19
Less: Provision for Loan and Lease Losses	0.12	0.31	0.58	0.97	1.34
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.06	0.05	0.06	0.03
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.21	1.11	0.86	0.42	-0.21
Less: Applicable Income Taxes (TE)	0.33	0.31	0.28	0.24	0.09
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.88	0.79	0.57	0.20	-0.34
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.88	0.79	0.57	0.20	-0.34
Memo: Net Income (Last Four Qtrs)	0.88	0.80	0.57	0.19	-0.35
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.61	92.05	91.92	91.65	92.47
Avg Int-Bearing Funds / Avg Assets	73.92	75.01	77.22	79.13	80.34
Int Income (TE) / Avg Earning Assets	4.17	4.43	4.75	5.03	5.35
Int Expense / Avg Earning Assets	0.54	0.71	0.96	1.33	1.84
Net Int Inc (TE) / Avg Earn Assets	3.61	3.68	3.77	3.69	3.50
YIELD OR COST:					
Total Loans and Leases (TE)	5.08	5.41	5.65	5.79	5.79
Interest-Bearing Bank Balances	0.27	0.26	0.29	0.33	0.49
Fed Funds Sold & Reverse Repos	0.24	0.22	0.19	0.20	0.21
Trading Assets	1.16	1.13	0.95	1.26	2.04
Total Earning Assets	4.08	4.34	4.66	4.94	5.27
Investment Securities (TE)	2.37	2.63	3.14	3.66	4.54
U.S. Treasury & Agency Sec (excl MBS)	1.40	1.56	2.02	2.38	3.29
Mortgage-Backed Securities	2.05	2.41	3.02	3.71	4.62
All Other Securities	3.97	4.40	5.01	5.39	5.88
Interest-Bearing Deposits	0.50	0.66	0.91	1.27	1.87
Time Deposits of \$100K or More	0.96	1.17	1.45	1.85	2.71
Time Deposits < \$100K	0.99	1.24	1.62	2.08	2.88
Other Domestic Deposits	0.24	0.31	0.46	0.66	0.90
Foreign Deposits	0.99	1.43	1.42	1.07	1.04
Fed Funds Purchased and Repos	0.46	0.64	0.81	0.85	1.08
Other Borrowed Funds & Trading Liab	2.28	2.76	3.06	3.25	3.28
All Interest-Bearing Funds	0.65	0.83	1.13	1.52	2.11

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	76	73	69	67	66
Avg Assets per Employee (\$000)	4,708	4,516	4,524	4,656	4,708
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.90	1.69	2.15	1.72	1.56
Overhead Exp / NII + Non-Int Income	71.76	71.62	71.59	71.61	78.44
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.11	3.17	3.12	3.01	3.19
Personnel Expense	1.69	1.68	1.58	1.48	1.47
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.40
Other Operating Expenses	1.00	1.06	1.12	1.12	1.27
Overhead Less Non-Interest Income	2.03	2.04	2.13	2.04	2.18
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.55	70.49	70.37	70.34	77.08
Personnel Expense	38.74	37.81	36.05	34.57	35.53
Net Occupancy Expense	8.83	8.77	8.97	9.08	9.71
Other Operating Expenses	22.57	23.55	25.25	26.53	31.22
Total Non-Interest Income	22.10	22.12	20.23	20.38	21.30
Fiduciary Activities Income	1.48	1.44	1.63	1.39	1.38
Serv Charges on Deposit Accts - Domestic	5.11	5.49	6.13	7.03	7.48
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.75	0.66	0.70	0.61	0.54
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.48	0.30	0.25	0.31	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.46	0.51	0.58	0.56	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	2.44	2.48	0.23	0.03	0.98
Other Non-Interest Income	7.65	7.99	8.12	8.04	7.28
Overhead Less Non-Interest Income	47.58	47.58	49.72	49.27	55.65
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.56	21.20	18.57	18.48	13.98
Appl Inc Tax+TE/Pretax NOI+TE	28.06	28.07	28.48	28.67	31.10

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	50.03	48.70	48.22	50.85	53.70
Commercial and Industrial Loans	8.80	8.36	8.80	8.97	9.38
Loans to Individuals	1.75	1.76	1.96	2.13	2.41
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Agricultural Loans	0.71	0.66	0.69	0.71	0.70
Other Loans and Leases	1.17	1.07	1.06	1.07	1.11
Net Loans and Leases	64.40	62.12	62.29	64.93	68.30
Debt Securities Over 1 Year	19.25	19.46	19.67	17.53	15.18
Mutual Funds and Equity Securities	0.10	0.09	0.08	0.08	0.07
Subtotal	84.83	82.78	82.92	83.36	84.26
Interest-Bearing Bank Balances	3.93	5.08	4.67	4.66	3.78
Federal Funds Sold & Reverse Repos	0.10	0.16	0.19	0.26	0.34
Debt Securities 1 Year or Less	1.78	1.82	1.75	1.57	1.47
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.60	90.94	90.74	90.97	90.70
Non-Int Cash and Due From Dep Inst	1.60	1.95	1.81	1.38	1.69
Other Real Estate Owned	0.46	0.66	0.83	0.86	0.74
All Other Assets	6.67	6.98	7.29	7.54	7.50
MEMORANDA:					
Short-Term Investments	6.42	7.70	7.29	7.21	6.12
U.S. Treasury Securities	0.14	0.13	0.13	0.22	0.08
U.S. Agency Securities (excl MBS)	3.27	3.18	3.41	3.89	3.28
Municipal Securities	4.35	4.00	3.73	3.23	2.88
Mortgage-Backed Securities	10.63	11.56	11.71	9.91	8.96
Asset-Backed Securities	0.10	0.08	0.05	0.04	0.04
Other Debt Securities	0.59	0.55	0.40	0.30	0.21
RE Loans Secured by 1-4 Family	16.80	17.11	15.63	15.89	16.17
Revolving	2.68	2.76	3.12	3.23	3.16
Closed-End, Sec by First Liens	13.07	13.19	11.29	11.29	11.39
Closed-End, Sec by Junior Liens	0.67	0.77	0.89	1.02	1.16
Commercial Real Estate Loans	29.84	28.30	29.52	31.77	34.53
Construction and Land Dev	4.13	3.93	4.63	6.24	8.83
Multi family	2.95	2.55	2.25	2.23	2.16
Nonfarm Nonresidential	21.71	20.83	21.89	22.46	22.58
RE Loans Secured by Farmland	1.31	1.22	1.29	1.29	1.22
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.44	77.82	76.66	77.36	77.43
RE Loans Secured by 1-4 Family	26.17	27.43	25.06	24.46	23.61
Revolving	4.13	4.42	4.96	4.93	4.58
Closed-End	21.61	22.48	19.69	19.14	18.62
Commercial Real Estate Loans	45.97	45.29	46.83	48.30	49.56
Construction and Land Dev	6.44	6.29	7.30	9.48	12.54
Multi family	4.50	4.05	3.52	3.34	3.07
Nonfarm Nonresidential	33.49	33.52	34.80	34.15	32.55
RE Loans Secured by Farmland	2.15	2.04	2.11	2.04	1.80
Loans to Depository Institutions	0.00	0.00	0.00	0.01	0.01
Commercial and Industrial Loans	13.49	13.37	13.96	13.65	13.63
Loans to Individuals	2.85	2.96	3.22	3.38	3.57
Credit Card Loans	0.04	0.04	0.05	0.05	0.05
Agricultural Loans	1.19	1.13	1.13	1.12	1.04
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.84	1.75	1.71	1.67	1.64

PERCENT OF TOTAL ASSETS	PEER GROUP 03 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	6.42	7.70	7.29	7.21	6.12
Liquid Assets	22.13	24.30	24.20	22.12	19.34
Investment Securities	21.65	22.09	22.23	19.94	17.28
Net Loans and Leases	64.40	62.12	62.29	64.93	68.30
Net Lns, Ls & Stbby Ltrs of Credit	64.95	62.66	62.92	65.61	69.05
Core Deposits	69.22	68.65	66.96	63.99	60.97
Noncore Funding	18.53	18.91	20.91	24.69	28.14
Time Deposits of \$100K or More	10.88	11.65	13.01	14.57	15.14
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.39	1.47	1.64	1.87	2.13
Net Fed Funds Purchased (Sold)	1.32	1.32	1.51	1.65	1.88
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.24	1.04	0.77	1.03	1.81
Earning Assets Repr in 1 Year	26.32	30.13	31.64	33.29	34.35
Int-Bearing Liab Repr in 1 Year	19.44	22.24	25.55	28.42	31.75
Long-Term Debt Repr in 1 Year	0.23	0.22	0.22	0.30	0.44
Net Assets Repriceable in 1 Year	6.00	7.14	5.61	4.36	1.87
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.83	13.14	15.79	20.35	25.57
Net ST Noncore Funding Dependence	5.06	4.57	6.08	9.59	14.76
Short-Term Inv/ST Noncore Funding	72.90	76.28	69.22	51.74	35.65
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.22	18.01	16.03	9.15	1.09
Net Loans and Leases/Total Deposits	79.12	76.03	76.11	79.81	85.62
Net Loans and Leases/Core Deposits	94.43	91.74	94.39	103.11	114.36
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.41	1.12	1.01	0.21	0.32
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.21	4.88	4.37	0.84	1.50
Struct Notes Appr(Depr)/T1 Cap	-0.26	0.03	0.05	-0.10	-0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.70	6.32	5.62	5.61	5.21
Available-For-Sale Securities	90.30	93.68	94.38	94.39	94.79
U.S. Treasury Securities	0.71	0.76	0.80	1.42	0.67
U.S. Agency Securities (excl MBS)	17.03	16.25	17.74	21.14	20.71
Municipal Securities	19.73	18.75	17.38	17.29	17.85
Mortgage-Backed Securities	49.07	52.36	52.95	49.22	50.75
Asset-Backed Securities	0.53	0.34	0.21	0.19	0.24
Other Debt Securities	2.99	2.73	1.91	1.51	1.32
Mutual Funds and Equity Securities	0.56	0.49	0.42	0.44	0.47
Debt Securities 1 Year or Less	9.71	10.27	8.97	9.44	9.58
Debt Securities 1 To 5 Years	25.06	26.57	29.13	28.31	28.74
Debt Securities Over 5 Years	60.78	58.66	57.62	58.17	57.62
Pledged Securities	46.02	45.53	48.03	53.00	58.56
Structured Notes, Fair Value	1.02	1.26	2.52	3.71	2.75

ANALYSIS RATIOS	PEER GROUP 03				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.12	0.31	0.58	0.97	1.34
Provision for Ln&Ls Losses/Avg Lns&Ls	0.19	0.49	0.91	1.45	1.87
Provision for Ln&Ls Losses/Net Losses	91.75	111.99	111.04	134.56	152.76
Ln&Ls Allowance/Total Loans & Leases	1.54	1.80	2.01	2.10	1.94
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.45	6.34	3.50	2.83	2.51
ALLL/Nonaccrual Assets	180.23	131.37	110.67	96.76	88.98
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	161.62	119.80	100.48	86.04	80.11
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.74	1.08	1.38	1.46
Recoveries/Avg Loans and Leases	0.12	0.14	0.12	0.10	0.07
Net Losses/Avg Loans and Leases	0.25	0.59	0.94	1.27	1.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	23.76	17.71	11.41	10.11	14.92
Earnings Coverage of Net Losses (X)	12.58	8.54	4.61	3.89	2.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.21	0.55	0.96	1.26	1.30
RE Loans Secured By 1-4 Family	0.24	0.51	0.74	0.79	0.82
Revolvi ng	0.23	0.45	0.54	0.58	0.55
Closed-End	0.23	0.50	0.74	0.87	0.87
Commercial Real Estate Loans	0.19	0.59	1.10	1.53	1.55
Construction and Land Dev	0.26	1.60	3.08	4.30	3.88
Multi family	0.10	0.28	0.58	0.62	0.54
Nonfarm Nonresidential	0.17	0.42	0.66	0.67	0.47
RE Loans Secured by Farmland	0.03	0.06	0.16	0.22	0.16
Commercial and Industrial Loans	0.27	0.60	1.05	1.58	1.81
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.74	1.07	1.11	1.59	1.77
Credit Card Loans	1.03	1.86	2.49	2.50	3.14
Agricultural Loans	0.03	0.03	0.03	0.12	0.10
Loans to Foreign Governments & Inst	0.13	0.00	0.00	0.00	0.00
Other Loans and Leases	0.30	0.60	0.93	1.31	2.12

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 03

PAGE 7

## 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

0.53  
0.06  
1.26

0.71  
0.07  
1.92

0.90  
0.10  
2.62

1.06  
0.09  
3.27

1.27  
0.13  
3.26

90+ Days PD and Nonaccrual Loans and Leases

1.46

2.23

2.96

3.60

3.49

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

0.02  
0.00  
0.37

0.03  
0.00  
0.52

0.03  
0.00  
0.60

0.02  
0.00  
0.45

0.02  
0.00  
0.25

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

0.53  
0.06  
1.29  
2.07

0.71  
0.07  
1.94  
3.01

0.90  
0.10  
2.65  
3.94

1.06  
0.09  
3.29  
4.75

1.27  
0.13  
3.28  
4.82

## PERCENT OF TOTAL ASSETS

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

0.94  
1.45

1.41  
2.15

1.89  
2.78

2.38  
3.30

2.44  
3.24

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

1.90  
192.06  
17.33  
16.98  
2.97

2.70  
234.95  
23.83  
24.29  
4.26

3.26  
253.84  
31.00  
30.28  
5.10

3.83  
253.79  
37.78  
37.67  
5.66

3.59  
246.52  
39.78  
38.56  
5.08

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	0.52	0.73	0.92	1.09	1.29
- 90+ Days Past Due	0.06	0.07	0.09	0.08	0.12
- Nonaccrual	1.40	2.11	3.00	3.74	3.72
Coml & Indl - 30-89 Days PD	0.33	0.45	0.63	0.74	0.90
- 90+ Days Past Due	0.02	0.05	0.05	0.05	0.07
- Nonaccrual	0.89	1.39	1.64	2.00	1.84
Individuals - 30-89 Days PD	0.75	0.87	1.11	1.21	1.36
- 90+ Days Past Due	0.03	0.04	0.05	0.06	0.07
- Nonaccrual	0.24	0.32	0.35	0.43	0.37
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	7.14	0.00
Agricultural - 30-89 Days PD	0.03	0.10	0.07	0.15	0.23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.14	0.15	0.16	0.22	0.32
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.08	0.15	0.17	0.32	0.51
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.02
- Nonaccrual	0.07	0.09	0.21	0.34	0.28
<b>MEMORANDA:</b>					
1-4 Family - 30-89 Days PD	0.87	1.07	1.15	1.35	1.40
- 90+ Days Past Due	0.07	0.09	0.10	0.10	0.12
- Nonaccrual	1.37	1.80	2.20	2.40	2.13
Revolving - 30-89 Days PD	0.42	0.52	0.54	0.53	0.60
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.02
- Nonaccrual	0.66	0.88	0.96	0.91	0.59
Closed-End - 30-89 Days PD	0.97	1.19	1.32	1.53	1.56
- 90+ Days Past Due	0.07	0.10	0.11	0.11	0.13
- Nonaccrual	1.52	2.01	2.53	2.82	2.63
- Jr Lien 30-89 Days PD	0.05	0.07	0.09	0.12	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.01	0.01	0.01
- Jr Lien Nonaccrual	0.09	0.14	0.19	0.21	0.21
Commercial RE - 30-89 Days PD	0.33	0.49	0.74	0.95	1.19
- 90+ Days Past Due	0.05	0.06	0.09	0.06	0.11
- Nonaccrual	1.43	2.37	3.52	4.42	4.45
Const & Dev - 30-89 Days PD	0.36	0.61	0.87	1.13	1.54
- 90+ Days Past Due	0.03	0.15	0.12	0.07	0.12
- Nonaccrual	2.78	5.13	8.85	11.24	10.75
Multi family - 30-89 Days PD	0.08	0.21	0.50	0.46	0.71
- 90+ Days Past Due	0.00	0.02	0.02	0.01	0.00
- Nonaccrual	0.51	0.90	1.74	2.00	1.71
Nonfarm Nres- 30-89 Days PD	0.31	0.46	0.65	0.84	0.97
- 90+ Days Past Due	0.04	0.04	0.07	0.04	0.08
- Nonaccrual	1.22	1.91	2.47	2.75	2.34
Farmland - 30-89 Days PD	0.19	0.20	0.41	0.34	0.39
- 90+ Days Past Due	0.02	0.01	0.01	0.01	0.03
- Nonaccrual	0.78	1.32	1.65	1.88	1.54
Credit Card - 30-89 Days PD	0.71	0.85	1.04	0.93	1.14
- 90+ Days Past Due	0.18	0.14	0.30	0.23	0.37
- Nonaccrual	0.01	0.04	0.04	0.02	0.06

CAPITAL RATIOS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	9.94	9.74	9.53	8.96	8.55
Tier 1 RBC Ratio	13.93	13.91	13.82	12.78	11.47
Total Risk-Based Capital Ratio	15.33	15.39	15.37	14.38	13.10
Tangible Tier 1 Leverage Ratio	9.85	9.67	9.47	8.89	8.50
Tangible Common Eq Cap/Tan Assets	8.49	8.30	7.99	7.09	6.62
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.64	12.41	12.02	11.53	12.07
Standby Letters of Credit	0.46	0.45	0.52	0.57	0.65
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.02
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	1.47	2.09	1.51	1.45	1.08
Interest Rate Contracts	1.45	2.05	1.46	1.41	1.04
Interest Rate Futures & Forward Contr	0.13	0.44	0.22	0.19	0.11
Written Options Contr (Int Rate)	0.13	0.35	0.23	0.19	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.01	0.02	0.01
Interest Rate Swaps	0.65	0.50	0.45	0.43	0.37
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	22.34	20.92	19.50	17.78	17.49

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	99.99	99.98	99.97	99.73
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.01
Futures and Forwards	21.80	25.24	29.98	22.83	19.27
Written Options	17.78	22.10	27.34	25.92	30.88
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.78	22.09	27.34	25.92	30.56
Purchased Options	0.43	0.84	2.11	4.39	3.36
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.43	0.66	2.11	4.39	3.36
Swaps	43.99	36.98	36.64	35.84	35.42
Held for Trading	5.40	3.21	3.07	4.17	3.05
Interest Rate Contracts	5.37	3.21	3.07	4.74	3.64
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	94.60	96.79	96.36	95.83	96.95
Interest Rate Contracts	93.88	96.27	95.22	94.60	95.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.01	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	77.33	71.93	68.16	69.93	64.47
One Year or Less	23.47	24.66	31.81	33.44	20.86
Over 1 Year to 5 Years	15.22	12.81	15.37	14.65	15.19
Over 5 Years	16.00	13.46	12.33	9.94	10.76
Gross Negative Fair Value (Abs Val)	0.85	1.30	1.49	0.98	0.87
Gross Positive Fair Value	0.90	0.99	0.94	0.98	0.80
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	0.01	0.02	0.01	0.01	0.01

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	61.94	63.17	53.95	44.70	26.81
Ins Under Assets(L/H)/Tot Ins Und Ast	38.06	36.83	46.05	55.30	73.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.46	0.51	0.58	0.56	0.58
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.01	0.16
Credit Rel Prem Inc/Tot Prem Inc	80.00	88.89	77.78	80.00	61.08
Other Prem Inc/Total Prem Inc	20.00	11.11	22.22	20.00	38.92
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)	0.46	1.10	15.48	35.22	19.14
Ins Net Inc (L/H)/Equity (L/H)	25.97	17.91	-200.43	19.83	18.05
Insur Ben, Losses, Exp/Insur Premiums	72.36	168.17	245.33	27.98	182.53
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.09	14.32	16.87	20.11	33.48
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	20.00	16.67	14.29	11.15
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.92	10.62	10.13	10.02	10.04
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	0.00	0.00
Cost: Interest-Bearing Deposits	0.99	1.43	1.42	1.07	1.04
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	0.11	0.10	2.16	0.75	0.07
Foreign Governments and Inst	0.13	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-1.12	-15.37	-35.46	-10.88	-47.32
Total Selected Assets	38.81	-5.34	24.00	-18.62	-28.05
Deposits	-12.05	-21.01	-28.41	-54.53	5.44

## PROFITABILITY:

	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	8.52	7.53	5.65	1.00	-6.03
Bank Net Inc/Avg Eq Inv in Banks	9.24	8.19	6.40	2.26	-4.44
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.55	3.49	1.39	0.39	-0.21
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.62	7.53	4.03	2.24	3.11
Bank Net Income/Parent Net Income	105.12	107.64	109.87	114.41	107.48
Nonbank Net Income/Parent Net Income	0.52	0.55	0.67	0.69	1.56
Sub BHCs Net Inc/Parent Net Income	86.60	94.81	92.15	93.03	106.04

## LEVERAGE:

Total Liabilities/Equity	12.96	15.09	17.20	20.72	24.34
Total Debt/Equity Capital	1.77	1.96	2.09	2.46	3.31
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.27	12.04	13.99	17.38	20.54
Tot Debt+Lns Guaranteed for Affl/Equity	1.82	2.10	2.26	2.77	3.78
Total Debt/Equ Cap - Exc Over Fair Value	1.77	1.97	2.13	2.50	3.33
Long-Term Debt/Equity Capital	1.47	1.44	1.50	1.59	1.57
Short-Term Debt/Equity Capital	0.07	0.12	0.14	0.25	0.68
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	0.02	0.05	0.10	0.09
Long-Term Debt/Consolidated LT Debt	5.21	4.83	3.56	3.02	2.23

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	106.33	108.60	110.86	113.89	116.22
Total Investment in Subs/Equity	106.78	109.07	111.39	114.58	117.19
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	98.61	99.69	99.23	99.70	100.80
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	98.95	100.03	99.66	100.28	101.66

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.48	0.72	1.22	1.41	2.19
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.25	2.65	3.30	5.15	9.76

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	124.98	113.24	91.49	74.07	82.63
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	134.90	119.07	98.00	87.90	91.57
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	123.08	96.16	97.52	98.28	98.60
Pretax Oper Inc + Int Exp/Int Expense	4432.32	4483.71	3100.75	3038.00	1568.57
Div + Int From Subs/Int Exp + Div	199.24	186.61	119.06	102.13	146.47
Fees+Other Inc From Subs/Sal + Oth Exp	6.91	7.01	7.93	8.07	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	34.55	29.24	28.22	15.67	14.90

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.90	0.38	0.77	0.46	-0.11
--------------------------------------	------	------	------	------	-------

## PAST DUE AND NONACCRUAL AS % OF LNS&amp;LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.05	19.72	17.91	18.20	13.10
Total	5.05	19.72	17.91	18.20	13.23

## 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	0.18	0.20	0.25	0.34	0.42
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 03 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	65.83	67.16	73.51	89.28	119.84
Dividends Paid/Net Income	23.11	25.66	24.06	31.39	42.33
Net Income - Dividends/Avg Equity	6.44	5.34	3.82	-1.02	-8.13
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	161.23	161.67	107.13	79.52	103.58
Dividends From Nonbank Subs	1.31	0.86	1.02	0.96	1.91
Dividends From Subsidiary BHCs	0.04	0.34	0.00	1.12	0.23
Dividends From All Subsidiaries	174.62	178.98	122.00	93.78	119.08
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.83	39.24	29.01	30.00	54.07
Interest Income From Bank Subs	0.06	0.07	0.05	0.17	0.26
Mgt & Service Fees From Bank Subs	1.06	1.46	2.22	3.50	6.26
Other Income From Bank Subs	0.02	0.03	0.02	0.03	0.02
Operating Income From Bank Subs	42.21	45.19	35.21	39.84	71.33
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	72.42	62.38	60.42	62.52	72.59
Interest Income From Nonbank Subs	0.00	0.02	0.00	0.00	0.50
Mgt & Serv Fees From Nonbank Subs	0.34	0.77	0.43	0.67	3.62
Other Income From Nonbank Subs	0.06	0.19	0.00	0.05	0.00
Operating Inc From Nonbank Subs	83.87	74.31	65.49	76.71	107.00
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	23.76	24.03	16.73	38.86	21.44
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.27
Mgt & Serv Fees From Sub BHCs	0.09	1.16	0.76	0.01	0.24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	24.29	26.27	20.24	38.94	22.89
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	61.18	56.48	47.04	43.45	52.12
Interest Income From Bank Subs	1.77	1.37	4.18	5.85	3.32
Mgt & Serv Fees From Bank Subs	1.95	2.04	4.31	5.93	4.42
Other Income From Bank Subs	0.04	0.07	0.09	0.14	0.09
Operating Income From Bank Subs	74.99	72.24	70.80	66.17	72.13
Dividends From Nonbank Subs	1.48	1.14	0.67	2.57	2.75
Interest Income From Nonbank Subs	0.00	0.01	0.01	0.13	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.60	3.26	4.10	6.49	5.59
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.76	0.06
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	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.21	0.00	1.22	0.40
Loans and Adv From Subs/ST Debt	943.80	587.17	515.27	798.08	684.65
Loans and Adv From Subs/Total Debt	290.51	296.84	251.26	356.65	297.82

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									344
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.33	2.44	2.66	2.97	3.30	3.68	4.01	4.25	344
+ Non-interest Income	0.99	0.21	0.30	0.55	0.94	1.31	1.91	2.75	344
- Overhead Expense	3.10	1.82	2.09	2.57	3.06	3.53	4.29	5.15	344
- Provision for Losses	0.12	-0.26	-0.05	0.02	0.10	0.20	0.35	0.54	344
+ Securities Gains (Losses)	0.02	-0.06	-0.00	0.00	0.01	0.04	0.10	0.15	344
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	344
= Pretax Net Oper Income (TE)	1.21	0.01	0.40	0.82	1.22	1.57	1.99	2.32	344
Net Operating Income	0.87	0.02	0.32	0.58	0.85	1.14	1.50	2.08	344
Net Income	0.87	0.04	0.32	0.57	0.85	1.14	1.50	2.08	344
Net Income (Sub S Adjusted)	0.90	0.24	0.45	0.66	0.85	1.09	1.51	1.64	61
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.16	3.25	3.46	3.81	4.15	4.52	4.92	5.16	344
Interest Expense	0.54	0.17	0.22	0.36	0.53	0.71	0.85	1.02	344
Net Interest Income (TE)	3.60	2.63	2.88	3.19	3.59	4.02	4.38	4.69	344
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.24	-0.10	-0.00	0.05	0.16	0.37	0.79	1.13	344
Earnings Coverage of Net Losses (X)	12.58	-78.07	-4.66	2.75	7.37	18.85	51.21	102.90	344
Ln&Ls Allowance/Total Loans & Leases	1.54	0.71	0.87	1.14	1.44	1.88	2.46	2.88	344
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.05	0.28	0.44	0.87	1.56	2.83	5.52	7.02	344
30-89 Days Past Due Loans and Leases	0.52	0.02	0.06	0.22	0.44	0.77	1.23	1.82	344
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	13.82	-11.32	-3.10	5.47	13.45	21.87	31.99	37.24	344
Net ST Noncore Funding Dependence	5.06	-14.06	-8.41	-0.47	5.52	11.20	16.72	21.44	344
Net Loans and Leases/Total Assets	64.40	40.39	48.97	57.01	64.83	72.27	78.88	80.93	344
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.93	7.18	7.86	8.66	9.74	10.97	12.73	14.21	307
Equity Capital/Total Assets	9.85	6.38	6.91	8.32	9.62	11.06	13.12	15.43	344
Equity Capital+Minority Int/Total Assets	9.90	6.38	7.00	8.36	9.69	11.09	13.26	16.10	344
Tier 1 Common Eq Cap / T RWA	12.21	6.77	7.87	10.03	12.01	14.06	17.17	20.32	307
Net Loans&Ls/Equity Capital (X)	6.71	3.10	4.08	5.51	6.76	7.82	9.29	10.29	342
Cash Dividends/Net Income	23.12	0.00	0.00	0.00	20.93	44.62	59.26	71.68	331
Cash Dividends/Net Income (Sub S Adjusted)	21.18	-14.23	-8.18	0.68	19.78	35.96	57.13	80.70	61
Retained Earnings/Avg Equity Cap	6.43	-1.07	1.42	3.68	6.21	8.67	12.28	17.62	342
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.06	0.00	0.00	0.00	0.00	0.00	0.27	2.21	342
Long-Term Debt/Equity Capital	1.46	0.00	0.00	0.00	0.00	1.17	9.12	15.71	342
Equity Investment in Subs/Equity Cap	106.32	83.60	90.86	97.97	102.44	115.05	128.06	137.21	342
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	134.89	-16.44	7.92	67.97	102.18	159.52	370.57	563.68	336

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.84	2.91	3.21	3.53	3.83	4.17	4.48	4.77	344
Less: Interest Expense	0.50	0.15	0.21	0.33	0.49	0.65	0.80	0.95	344
Equals: Net Interest Income (TE)	3.33	2.44	2.66	2.97	3.30	3.68	4.01	4.25	344
Plus: Non-Interest Income	0.99	0.21	0.30	0.55	0.94	1.31	1.91	2.75	344
Equals: Adj Operating Income (TE)	4.38	2.96	3.25	3.83	4.31	4.86	5.49	6.39	344
Less: Overhead Expense	3.10	1.82	2.09	2.57	3.06	3.53	4.29	5.15	344
Less: Provision for Loan and Lease Losses	0.12	-0.26	-0.05	0.02	0.10	0.20	0.35	0.54	344
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Plus: Realized G/L on AFS Sec	0.02	-0.05	-0.00	0.00	0.00	0.04	0.10	0.14	344
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	344
Equals: Pretax Net Oper Inc (TE)	1.21	0.01	0.40	0.82	1.22	1.57	1.99	2.32	344
Less: Applicable Income Taxes (TE)	0.33	-0.01	0.00	0.13	0.33	0.51	0.65	0.76	344
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equals: Net Operating Income	0.87	0.02	0.32	0.58	0.85	1.14	1.50	2.08	344
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equals: Net Income	0.87	0.04	0.32	0.57	0.85	1.14	1.50	2.08	344
Memo: Net Income (Last Four Qtrs)	0.88	0.09	0.34	0.58	0.86	1.14	1.50	2.09	341
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.61	84.70	87.88	90.82	92.95	94.58	95.92	96.58	344
Avg Int-Bearing Funds / Avg Assets	73.91	56.53	62.07	67.99	74.40	80.27	84.73	87.49	307
Int Income (TE) / Avg Earning Assets	4.16	3.25	3.46	3.81	4.15	4.52	4.92	5.16	344
Int Expense / Avg Earning Assets	0.54	0.17	0.22	0.36	0.53	0.71	0.85	1.02	344
Net Int Inc (TE) / Avg Earn Assets	3.60	2.63	2.88	3.19	3.59	4.02	4.38	4.69	344
YIELD OR COST:									
Total Loans and Leases (TE)	5.07	4.08	4.27	4.65	5.02	5.47	5.95	6.45	344
Interest-Bearing Bank Balances	0.27	0.01	0.07	0.20	0.26	0.33	0.48	0.63	343
Fed Funds Sold & Reverse Repos	0.24	0.00	0.00	0.00	0.13	0.27	0.69	4.10	193
Trading Assets	1.16	0.00	0.00	0.00	0.00	2.52	3.61	4.57	36
Total Earning Assets	4.08	3.10	3.40	3.75	4.05	4.40	4.85	5.10	344
Investment Securities (TE)	2.37	1.16	1.46	1.90	2.34	2.79	3.45	3.93	344
U.S. Treasury & Agency Sec (excl MBS)	1.39	0.41	0.59	0.89	1.34	1.82	2.33	2.93	321
Mortgage-Backed Securities	2.05	0.92	1.28	1.62	2.00	2.39	3.02	4.00	336
All Other Securities	3.97	1.47	1.97	2.87	3.93	5.08	5.90	7.49	334
Interest-Bearing Deposits	0.50	0.17	0.22	0.34	0.50	0.64	0.80	1.00	344
Time Deposits of \$100K or More	0.95	0.37	0.51	0.71	0.93	1.21	1.45	1.61	344
Time Deposits < \$100K	0.99	0.40	0.51	0.71	0.96	1.23	1.56	1.72	344
Other Domestic Deposits	0.24	0.07	0.10	0.14	0.21	0.33	0.45	0.53	344
Foreign Deposits	0.98	0.22	0.22	0.22	0.34	0.91	1.72	1.99	3
Fed Funds Purchased and Repos	0.46	0.00	0.00	0.11	0.23	0.52	2.02	3.34	282
Other Borrowed Funds & Trading Liab	2.28	0.21	0.37	1.28	2.24	3.29	4.31	4.79	325
All Interest-Bearing Funds	0.65	0.23	0.32	0.44	0.65	0.84	0.99	1.08	307

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	76.48	50.90	55.09	63.58	73.81	87.11	103.60	121.46	344
Avg Assets per Employee (\$000)	4708.37	2613.62	3044.59	3577.88	4334.58	5599.62	7456.95	8918.27	344

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.90	0.00	0.00	0.00	0.50	3.66	7.74	9.60	337
Overhead Exp / NOI + Non-Int Income	71.75	50.65	55.74	63.53	71.39	79.24	87.40	99.35	344

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.10	1.82	2.09	2.57	3.06	3.53	4.29	5.15	344
Personnel Expense	1.69	0.97	1.13	1.40	1.64	1.95	2.36	3.10	344
Net Occupancy Expense	0.38	0.19	0.22	0.29	0.38	0.47	0.55	0.65	344
Other Operating Expenses	1.00	0.50	0.58	0.75	0.98	1.19	1.55	1.96	344
Overhead Less Non-Interest Income	2.02	1.07	1.27	1.66	1.98	2.37	2.86	3.32	344

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	70.54	49.26	54.74	62.22	70.02	77.52	87.07	98.12	344
Personnel Expense	38.74	25.45	29.54	33.95	38.46	43.28	49.03	53.01	344
Net Occupancy Expense	8.83	4.88	5.44	7.03	8.65	10.62	12.56	13.81	344
Other Operating Expenses	22.57	13.67	15.44	18.09	21.58	25.91	33.77	39.04	344
Total Non-Interest Income	22.10	5.81	9.26	14.74	22.09	27.89	37.63	48.49	344
Fiduciary Activities Income	1.48	0.00	0.00	0.00	0.00	2.99	6.21	9.89	344
Serv Charges on Deposit Accts - Domestic	5.10	0.65	1.58	2.76	4.67	7.08	10.00	12.30	344
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	344
Investment Banking Fees & Commissions	0.74	0.00	0.00	0.00	0.49	1.41	2.56	3.10	344
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Net Servicing Fees	0.47	0.00	0.00	0.00	0.06	0.69	2.50	3.51	344
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Insurance Activities Revenue	0.45	0.00	0.00	0.00	0.01	0.23	3.55	7.06	344
Net Gain (Loss) - Sales Loans, OREO, Oth	2.43	-4.56	-1.19	0.06	1.62	4.11	8.28	15.67	344
Other Non-Interest Income	7.64	1.74	2.73	4.65	7.14	9.97	13.98	21.13	344
Overhead Less Non-Interest Income	47.58	19.36	28.88	37.14	46.88	56.49	70.08	82.17	344

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	21.56	-1.59	0.00	4.98	25.61	32.89	36.09	38.50	329
Appl Inc Tax+TE/Pretax NOI+TE	28.05	0.00	1.98	20.99	33.47	36.67	39.99	41.40	329

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.02	27.24	33.21	41.04	49.55	59.00	67.25	71.94	344
Commercial and Industrial Loans	8.80	0.97	2.09	4.82	7.87	12.50	18.60	23.06	344
Loans to Individuals	1.75	0.05	0.09	0.34	1.01	2.24	6.05	11.51	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	344
Agricultural Loans	0.71	0.00	0.00	0.00	0.07	0.92	3.62	8.35	344
Other Loans and Leases	1.16	0.00	0.00	0.15	0.66	1.65	3.94	5.81	344
Net Loans and Leases	64.40	40.39	48.97	57.01	64.83	72.27	78.88	80.93	344
Debt Securities Over 1 Year	19.25	2.81	5.42	11.39	18.29	27.64	33.89	39.03	344
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.12	0.53	1.08	344
Subtotal	84.83	70.54	74.69	81.08	86.14	89.01	91.10	91.87	344
Interest-Bearing Bank Balances	3.92	0.12	0.23	0.83	2.63	6.12	12.73	17.17	344
Federal Funds Sold & Reverse Repos	0.09	0.00	0.00	0.00	0.00	0.06	0.55	1.46	344
Debt Securities 1 Year or Less	1.78	0.02	0.09	0.47	1.30	2.92	5.08	7.05	344
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	344
Total Earning Assets	91.60	86.27	87.81	89.98	91.78	93.29	94.77	95.54	344
Non-Int Cash and Due From Dep Inst	1.59	0.36	0.63	1.06	1.54	2.10	2.76	3.28	344
Other Real Estate Owned	0.45	0.00	0.00	0.05	0.23	0.68	1.52	2.39	344
All Other Assets	6.67	3.33	3.71	4.92	6.40	8.25	10.33	11.45	344
MEMORANDA:									
Short-Term Investments	6.41	0.76	1.17	2.66	4.87	9.92	15.44	19.11	344
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.02	0.75	2.75	344
U.S. Agency Securities (excl MBS)	3.26	0.00	0.00	0.64	2.72	5.62	9.38	14.49	344
Municipal Securities	4.34	0.00	0.00	0.59	2.98	6.84	11.69	15.32	344
Mortgage-Backed Securities	10.63	0.08	0.86	4.05	9.41	15.64	24.75	28.48	344
Asset-Backed Securities	0.10	0.00	0.00	0.00	0.00	0.01	0.73	1.41	344
Other Debt Securities	0.59	0.00	0.00	0.00	0.08	0.92	2.98	5.13	344
RE Loans Secured by 1-4 Family	16.79	3.78	5.51	9.17	15.35	22.24	32.77	40.78	344
Revolving	2.67	0.02	0.15	1.07	2.42	3.96	6.31	7.45	344
Closed-End, Sec by First Liens	13.06	2.75	4.06	6.58	11.28	18.13	27.95	35.42	344
Closed-End, Sec by Junior Liens	0.66	0.04	0.11	0.30	0.54	0.99	1.50	1.99	344
Commercial Real Estate Loans	29.83	10.71	15.83	22.48	28.71	37.28	45.91	49.85	344
Construction and Land Dev	4.12	0.57	1.02	2.06	4.00	5.87	7.94	9.59	344
Multi family	2.94	0.24	0.55	1.12	2.39	4.09	7.48	11.57	344
Nonfarm Nonresidential	21.70	7.51	10.72	16.44	20.90	27.13	34.93	38.43	344
RE Loans Secured by Farml and	1.30	0.00	0.00	0.01	0.42	2.18	5.75	8.16	344
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.44	51.32	57.60	67.50	78.90	86.95	94.32	96.42	344
RE Loans Secured by 1-4 Family	26.16	6.26	9.24	15.15	25.02	35.48	48.49	57.67	344
Revolving	4.12	0.04	0.25	1.72	3.74	6.03	9.27	11.45	344
Closed-End	21.60	4.36	6.72	11.20	19.88	29.50	42.42	54.57	344
Commercial Real Estate Loans	45.96	18.64	26.00	36.02	44.83	56.94	64.99	69.18	344
Construction and Land Dev	6.44	0.82	1.74	3.44	5.98	9.10	12.23	14.84	344
Multi family	4.50	0.48	0.92	1.95	3.75	6.01	11.87	17.43	344
Nonfarm Nonresidential	33.49	11.75	17.22	25.60	33.39	40.87	49.55	53.60	344
RE Loans Secured by Farml and	2.15	0.00	0.00	0.01	0.73	3.95	9.37	13.01	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	344
Commercial and Industrial Loans	13.49	1.55	3.28	7.14	12.91	19.29	26.76	33.34	344
Loans to Individuals	2.84	0.07	0.14	0.48	1.69	3.58	9.63	18.40	344
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.01	0.29	0.51	344
Agricultural Loans	1.18	0.00	0.00	0.00	0.12	1.60	6.17	12.99	344
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Other Loans and Leases	1.83	0.00	0.00	0.24	1.08	2.55	6.16	9.29	344

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.41	0.76	1.17	2.66	4.87	9.92	15.44	19.11	344
Liquid Assets	22.13	8.11	10.98	15.20	21.07	29.52	34.05	39.08	344
Investment Securities	21.65	4.83	8.04	13.82	20.51	29.48	36.29	42.70	344
Net Loans and Leases	64.40	40.39	48.97	57.01	64.83	72.27	78.88	80.93	344
Net Lns, Ls & Stdbly Ltrs of Credit	64.94	40.65	49.47	57.49	65.35	72.69	79.40	81.66	344
Core Deposits	69.22	49.04	54.08	62.76	69.89	76.36	80.52	83.26	344
Noncore Funding	18.52	5.79	7.81	11.63	17.44	24.14	31.78	36.53	344
Time Deposits of \$100K or More	10.88	3.18	4.41	6.64	9.94	14.82	20.24	25.66	344
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Fed Funds Purchased and Repos	1.38	0.00	0.00	0.00	0.74	2.69	5.15	7.13	344
Net Fed Funds Purchased (Sold)	1.32	-0.81	-0.12	0.00	0.55	2.41	4.87	6.97	344
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Oth Borrowings W/Rem Mat 1 Yr or Less	1.24	0.00	0.00	0.00	0.48	2.27	4.94	8.24	344
Earning Assets Repr in 1 Year	26.32	7.89	12.68	18.03	24.30	33.60	45.03	50.55	344
Int-Bearing Liab Repr in 1 Year	19.44	4.48	6.04	10.24	15.63	23.88	50.16	57.93	344
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.00	1.64	3.92	344
Net Assets Repriceable in 1 Year	6.00	-31.90	-21.55	-1.79	7.44	16.52	26.02	32.30	344
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.82	-11.32	-3.10	5.47	13.45	21.87	31.99	37.24	344
Net ST Noncore Funding Dependence	5.06	-14.06	-8.41	-0.47	5.52	11.20	16.72	21.44	344
Short-Term Inv/ST Noncore Funding	72.89	5.85	9.46	23.60	51.32	106.11	194.15	354.30	344
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.21	-8.14	-3.64	3.72	13.62	25.90	39.79	46.21	344
Net Loans and Leases/Total Deposits	79.11	50.55	57.83	69.65	78.46	89.74	98.80	105.66	344
Net Loans and Leases/Core Deposits	94.43	57.25	66.86	79.66	92.47	107.87	126.58	142.79	344
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.40	-5.65	-2.96	-0.75	0.00	0.12	1.00	1.70	166
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.21	-11.47	-9.06	-4.13	-1.29	0.10	1.47	2.57	305
Struct Notes Appr(Depr)/T1 Cap	-0.26	-3.40	-1.23	-0.35	-0.05	0.00	0.01	0.07	146
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.69	0.00	0.00	0.00	0.24	18.54	45.49	68.80	344
Available-For-Sale Securities	90.30	28.54	53.37	81.24	99.72	100.00	100.00	100.00	344
U. S. Treasury Securities	0.71	0.00	0.00	0.00	0.00	0.16	4.69	14.40	344
U. S. Agency Securities (excl MBS)	17.03	0.00	0.00	4.08	15.27	29.66	47.12	60.59	344
Municipal Securities	19.73	0.00	0.05	3.47	16.59	32.06	47.15	58.16	344
Mortgage-Backed Securities	49.06	0.80	6.93	29.54	51.97	69.39	84.33	94.14	344
Asset-Backed Securities	0.53	0.00	0.00	0.00	0.00	0.08	3.32	9.71	344
Other Debt Securities	2.98	0.00	0.00	0.00	0.53	4.90	13.88	23.23	344
Mutual Funds and Equity Securities	0.56	0.00	0.00	0.00	0.01	0.64	2.91	6.10	344
Debt Securities 1 Year or Less	9.71	0.18	0.49	2.62	6.52	14.53	28.87	46.43	344
Debt Securities 1 To 5 Years	25.05	1.06	2.82	10.04	22.73	38.20	53.85	69.65	344
Debt Securities Over 5 Years	60.77	8.91	18.90	42.05	63.81	79.56	92.06	96.52	344
Pledged Securities	46.02	2.46	8.87	27.32	45.11	65.14	81.71	93.06	344
Structured Notes, Fair Value	1.01	0.00	0.00	0.00	0.00	1.10	6.63	11.19	344

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.12	-0.26	-0.05	0.02	0.10	0.20	0.35	0.54	344
Provision for Ln&Ls Losses/Avg Lns&Ls	0.18	-0.41	-0.08	0.03	0.16	0.31	0.52	0.90	344
Provision for Ln&Ls Losses/Net Losses	91.75	-481.20	-86.82	24.72	84.06	152.68	306.89	466.18	344
Ln&Ls Allowance/Total Loans & Leases	1.54	0.71	0.87	1.14	1.44	1.88	2.46	2.88	344
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.45	1.56	2.13	3.68	7.31	14.27	36.42	57.16	305
ALLL/Nonaccrual Assets	180.22	41.56	52.97	80.78	129.07	248.42	454.19	782.80	344
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	161.61	33.42	44.88	69.95	121.38	230.21	398.61	591.32	344
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.02	0.05	0.12	0.28	0.56	1.02	1.40	344
Recoveries/Avg Loans and Leases	0.12	0.00	0.01	0.03	0.08	0.17	0.36	0.57	344
Net Losses/Avg Loans and Leases	0.24	-0.10	-0.00	0.05	0.16	0.37	0.79	1.13	344
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Recoveries/Prior Year-End Losses	23.75	2.84	5.20	9.29	17.05	34.33	58.71	95.72	338
Earnings Coverage of Net Losses (X)	12.58	-78.07	-4.66	2.75	7.37	18.85	51.21	102.90	344
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.20	-0.07	-0.02	0.02	0.11	0.35	0.71	1.21	344
RE Loans Secured By 1-4 Family	0.24	-0.02	0.00	0.04	0.14	0.37	0.89	1.18	343
Revolving	0.22	-0.08	-0.01	0.00	0.07	0.37	0.91	1.47	332
Closed-End	0.23	-0.08	-0.00	0.02	0.13	0.35	0.87	1.26	342
Commercial Real Estate Loans	0.19	-0.15	-0.09	0.00	0.08	0.34	0.78	1.25	344
Construction and Land Dev	0.26	-2.09	-0.77	-0.08	0.00	0.48	2.37	3.49	342
Multi family	0.10	-0.15	-0.01	0.00	0.00	0.03	0.76	1.46	340
Nonfarm Nonresidential	0.16	-0.10	-0.04	0.00	0.06	0.29	0.70	1.11	344
RE Loans Secured by Farmland	0.02	-0.16	-0.00	0.00	0.00	0.00	0.17	0.70	271
Commercial and Industrial Loans	0.27	-0.41	-0.21	-0.00	0.11	0.48	1.16	1.91	342
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.73	0.05	0.08	0.17	0.45	1.07	2.50	4.54	277
Credit Card Loans	1.02	-0.82	-0.04	0.00	0.72	1.91	2.74	4.22	96
Agricultural Loans	0.02	-0.11	-0.01	0.00	0.00	0.00	0.22	0.59	229
Loans to Foreign Governments & Inst	0.12	0.00	0.00	0.00	0.00	0.12	0.20	0.22	2
Other Loans and Leases	0.30	-0.18	-0.02	0.00	0.00	0.31	1.94	4.12	321

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.52	0.02	0.06	0.22	0.44	0.77	1.23	1.82	344
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.07	0.34	1.07	344
Nonaccrual Loans and Leases	1.26	0.16	0.28	0.56	1.06	1.91	2.81	4.05	344
90+ Days PD and Nonaccrual Loans and Leases	1.45	0.20	0.32	0.63	1.20	2.11	3.34	5.11	344
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.08	0.16	344
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Nonaccrual Restructured	0.37	0.00	0.00	0.06	0.25	0.63	1.20	1.89	344
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.52	0.02	0.06	0.22	0.44	0.77	1.23	1.82	344
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.07	0.34	1.07	344
Nonaccrual Assets	1.28	0.16	0.30	0.57	1.10	1.93	2.82	4.15	344
30+ Days PD & Nonaccrual Assets	2.06	0.38	0.56	1.02	1.69	2.85	4.80	6.14	344
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.94	0.12	0.20	0.41	0.79	1.32	2.16	3.37	344
90+ PD & Nonaccrual Assets + OREO	1.44	0.18	0.31	0.62	1.11	2.09	3.51	4.95	344
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.90	0.21	0.39	0.87	1.47	2.87	4.60	6.25	344
Allowance for Loan & Lease Losses	192.06	29.90	43.04	96.70	169.17	269.00	419.04	551.38	344
Equity Cap + ALLL	17.33	2.13	3.83	7.55	13.11	23.92	42.27	57.14	342
Tier 1 Cap + ALLL	16.97	2.01	3.80	7.97	12.99	23.12	40.70	55.92	307
Loans & Leases + RE Acquired	2.96	0.36	0.67	1.27	2.26	4.30	7.31	9.97	344



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.93	7.18	7.86	8.66	9.74	10.97	12.73	14.21	307
Tier 1 RBC Ratio	13.93	9.76	10.55	12.03	13.50	15.63	18.95	21.10	307
Total Risk-Based Capital Ratio	15.33	11.46	12.24	13.36	14.92	17.06	20.26	22.40	307
Tangible Tier 1 Leverage Ratio	9.85	6.98	7.75	8.59	9.67	10.78	12.73	14.21	307
Tangible Common Eq Cap/Tan Assets	8.48	4.57	5.55	6.90	8.40	9.82	11.48	13.04	307
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
-----									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.64	4.21	6.48	9.25	12.98	18.10	22.35	25.55	344
Standby Letters of Credit	0.45	0.00	0.02	0.14	0.31	0.66	1.29	1.84	344
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.15	344
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.47	0.00	0.00	0.00	0.37	2.09	7.27	13.74	344
Interest Rate Contracts	1.44	0.00	0.00	0.00	0.33	2.09	6.92	13.74	344
Interest Rate Futures & Forward Contr	0.12	0.00	0.00	0.00	0.00	0.16	0.66	1.83	344
Written Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.19	0.68	1.94	344
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Interest Rate Swaps	0.64	0.00	0.00	0.00	0.00	0.82	4.18	7.04	344
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.34	7.84	10.89	15.40	21.93	28.96	35.71	40.26	344

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	99.73	100.00	100.00	100.00	100.00	100.00	100.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Futures and Forwards	21.80	0.00	0.00	0.00	4.06	55.11	94.17	100.00	214
Written Options	17.77	0.00	0.00	0.00	6.03	40.97	71.31	100.00	214
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Over-The-Counter	17.77	0.00	0.00	0.00	6.03	40.97	71.31	100.00	214
Purchased Options	0.42	0.00	0.00	0.00	0.00	0.00	0.00	24.76	214
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Over-The-Counter	0.42	0.00	0.00	0.00	0.00	0.00	0.00	24.76	214
Swaps	43.99	0.00	0.00	0.00	27.91	97.86	100.00	100.00	214
Held for Trading	5.39	0.00	0.00	0.00	0.00	0.00	54.44	99.99	214
Interest Rate Contracts	5.36	0.00	0.00	0.00	0.00	0.00	50.03	99.58	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Non-Traded	94.60	0.00	40.08	100.00	100.00	100.00	100.00	100.00	214
Interest Rate Contracts	93.87	0.00	18.99	100.00	100.00	100.00	100.00	100.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Deriv Contr (Excl Fut & FX LE 14 Days)	77.33	0.00	3.41	52.37	86.71	100.00	100.00	100.00	191
One Year or Less	23.47	0.00	0.00	0.00	11.20	54.33	89.38	100.00	191
Over 1 Year to 5 Years	15.22	0.00	0.00	0.00	0.00	39.40	70.19	84.52	191
Over 5 Years	16.00	0.00	0.00	0.00	0.00	39.75	92.35	100.00	191
Gross Negative Fair Value (Abs Val)	0.84	0.00	0.00	0.00	0.27	1.29	3.66	7.41	214
Gross Positive Fair Value	0.89	0.00	0.00	0.01	0.58	1.61	2.87	4.71	214
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	307
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	307
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	307
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	307
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307
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	307
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	307
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.15	307

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Ins Under Assets(P/C)/Tot Ins Und Ast	61.93	0.00	0.00	0.00	95.50	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	38.06	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
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	0.45	0.00	0.00	0.00	0.01	0.23	3.55	7.06	344
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211
Credit Rel Prem Inc/Tot Prem Inc	80.00	0.00	0.00	25.00	100.00	100.00	100.00	100.00	5
Other Prem Inc/Total Prem Inc	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Ins Net Inc (P/C)/Equity (P/C)	0.46	-75.88	-75.88	-56.91	4.82	12.85	34.27	44.45	5
Ins Net Inc (L/H)/Equity (L/H)	25.96	0.00	0.00	0.00	1.93	1.94	60.77	80.38	4
Insur Ben, Losses, Exp/Insur Premiums	72.35	0.00	0.00	0.00	40.53	90.39	140.35	163.77	5
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.08	0.00	0.00	0.00	0.00	0.32	50.21	75.10	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	25.00	0.00	0.00	0.00	0.00	0.00	60.00	80.00	4
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
CSV Life Insurance/Tier 1 Cap + ALLL	10.91	0.00	0.00	3.21	12.20	18.47	22.66	26.68	306
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55
Cost: Interest-Bearing Deposits	0.98	0.22	0.22	0.22	0.34	0.91	1.72	1.99	3
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.10	0.06	0.06	0.06	0.06	0.10	0.12	0.13	2
Foreign Governments and Inst	0.12	0.00	0.00	0.00	0.00	0.12	0.20	0.22	2
<b>GROWTH RATES:</b>									
Net Loans and Leases	-1.11	-100.00	-100.00	-67.33	-13.29	9.64	85.85	326.05	29
Total Selected Assets	38.81	-100.00	-100.00	-39.95	0.00	48.59	162.52	1741.84	63
Deposits	-12.05	-100.00	-100.00	-100.00	14.03	17.34	19.19	19.80	4



PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	65.83	0.00	0.00	17.75	73.09	100.70	145.73	212.91	240
Dividends Paid/Net Income	23.11	0.00	0.00	0.00	20.93	44.62	59.26	71.68	331
Net Income - Dividends/Avg Equity	6.43	-1.07	1.42	3.68	6.21	8.67	12.28	17.62	342
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	161.22	0.00	0.00	66.37	112.94	220.70	581.02	825.10	248
Dividends From Nonbank Subs	1.30	0.00	0.00	0.00	0.00	0.60	5.13	36.38	248
Dividends From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	5.30	248
Dividends From All Subsidiaries	174.62	0.00	0.00	87.35	115.91	229.09	646.96	929.69	248
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.83	0.00	0.00	0.00	33.49	62.53	104.37	184.65	317
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.02	0.24	1.51	317
Mgt & Service Fees From Bank Subs	1.06	0.00	0.00	0.00	0.00	0.00	8.78	25.03	317
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.68	317
Operating Income From Bank Subs	42.20	0.00	0.00	1.17	36.28	67.53	123.35	190.55	317
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	72.42	0.00	0.00	0.73	100.00	100.00	159.61	391.93	143
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.46	143
Mgt & Serv Fees From Nonbank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	18.90	143
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.90	143
Operating Inc From Nonbank Subs	83.87	0.00	0.00	6.12	100.00	100.00	247.25	478.71	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.76	0.00	0.00	0.00	0.00	58.40	75.69	80.21	26
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Mgt & Serv Fees From Sub BHCs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.53	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	24.28	0.00	0.00	0.00	6.58	58.40	75.69	80.21	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.17	0.00	0.00	0.00	88.17	99.47	99.97	100.00	313
Interest Income From Bank Subs	1.77	0.00	0.00	0.00	0.00	0.08	4.03	100.00	313
Mgt & Serv Fees From Bank Subs	1.95	0.00	0.00	0.00	0.00	0.00	17.21	37.96	313
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.77	313
Operating Income From Bank Subs	74.99	0.00	0.00	72.10	98.67	99.93	100.00	100.00	313
Dividends From Nonbank Subs	1.48	0.00	0.00	0.00	0.00	0.30	8.23	32.46	313
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.16	313
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	313
Operating Inc From Nonbank Subs	3.60	0.00	0.00	0.00	0.00	0.94	21.55	77.53	313
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	313
Loans and Adv From Subs/ST Debt	943.79	0.00	0.00	0.00	530.30	1496.52	4068.80	7458.70	39
Loans and Adv From Subs/Total Debt	290.51	0.00	0.00	0.00	128.84	510.60	1113.39	1685.03	115

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1117464	1,046,047	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,380,733	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,166,703	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	Moved from Peer 4
1130098	1,113,239	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,327,105	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,148,004	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,192,869	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,000,668	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	Moved from Peer 4
1109964	1,205,154	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,449,101	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,307,512	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,575,628	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,056,036	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,233,024	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,434,895	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,112,474	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,432,870	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,163,698	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,120,144	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,347,446	ATBANCORP	DUBUQUE, IA	
3555686	1,229,407	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,441,167	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,632,435	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,109,616	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,429,942	BANCPLUS CORPORATION	RIDGELAND, MS	
1202762	1,115,997	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,347,349	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,143,494	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,857,492	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,805,194	BANK OF MARIAN BANCORP	NOVATO, CA	
3035928	1,453,594	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,287,122	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	1,901,743	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,183,275	BANTERRA CORP	ELDORADO, IL	
1115385	1,373,893	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,207,960	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,474,402	BEACON BANCORP	TAUNTON, MA	
1823345	1,101,428	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
2545831	1,190,679	BNH FINANCIAL	LACONIA, NH	
2835514	1,407,288	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,692,276	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,896,640	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,605,879	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,008,007	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,908,832	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,061,665	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,054,619	BSB BANCORP INC.	BELMONT, MA	
2183493	1,312,297	C&F FINANCIAL CORPORATION	WEST POINT, VA	Moved from Peer 4
1115013	1,533,711	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
2687795	2,577,863	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,603,829	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1133503	1,963,014	CANANDAI GUA NATIONAL CORPORATI	CANANDAI GUA, NY	
3832819	1,092,879	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,505,641	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,598,396	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2,894,230	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
3975770	1,792,847	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	1,406,220	CASCADE BANCORP	BEND, OR	
3594872	2,455,277	CBFH, INC.	ORANGE, TX	
1493654	1,482,676	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,159,027	CBX CORPORATION	CARROLLTON, IL	
1053496	1,238,703	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,673,082	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,415,567	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,424,471	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,153,128	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,092,494	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,339,836	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,145,635	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,665,036	CERTUSHOLDINGS, INC.	ATLANTA, GA	
4459839	1,080,988	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,479,609	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,237,695	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,083,117	CITIZENS NATIONAL BANCORP.	MERIDIAN, MS	
1055007	1,187,630	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3790432	1,099,240	CLIFTON MHC	CLIFTON, NJ	
1118340	2,131,319	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,233,705	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,800,691	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,150,641	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,148,551	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,918,090	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
3967430	2,805,388	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,467,590	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,089,532	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
2523389	1,023,824	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1140659	1,925,471	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	Moved from Peer 4; Name change from TRI-COUNTY FINANCIAL
1133473	1,985,032	COMMUNITYONE BANCORP	CHARLOTTE, NC	
3778542	1,242,932	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1081239	1,171,690	CREWS BANKING CORPORATION	WAUCHULA, FL	
1486517	1,903,381	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	1,407,816	CU BANCORP	ENCINO, CA	
1201112	1,199,542	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,323,371	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,007,997	D.L. EVANS BANCORP	BURLEY, ID	New Y-9C/BHCPR reporter Moved from Peer 4
1121229	2,111,079	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,100,898	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,412,895	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,027,663	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,553,489	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,849,925	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,140,302	EQUITY BANCSHARES, INC.	WICHITA, KS	

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
3728930	1,006,424	ESB BANCORP MHC	EASTHAMPTON, MA	
1924925	1,907,340	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,355,196	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,208,800	EXTRACO CORPORATION	WACO, TX	
1055315	2,567,652	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,478,348	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,076,722	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,915,224	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,809,555	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,137,326	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,609,628	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,574,829	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,562,841	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,928,636	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1988646	1,340,314	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,459,153	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,351,747	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,566,553	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,268,655	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1246533	1,167,546	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,175,677	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,182,972	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,059,740	FIRST CO BANCORP, INC.	COLLINGSVILLE, IL	
1108097	1,368,359	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,602,515	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,109,909	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,014,026	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,138,719	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,093,345	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,228,587	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	1,376,409	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3842658	1,037,436	FIRST FOUNDATION INC.	IRVINE, CA	Moved from Peer 4
3589560	1,436,441	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1208009	1,060,887	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2322304	1,016,601	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,605,498	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
2560263	1,003,808	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	Moved from Peer 4
1048894	2,399,892	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1132104	2,260,952	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,093,256	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,696,531	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,299,111	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,333,503	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1,309,690	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,481,073	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,853,823	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,070,607	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,118,639	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,635,663	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,075,455	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1026801	2,511,237	FREMONT BANCORPORATION	FREMONT, CA	

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1098620	2,163,827	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,275,291	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,703,612	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,911,032	GUARANTY BANCORP	DENVER, CO	
1862036	1,247,050	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,094,593	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	
3392331	1,596,351	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,950,549	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,448,736	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,142,604	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,569,827	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,264,604	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,491,632	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,659,038	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,380,925	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,203,651	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,254,358	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,167,795	HILLS BANCORPORATION	HILLS, IA	
3843057	1,002,542	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
2482196	1,153,654	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,823,571	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,629,325	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	1,758,276	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,999,199	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	Moved from Peer 2
1200852	2,268,337	HY-VEE INC.	WEST DES MOINES, IA	
3742020	1,314,393	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,245,520	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,393,217	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,209,943	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	2,163,984	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,480,503	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,030,607	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,567,796	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,569,067	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,079,505	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,493,137	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,189,244	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,584,942	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,098,991	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,123,604	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3357406	1,945,019	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,929,925	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,832,705	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,815,606	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,072,696	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1071669	1,230,257	LNB BANCORP INC.	LORAIN, OH	
2325350	2,214,053	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,906,419	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,517,405	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,047,693	MACHIAS BANCORP, MHC	MACHIAS, ME	Moved from Peer 4
1209109	2,859,864	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1139363	1,099,989	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1123193	1,162,078	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,535,550	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,118,774	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,222,682	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,426,967	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,179,418	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,730,936	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,366,017	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,815,121	MERIDIAN FINANCIAL SERVICES	EAST BOSTON, MA	
2390013	1,806,959	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,781,226	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,619,810	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,430,812	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,227,753	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,076,128	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	1,739,747	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,851,160	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,143,882	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,755,218	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,052,372	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,545,304	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,016,701	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,075,264	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,392,051	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
2623430	1,019,515	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,181,274	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,656,759	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,110,630	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,811,895	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,566,499	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,379,212	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,421,632	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,965,232	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,298,980	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,198,260	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,084,657	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,096,296	NORTHERN BANCORP, INC.	WOBURN, MA	
3132863	2,703,201	NORTHFIELD BANCORP, INC.	STATEN ISLAND, NY	
3025385	1,215,006	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,562,280	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,080,147	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,020,048	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,260,184	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,225,515	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1085527	1,340,600	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	Moved from Peer 4
3200221	1,161,311	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,004,034	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,165,172	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,391,360	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,943,365	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1248153	1,177,812	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,450,786	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
3489594	1,714,187	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,090,795	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,035,806	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	Moved from Peer 4
4210478	1,963,039	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	1,864,515	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,274,876	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,966,948	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,211,995	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,299,133	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,300,160	PEOPLES BANCORP	BELLIINGHAM, WA	
1070578	2,059,108	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,034,684	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,691,582	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	Moved from Peer 4
3186585	1,827,926	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	2,123,274	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,139,941	PLAINS BANCORP, INC.	DIAMMITT, TX	
1249712	1,076,121	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,100,179	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,134,062	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,293,704	PULASKI FINANCIAL CORP.	SAINTE LOUIS, MO	
2125813	2,394,953	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,117,679	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,301,336	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,022,916	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,015,374	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,342,550	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1209426	1,006,541	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2509413	2,310,172	ROCKVILLE FINANCIAL, INC.	VERNON ROCKVILLE, CT	
1249730	2,388,805	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,268,940	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,218,571	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,054,124	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,345,245	SI FINANCIAL GROUP INC	WILLMANTIC, CT	
2976396	1,410,249	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,556,398	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,323,535	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,274,671	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,002,071	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
1938865	1,689,947	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,155,368	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,269,581	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
1062621	1,981,423	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,042,763	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	2,325,814	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,182,826	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,676,376	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,148,264	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,605,388	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,946,169	STATE BANKSHARES, INC.	FARGO, ND	

BHCPR Reporters for Quarter Ending 12/31/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1427275	1,650,073	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1126046	2,603,185	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4228240	1,937,165	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,059,318	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,699,816	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,188,006	SUMMIT BANCORP, INC.	ARCADELPHIA, AR	
1247679	1,386,227	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,675,841	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,260,257	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,616,896	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1070420	1,141,031	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,181,066	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,744,066	TRICO BANCSHARES	CHICO, CA	
1056161	1,559,764	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,290,509	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,349,619	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,020,250	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,729,411	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,740,277	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	2,482,819	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,191,559	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,901,472	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,579,895	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,745,269	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,212,304	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,683,989	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3922466	1,127,559	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
1135048	1,634,378	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,442,404	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,041,210	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,276,841	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,041,733	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,786,700	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,733,437	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,501,625	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,805,478	YADKIN FINANCIAL CORPORATION	ELKIN, NC	
2860431	1,845,113	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,239,728	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 344 bank holding companies.