

	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	489	485	451	440
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.34	3.42	3.50	3.44
+ Non-interest Income	0.93	0.93	0.80	0.84
- Overhead Expense	3.14	3.15	3.11	3.10
- Provision for Losses	0.16	0.34	0.56	0.86
+ Securities Gains (Losses)	0.03	0.06	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00
= Pretax Net Oper Income (TE)	1.08	1.02	0.75	0.42
Net Operating Income	0.80	0.72	0.49	0.21
Net Income	0.80	0.72	0.49	0.22
Net Income (Sub S Adjusted)	0.87	0.83	0.60	0.22
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.22	4.52	4.88	5.18
Interest Expense	0.60	0.81	1.07	1.43
Net Interest Income (TE)	3.61	3.71	3.81	3.76
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.33	0.58	0.88	1.12
Earnings Coverage of Net Losses (X)	11.55	8.67	5.35	3.88
Ln&Ls Allowance/Total Loans & Leases	1.59	1.76	1.90	1.96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.38	3.35	4.26	4.71
30-89 Days Past Due Loans and Leases	0.73	0.92	1.02	1.16
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.23	13.61	17.37	21.04
Net ST Noncore Funding Dependence	4.96	3.81	6.24	9.54
Net Loans and Leases/Total Assets	63.93	62.94	63.30	65.70
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.05	9.67	9.35	8.83
Equity Capital/Total Assets	9.66	9.68	9.18	8.42
Equity Capital+Minority Int/Total Assets	9.75	9.75	9.26	8.50
Tier 1 Common Eq Cap / T RWA	12.83	12.24	11.38	10.35
Net Loans&Ls/Equity Capital (X)	6.93	6.86	7.30	8.33
Cash Dividends/Net Income	22.20	23.95	24.39	29.10
Cash Dividends/Net Income (Sub S Adjusted)	14.00	10.98	8.27	7.14
Retained Earnings/Avg Equity Cap	5.83	5.02	2.75	-0.56
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.13	0.25	0.40	0.54
Long-Term Debt/Equity Capital	1.93	2.00	2.07	2.11
Equity Investment in Subs/Equity Cap	108.91	110.95	113.10	115.26
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	133.32	109.53	99.60	94.74

PERCENT OF AVERAGE ASSETS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.90	4.16	4.48	4.74	5.11
Less: Interest Expense	0.55	0.74	0.99	1.31	1.80
Equals: Net Interest Income (TE)	3.34	3.42	3.50	3.44	3.33
Plus: Non-Interest Income	0.93	0.93	0.80	0.84	0.85
Equals: Adj Operating Income (TE)	4.34	4.41	4.34	4.32	4.23
Less: Overhead Expense	3.14	3.15	3.11	3.10	3.17
Less: Provision for Loan and Lease Losses	0.16	0.34	0.56	0.86	1.17
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	0.07	0.05	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.08	1.02	0.75	0.42	-0.04
Less: Applicable Income Taxes (TE)	0.28	0.27	0.25	0.21	0.10
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.80	0.72	0.49	0.21	-0.13
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.80	0.72	0.49	0.22	-0.13
Memo: Net Income (Last Four Qtrs)	0.80	0.72	0.48	0.22	-0.15
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.73	92.37	92.18	91.74	92.46
Avg Int-Bearing Funds / Avg Assets	75.53	76.68	78.68	80.15	81.07
Int Income (TE) / Avg Earning Assets	4.22	4.52	4.88	5.18	5.54
Int Expense / Avg Earning Assets	0.60	0.81	1.07	1.43	1.95
Net Int Inc (TE) / Avg Earn Assets	3.61	3.71	3.81	3.76	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.21	5.54	5.78	5.90	6.03
Interest-Bearing Bank Balances	0.30	0.29	0.31	0.37	0.58
Fed Funds Sold & Reverse Repos	0.17	0.19	0.18	0.20	0.20
Trading Assets	0.49	0.83	1.59	1.55	2.23
Total Earning Assets	4.12	4.43	4.77	5.08	5.45
Investment Securities (TE)	2.38	2.67	3.22	3.70	4.48
U.S. Treasury & Agency Sec (excl MBS)	1.47	1.68	2.04	2.41	3.35
Mortgage-Backed Securities	1.96	2.39	3.00	3.73	4.64
All Other Securities	4.07	4.48	5.09	5.57	5.91
Interest-Bearing Deposits	0.57	0.76	1.03	1.40	2.02
Time Deposits of \$100K or More	1.04	1.26	1.55	1.97	2.76
Time Deposits < \$100K	1.05	1.33	1.67	2.12	2.95
Other Domestic Deposits	0.27	0.35	0.51	0.71	0.93
Foreign Deposits	0.20	0.32	0.32	0.30	0.78
Fed Funds Purchased and Repos	0.43	0.64	0.77	0.90	1.16
Other Borrowed Funds & Trading Liab	2.49	2.98	3.08	3.37	3.44
All Interest-Bearing Funds	0.73	0.96	1.25	1.63	2.22

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	71	69	66	63	63
Avg Assets per Employee (\$000)	4,306	4,265	4,211	4,218	4,187
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.03
Overhead Exp / NII + Non-Int Income	74.06	73.33	73.81	74.34	77.67
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.14	3.15	3.11	3.10	3.17
Personnel Expense	1.70	1.66	1.60	1.57	1.56
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.41
Other Operating Expenses	1.04	1.08	1.10	1.12	1.17
Overhead Less Non-Interest Income	2.15	2.17	2.26	2.22	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.63	71.98	72.32	72.90	76.19
Personnel Expense	39.51	38.13	37.29	36.70	37.43
Net Occupancy Expense	8.88	8.82	8.99	9.26	9.83
Other Operating Expenses	23.86	24.58	25.44	26.48	28.49
Total Non-Interest Income	20.71	20.32	17.92	18.65	19.34
Fiduciary Activities Income	0.78	0.73	0.84	0.97	0.88
Serv Charges on Deposit Accts - Domestic	5.15	5.34	5.80	6.20	7.06
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.59	0.51	0.52	0.49	0.48
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.53	0.36	0.28	0.31	0.34
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.33	0.32	0.31	0.36	0.41
Net Gain (Loss) - Sales Loans, OREO, Oth	2.25	2.24	0.22	0.68	1.03
Other Non-Interest Income	7.49	7.60	7.25	6.80	6.61
Overhead Less Non-Interest Income	51.11	50.91	53.65	53.39	56.31
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	17.87	17.65	17.01	13.71	13.21
Appl Inc Tax+TE/Pretax NOI+TE	25.97	25.83	27.01	26.15	26.70

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	50.69	50.39	50.85	52.86	55.16
Commercial and Industrial Loans	7.84	7.65	7.90	8.31	8.76
Loans to Individuals	1.83	1.75	1.82	1.99	2.16
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.07	0.96	0.98	0.92	0.93
Other Loans and Leases	0.79	0.75	0.82	0.86	0.80
Net Loans and Leases	63.93	62.94	63.30	65.70	68.67
Debt Securities Over 1 Year	19.55	18.74	18.81	16.88	14.92
Mutual Funds and Equity Securities	0.07	0.08	0.07	0.07	0.10
Subtotal	84.32	82.57	82.83	83.40	84.34
Interest-Bearing Bank Balances	4.11	5.19	4.96	4.33	3.08
Federal Funds Sold & Reverse Repos	0.19	0.25	0.35	0.52	0.67
Debt Securities 1 Year or Less	1.94	2.09	1.75	1.75	1.65
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.75	91.31	91.16	91.24	90.92
Non-Int Cash and Due From Dep Inst	1.73	1.99	1.83	1.49	1.87
Other Real Estate Owned	0.52	0.72	0.90	0.93	0.75
All Other Assets	6.44	6.62	6.91	7.17	7.06
MEMORANDA:					
Short-Term Investments	7.02	8.40	7.81	7.29	6.07
U.S. Treasury Securities	0.16	0.11	0.14	0.28	0.15
U.S. Agency Securities (excl MBS)	4.41	4.16	4.10	4.28	3.85
Municipal Securities	5.20	4.80	4.52	3.92	3.43
Mortgage-Backed Securities	8.70	8.96	9.13	7.75	7.17
Asset-Backed Securities	0.05	0.04	0.02	0.02	0.02
Other Debt Securities	0.35	0.37	0.27	0.18	0.22
RE Loans Secured by 1-4 Family	18.39	18.46	17.26	17.33	17.43
Revolving	2.42	2.48	2.70	2.89	2.99
Closed-End, Sec by First Liens	14.78	14.78	13.26	12.96	12.92
Closed-End, Sec by Junior Liens	0.73	0.79	0.93	1.07	1.19
Commercial Real Estate Loans	28.23	28.12	29.89	31.83	33.96
Construction and Land Dev	4.08	4.23	5.06	6.17	7.99
Multi family	2.26	2.18	2.02	2.04	1.98
Nonfarm Nonresidential	21.08	20.86	22.07	22.70	22.79
RE Loans Secured by Farmland	1.84	1.74	1.80	1.77	1.72
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.09	79.67	79.61	79.72	79.60
RE Loans Secured by 1-4 Family	28.77	29.20	27.13	26.20	25.39
Revolving	3.76	3.91	4.20	4.33	4.31
Closed-End	24.56	24.85	22.45	21.45	20.77
Commercial Real Estate Loans	44.18	44.65	46.88	47.95	48.80
Construction and Land Dev	6.34	6.66	7.87	9.26	11.43
Multi family	3.47	3.43	3.15	3.10	2.88
Nonfarm Nonresidential	33.12	33.22	34.73	34.33	32.85
RE Loans Secured by Farmland	2.90	2.81	2.86	2.71	2.50
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.16	12.10	12.35	12.47	12.59
Loans to Individuals	3.01	2.94	2.98	3.10	3.20
Credit Card Loans	0.07	0.08	0.08	0.08	0.08
Agricultural Loans	1.68	1.57	1.61	1.43	1.38
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.24	1.21	1.30	1.30	1.17

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 04 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	7.02	8.40	7.81	7.29	6.07
Liquid Assets	21.97	23.20	22.95	20.94	18.62
Investment Securities	22.21	21.65	21.34	19.43	17.36
Net Loans and Leases	63.93	62.94	63.30	65.70	68.67
Net Lns, Ls & Stdbly Ltrs of Credit	64.35	63.39	63.81	66.23	69.24
Core Deposits	68.73	67.85	65.79	63.86	60.98
Noncore Funding	19.46	20.17	22.71	25.27	28.73
Time Deposits of \$100K or More	12.56	13.33	14.67	15.87	16.22
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.20	1.16	1.33	1.55	1.71
Net Fed Funds Purchased (Sold)	1.05	0.91	0.98	1.09	1.09
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.20	1.10	1.03	1.07	1.87
Earning Assets Repr in 1 Year	27.17	29.90	31.13	33.10	33.79
Int-Bearing Liab Repr in 1 Year	21.49	23.48	27.54	30.87	33.89
Long-Term Debt Repr in 1 Year	0.28	0.33	0.39	0.34	0.50
Net Assets Repriceable in 1 Year	5.07	5.66	2.97	1.53	-1.13
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.23	13.61	17.37	21.04	26.30
Net ST Noncore Funding Dependence	4.96	3.81	6.24	9.54	14.86
Short-Term Inv/ST Noncore Funding	73.90	82.24	66.39	52.67	36.19
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.48	16.03	13.48	7.22	-0.06
Net Loans and Leases/Total Deposits	77.80	76.72	77.33	80.14	85.09
Net Loans and Leases/Core Deposits	94.48	94.23	97.84	104.94	115.51
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.32	0.86	0.83	0.31	0.47
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.28	4.78	4.39	0.41	1.42
Struct Notes Appr(Depr)/T1 Cap	-0.74	0.02	0.06	-0.24	-0.17
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.28	4.92	4.13	3.62	4.97
Available-For-Sale Securities	92.72	95.08	95.87	96.38	95.03
U.S. Treasury Securities	0.70	0.49	0.68	1.51	1.02
U.S. Agency Securities (excl MBS)	20.75	20.69	20.55	23.84	24.98
Municipal Securities	22.69	21.53	20.70	19.72	19.33
Mortgage-Backed Securities	42.42	43.29	45.24	41.94	42.25
Asset-Backed Securities	0.24	0.20	0.07	0.08	0.09
Other Debt Securities	1.78	2.08	1.46	1.11	1.28
Mutual Funds and Equity Securities	0.47	0.47	0.38	0.42	0.67
Debt Securities 1 Year or Less	9.63	10.77	9.67	10.45	10.61
Debt Securities 1 To 5 Years	23.53	25.17	25.72	28.24	29.02
Debt Securities Over 5 Years	62.37	59.32	60.22	55.63	54.45
Pledged Securities	43.25	43.44	46.87	50.93	55.53
Structured Notes, Fair Value	1.80	1.96	2.99	3.65	2.44

ANALYSIS RATIOS	PEER GROUP 04				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.16	0.34	0.56	0.86	1.17
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.52	0.84	1.26	1.63
Provision for Ln&Ls Losses/Net Losses	98.29	116.31	114.21	130.14	166.28
Ln&Ls Allowance/Total Loans & Leases	1.59	1.76	1.90	1.96	1.84
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.06	6.29	4.00	3.12	3.10
ALLL/Nonaccrual Assets	171.17	122.81	100.76	87.88	90.40
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	156.24	115.77	96.03	80.33	79.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.44	0.70	1.00	1.22	1.25
Recoveries/Avg Loans and Leases	0.10	0.10	0.10	0.08	0.06
Net Losses/Avg Loans and Leases	0.33	0.58	0.88	1.12	1.18
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	19.90	13.23	11.34	10.11	15.40
Earnings Coverage of Net Losses (X)	11.55	8.67	5.35	3.88	3.42
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.28	0.54	0.84	1.04	1.00
RE Loans Secured By 1-4 Family	0.26	0.43	0.67	0.73	0.69
Revolving	0.20	0.39	0.46	0.44	0.45
Closed-End	0.26	0.43	0.71	0.80	0.66
Commercial Real Estate Loans	0.31	0.65	0.98	1.26	1.14
Construction and Land Dev	0.64	1.61	2.76	3.39	3.15
Multi family	0.08	0.21	0.37	0.49	0.34
Nonfarm Nonresidential	0.23	0.43	0.54	0.56	0.35
RE Loans Secured by Farmland	0.02	0.08	0.08	0.08	0.02
Commercial and Industrial Loans	0.37	0.68	1.12	1.46	1.70
Loans to Depository Institutions	0.00	0.00	0.00	0.05	3.03
Loans to Individuals	0.83	0.91	1.13	1.38	1.50
Credit Card Loans	1.68	1.68	2.10	3.07	2.75
Agricultural Loans	0.01	0.02	0.02	0.09	0.05
Loans to Foreign Governments & Inst	0.00	0.00	0.00	N/A	N/A
Other Loans and Leases	0.54	0.73	0.87	1.22	1.94

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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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

0.73
0.05
1.54

0.92
0.06
2.19

1.02
0.08
2.85

1.16
0.12
3.31

1.38
0.14
3.17

90+ Days PD and Nonaccrual Loans and Leases

1.64

2.31

2.98

3.50

3.38

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

0.02
0.00
0.43

0.02
0.00
0.61

0.03
0.00
0.66

0.01
0.00
0.52

0.01
0.00
0.22

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

0.73
0.05
1.56
2.47

0.93
0.06
2.22
3.33

1.02
0.08
2.88
4.11

1.16
0.12
3.34
4.77

1.38
0.14
3.20
4.95

PERCENT OF TOTAL ASSETS

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

1.06
1.61

1.47
2.24

1.95
2.92

2.37
3.38

2.39
3.17

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

2.17
214.78
20.76
19.63
3.37

2.88
255.27
27.66
26.89
4.47

3.65
287.99
36.02
35.92
5.55

3.96
287.39
42.24
40.95
5.78

3.58
264.24
39.73
39.27
5.03

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	0.74	0.94	1.04	1.18	1.38
- 90+ Days Past Due	0.05	0.06	0.08	0.12	0.14
- Nonaccrual	1.69	2.44	3.18	3.70	3.55
Coml & Indl - 30-89 Days PD	0.41	0.58	0.67	0.81	1.13
- 90+ Days Past Due	0.01	0.02	0.04	0.08	0.07
- Nonaccrual	1.02	1.25	1.64	2.06	1.74
Individuals - 30-89 Days PD	0.98	1.04	1.17	1.17	1.36
- 90+ Days Past Due	0.05	0.05	0.07	0.08	0.09
- Nonaccrual	0.27	0.31	0.35	0.39	0.46
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.64
Agricultural - 30-89 Days PD	0.06	0.07	0.06	0.09	0.11
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.08	0.14	0.20	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	N/A	N/A
- 90+ Days Past Due	0.00	0.00	0.00	N/A	N/A
- Nonaccrual	0.00	0.00	0.00	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.14	0.15	0.20	0.33	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.07	0.08	0.05	0.15	0.22
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.06	1.32	1.28	1.42	1.55
- 90+ Days Past Due	0.06	0.06	0.10	0.10	0.13
- Nonaccrual	1.45	1.80	2.13	2.44	2.03
Revolving - 30-89 Days PD	0.45	0.52	0.46	0.53	0.56
- 90+ Days Past Due	0.00	0.01	0.02	0.03	0.02
- Nonaccrual	0.54	0.58	0.60	0.65	0.53
Closed-End - 30-89 Days PD	1.16	1.42	1.47	1.60	1.72
- 90+ Days Past Due	0.06	0.06	0.10	0.11	0.14
- Nonaccrual	1.60	2.01	2.47	2.91	2.46
- Jr Lien 30-89 Days PD	0.05	0.06	0.09	0.09	0.11
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.09	0.12	0.15	0.20	0.17
Commercial RE - 30-89 Days PD	0.49	0.66	0.85	1.05	1.30
- 90+ Days Past Due	0.02	0.03	0.05	0.10	0.12
- Nonaccrual	1.89	2.90	3.91	4.35	4.33
Const & Dev - 30-89 Days PD	0.33	0.56	0.74	0.99	1.38
- 90+ Days Past Due	0.00	0.01	0.05	0.11	0.12
- Nonaccrual	3.05	6.18	8.71	9.28	9.25
Multi family - 30-89 Days PD	0.09	0.18	0.32	0.30	0.44
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.42	0.91	1.17	1.60	1.76
Nonfarm Nres- 30-89 Days PD	0.48	0.61	0.78	0.88	0.99
- 90+ Days Past Due	0.01	0.02	0.03	0.06	0.08
- Nonaccrual	1.48	2.28	2.70	2.80	2.48
Farmland - 30-89 Days PD	0.18	0.26	0.30	0.43	0.44
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.03
- Nonaccrual	0.59	1.03	1.56	1.27	1.08
Credit Card - 30-89 Days PD	0.97	1.11	1.12	1.12	1.60
- 90+ Days Past Due	0.28	0.29	0.43	0.49	0.49
- Nonaccrual	0.01	0.01	0.00	0.01	0.02

CAPITAL RATIOS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	10.05	9.67	9.35	8.83	8.51
Tier 1 RBC Ratio	14.64	14.30	13.64	12.59	11.54
Total Risk-Based Capital Ratio	16.09	15.80	15.20	14.12	13.11
Tangible Tier 1 Leverage Ratio	9.97	9.60	9.28	8.78	8.45
Tangible Common Eq Cap/Tan Assets	8.50	8.44	7.99	7.30	6.94
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.46	10.47	10.13	10.00	10.48
Standby Letters of Credit	0.34	0.36	0.41	0.45	0.49
Commercial & Similar Letters of Credit	0.00	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	0.68	0.96	0.72	0.63	0.56
Interest Rate Contracts	0.66	0.95	0.72	0.62	0.56
Interest Rate Futures & Forward Contr	0.09	0.23	0.14	0.09	0.06
Written Options Contr (Int Rate)	0.10	0.21	0.16	0.15	0.13
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.17	0.14	0.15	0.14	0.12
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	18.51	16.99	15.99	15.04	15.16

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	99.93	99.94
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.02	0.04
Futures and Forwards	31.51	33.40	29.51	25.03	17.26
Written Options	32.79	31.96	34.06	36.68	38.46
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	31.76	30.81	32.53	35.60	37.78
Purchased Options	0.42	0.18	0.82	0.86	1.04
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.18	0.06	0.60	0.59	0.48
Swaps	31.59	31.13	32.38	33.51	31.40
Held for Trading	2.52	3.19	1.71	2.79	2.56
Interest Rate Contracts	2.52	3.19	1.70	2.77	2.55
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	97.48	96.81	98.29	97.21	97.44
Interest Rate Contracts	97.19	87.23	87.70	86.62	86.85
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	0.02
Deriv Contr (Excl Fut & FX LE 14 Days)	63.31	64.82	63.60	62.05	58.35
One Year or Less	30.88	36.30	31.43	28.19	27.88
Over 1 Year to 5 Years	7.38	6.46	17.90	20.74	17.33
Over 5 Years	11.03	10.51	7.71	6.44	6.46
Gross Negative Fair Value (Abs Val)	1.01	1.68	1.75	1.22	0.73
Gross Positive Fair Value	0.61	0.57	0.65	0.51	0.67
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	12/31/2013	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	28.18	25.25	18.38	19.54	29.47
Ins Under Assets(L/H)/Tot Ins Und Ast	71.82	74.75	81.62	80.46	70.53
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	8.10	8.46	0.00
Ins Activities Revenue/Adj Oper Inc	0.33	0.32	0.31	0.36	0.41
Premium Inc/Ins Activities Revenue	0.08	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	51.62	67.87	74.67	78.57	69.23
Other Prem Inc/Total Prem Inc	48.38	32.13	25.33	21.43	30.77
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)	31.35	134.52	71.74	-207.28	54.76
Ins Net Inc (L/H)/Equity (L/H)	0.15	1.21	1.30	2.17	4.94
Insur Ben, Losses, Exp/Insur Premiums	80.10	64.22	77.84	74.72	51.02
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.89	0.98	0.61	0.73	0.69
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.51	10.98	10.66	10.14	9.78
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	0.02
Cost: Interest-Bearing Deposits	0.20	0.32	0.32	0.30	0.78
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	150.84
Commercial and Industrial Loans	0.01	N/A	1.04	N/A	21.93
Foreign Governments and Inst	0.00	0.00	0.00	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-20.11	-24.63	-17.11	1.77	-35.81
Total Selected Assets	-22.78	-13.67	-8.87	-1.60	-28.99
Deposits	-100.00	-52.44	-50.63	-13.60	-22.65

PROFITABILITY:

	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	7.71	6.93	4.50	1.15	-3.33
Bank Net Inc/Avg Eq Inv in Banks	8.63	7.82	5.63	2.65	-1.58
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.69	3.61	2.88	3.28	1.82
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.32	4.23	3.00	2.67	2.26
Bank Net Income/Parent Net Income	107.22	108.31	110.52	113.43	117.00
Nonbank Net Income/Parent Net Income	0.23	0.40	0.49	0.52	0.30
Sub BHCs Net Inc/Parent Net Income	93.23	93.82	92.66	85.82	81.87

LEVERAGE:

Total Liabilities/Equity	13.00	14.68	16.95	19.71	21.05
Total Debt/Equity Capital	2.45	2.84	3.19	3.47	3.88
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.34	12.75	14.82	17.66	18.99
Tot Debt+Lns Guaranteed for Affl/Equity	2.48	2.92	3.31	3.66	4.16
Total Debt/Eq Cap - Exc Over Fair Value	2.47	2.85	3.21	3.51	3.91
Long-Term Debt/Equity Capital	1.93	2.00	2.07	2.11	2.19
Short-Term Debt/Equity Capital	0.13	0.25	0.40	0.54	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	0.03	0.03	0.07	0.10	0.09
Long-Term Debt/Consolidated LT Debt	7.18	6.01	4.57	4.07	2.95

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.91	110.95	113.10	115.26	115.38
Total Investment in Subs/Equity	109.27	111.37	113.56	115.70	116.09
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.61	101.90	101.97	101.96	101.29
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	100.91	102.25	102.44	102.33	101.84

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.01	1.14	1.62	1.67	1.89
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.54	3.69	4.80	4.69	5.91

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	125.05	101.45	84.78	83.69	84.08
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	133.32	109.53	99.60	94.74	94.71
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.69	100.30	102.38	99.53	102.97
Pretax Oper Inc + Int Exp/Int Expense	4044.89	2843.12	1728.77	918.53	1883.98
Div + Int From Subs/Int Exp + Div	180.64	132.97	111.29	97.80	111.22
Fees+Other Inc From Subs/Sal + Oth Exp	2.92	2.47	4.95	3.73	4.35
Net Inc/Curr Port of LT Debt+Pfd Div(X)	26.42	15.39	11.43	9.42	6.86

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.03	-0.19	-0.60	-0.89	-0.75
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	14.75	13.09	18.62	23.26	24.63
Total	14.75	13.09	18.62	23.26	24.68

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	0.15	0.17	0.24	0.22	0.26
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 04 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	61.81	71.20	75.07	81.37	84.81
Dividends Paid/Net Income	22.03	24.03	24.45	28.96	45.00
Net Income - Dividends/Avg Equity	5.87	5.05	2.80	-0.52	-5.44
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	181.95	137.35	113.39	99.87	112.73
Dividends From Nonbank Subs	0.29	0.52	0.44	0.53	0.63
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	186.27	142.67	118.99	108.02	118.17
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	37.57	34.38	31.02	33.60	52.04
Interest Income From Bank Subs	0.02	0.03	0.05	0.05	0.11
Mgt & Service Fees From Bank Subs	0.13	0.13	0.68	0.72	0.88
Other Income From Bank Subs	0.01	0.01	0.02	0.02	0.04
Operating Income From Bank Subs	40.04	37.03	36.13	39.06	57.50
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	63.79	66.64	66.23	73.29	74.88
Interest Income From Nonbank Subs	0.35	0.21	0.24	0.29	0.03
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.05	0.28	0.00
Other Income From Nonbank Subs	0.00	0.03	0.00	0.02	0.03
Operating Inc From Nonbank Subs	73.37	77.65	72.64	82.04	83.59
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	4.36	9.52	9.15	15.70	15.99
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	4.36	9.58	9.17	15.70	16.41
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	72.96	66.85	58.31	56.55	58.15
Interest Income From Bank Subs	0.41	2.41	2.76	1.19	1.06
Mgt & Serv Fees From Bank Subs	0.24	0.32	1.76	1.47	1.39
Other Income From Bank Subs	0.02	0.02	0.04	0.05	0.14
Operating Income From Bank Subs	82.33	79.72	73.90	70.33	70.68
Dividends From Nonbank Subs	0.44	1.79	1.97	3.06	2.43
Interest Income From Nonbank Subs	0.01	0.01	0.02	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	1.29	4.06	4.36	6.14	5.65
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	487.18	534.07	678.47	791.89	573.34
Loans and Adv From Subs/Total Debt	137.73	162.05	210.47	215.55	191.67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									489
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.34	2.44	2.65	3.01	3.34	3.62	4.02	4.26	489
+ Non-interest Income	0.93	0.18	0.30	0.53	0.82	1.23	1.91	3.27	489
- Overhead Expense	3.14	2.05	2.25	2.57	3.05	3.62	4.33	5.01	489
- Provision for Losses	0.15	-0.13	-0.02	0.03	0.12	0.26	0.47	0.61	489
+ Securities Gains (Losses)	0.02	-0.02	-0.00	0.00	0.00	0.04	0.11	0.19	489
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.03	489
= Pretax Net Oper Income (TE)	1.07	-0.11	0.21	0.64	1.09	1.49	1.87	2.14	489
Net Operating Income	0.79	-0.12	0.16	0.48	0.76	1.07	1.54	1.87	489
Net Income	0.79	-0.12	0.16	0.48	0.76	1.07	1.54	1.87	489
Net Income (Sub S Adjusted)	0.87	0.11	0.30	0.53	0.90	1.17	1.34	1.63	107
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.21	3.23	3.49	3.83	4.19	4.57	5.01	5.30	489
Interest Expense	0.59	0.21	0.28	0.41	0.57	0.77	0.98	1.09	489
Net Interest Income (TE)	3.61	2.62	2.84	3.25	3.60	3.98	4.35	4.67	489
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.32	-0.05	0.01	0.08	0.21	0.51	0.97	1.35	489
Earnings Coverage of Net Losses (X)	11.55	-24.35	-0.40	1.77	5.96	16.16	52.20	80.13	489
Ln&Ls Allowance/Total Loans & Leases	1.58	0.78	0.95	1.17	1.49	1.92	2.53	3.00	489
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.38	0.25	0.42	0.92	1.86	3.61	5.81	8.42	489
30-89 Days Past Due Loans and Leases	0.73	0.05	0.09	0.25	0.60	1.10	1.82	2.67	489
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.22	-10.95	-2.12	6.11	14.38	21.82	30.76	37.58	489
Net ST Noncore Funding Dependence	4.96	-16.18	-8.70	-0.83	5.44	11.02	17.17	22.69	489
Net Loans and Leases/Total Assets	63.92	41.45	46.74	55.87	64.96	72.35	79.40	82.30	489
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.04	6.75	7.67	8.82	9.88	11.25	12.82	14.11	443
Equity Capital/Total Assets	9.65	5.15	6.45	8.09	9.44	11.18	13.29	15.39	489
Equity Capital+Minority Int/Total Assets	9.74	5.41	6.66	8.18	9.45	11.21	13.31	15.39	489
Tier 1 Common Eq Cap / T RWA	12.83	5.82	7.70	9.59	12.43	15.34	20.07	22.78	443
Net Loans&Ls/Equity Capital (X)	6.93	3.36	4.09	5.38	6.74	8.30	10.43	12.02	488
Cash Dividends/Net Income	22.19	0.00	0.00	0.00	20.67	41.64	59.10	74.98	458
Cash Dividends/Net Income (Sub S Adjusted)	14.00	-24.61	-16.47	-0.21	7.37	29.44	55.16	75.99	107
Retained Earnings/Avg Equity Cap	5.83	-2.89	0.55	3.44	5.64	7.91	11.86	15.25	489
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.13	0.00	0.00	0.00	0.00	0.00	0.50	4.68	488
Long-Term Debt/Equity Capital	1.92	0.00	0.00	0.00	0.00	0.13	12.65	24.17	488
Equity Investment in Subs/Equity Cap	108.90	86.26	93.12	98.84	102.65	119.70	136.48	156.30	488
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	133.31	-3.91	9.66	78.35	102.83	174.47	338.37	511.25	467

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.89	3.01	3.19	3.52	3.90	4.23	4.60	4.91	489
Less: Interest Expense	0.55	0.19	0.25	0.38	0.52	0.70	0.90	1.03	489
Equals: Net Interest Income (TE)	3.34	2.44	2.65	3.01	3.34	3.62	4.02	4.26	489
Plus: Non-Interest Income	0.93	0.18	0.30	0.53	0.82	1.23	1.91	3.27	489
Equals: Adj Operating Income (TE)	4.34	3.13	3.36	3.76	4.26	4.76	5.68	6.58	489
Less: Overhead Expense	3.14	2.05	2.25	2.57	3.05	3.62	4.33	5.01	489
Less: Provision for Loan and Lease Losses	0.15	-0.13	-0.02	0.03	0.12	0.26	0.47	0.61	489
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.04	0.11	0.19	489
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.01	0.03	489
Equals: Pretax Net Oper Inc (TE)	1.07	-0.11	0.21	0.64	1.09	1.49	1.87	2.14	489
Less: Applicable Income Taxes (TE)	0.27	-0.03	0.00	0.08	0.26	0.44	0.58	0.70	489
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	489
Equals: Net Operating Income	0.79	-0.12	0.16	0.48	0.76	1.07	1.54	1.87	489
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Equals: Net Income	0.79	-0.12	0.16	0.48	0.76	1.07	1.54	1.87	489
Memo: Net Income (Last Four Qtrs)	0.80	-0.07	0.16	0.48	0.77	1.07	1.54	1.88	479
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.72	85.98	88.43	91.03	92.90	94.71	96.06	96.93	489
Avg Int-Bearing Funds / Avg Assets	75.52	60.09	64.30	70.81	75.88	80.31	84.96	87.28	443
Int Income (TE) / Avg Earning Assets	4.21	3.23	3.49	3.83	4.19	4.57	5.01	5.30	489
Int Expense / Avg Earning Assets	0.59	0.21	0.28	0.41	0.57	0.77	0.98	1.09	489
Net Int Inc (TE) / Avg Earn Assets	3.61	2.62	2.84	3.25	3.60	3.98	4.35	4.67	489
YIELD OR COST:									
Total Loans and Leases (TE)	5.20	4.33	4.50	4.80	5.17	5.58	5.99	6.48	489
Interest-Bearing Bank Balances	0.30	0.00	0.08	0.20	0.27	0.36	0.58	0.86	485
Fed Funds Sold & Reverse Repos	0.16	0.00	0.00	0.00	0.14	0.24	0.45	1.59	280
Trading Assets	0.49	0.00	0.00	0.00	0.00	0.00	2.68	3.29	29
Total Earning Assets	4.12	3.15	3.42	3.74	4.11	4.45	4.89	5.21	489
Investment Securities (TE)	2.38	1.10	1.43	1.85	2.29	2.86	3.59	4.02	488
U.S. Treasury & Agency Sec (excl MBS)	1.47	0.31	0.63	1.03	1.45	1.90	2.31	2.76	445
Mortgage-Backed Securities	1.96	0.80	1.07	1.49	1.86	2.32	3.10	3.98	467
All Other Securities	4.06	1.42	2.11	2.98	3.93	4.98	6.29	8.33	464
Interest-Bearing Deposits	0.57	0.23	0.27	0.40	0.56	0.73	0.90	1.02	489
Time Deposits of \$100K or More	1.03	0.48	0.59	0.78	1.00	1.27	1.56	1.78	489
Time Deposits < \$100K	1.04	0.47	0.59	0.79	1.02	1.27	1.59	1.85	489
Other Domestic Deposits	0.26	0.08	0.10	0.16	0.23	0.35	0.50	0.60	489
Foreign Deposits	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
Fed Funds Purchased and Repos	0.42	0.00	0.00	0.11	0.28	0.62	1.39	2.87	365
Other Borrowed Funds & Trading Liab	2.49	0.15	0.42	1.51	2.55	3.49	4.33	4.89	443
All Interest-Bearing Funds	0.72	0.28	0.37	0.54	0.70	0.92	1.12	1.24	443

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	71.24	50.67	54.33	60.13	68.61	79.99	94.98	105.70	489
Avg Assets per Employee (\$000)	4306.25	2752.63	2948.31	3474.31	4100.57	5032.09	6251.69	7301.39	489
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	485
Overhead Exp / NOI + Non-Int Income	74.06	53.45	56.89	65.11	73.72	82.52	93.04	99.52	489
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.14	2.05	2.25	2.57	3.05	3.62	4.33	5.01	489
Personnel Expense	1.70	1.06	1.20	1.42	1.65	1.96	2.31	2.73	489
Net Occupancy Expense	0.38	0.20	0.23	0.28	0.36	0.47	0.58	0.69	489
Other Operating Expenses	1.04	0.57	0.65	0.79	0.97	1.24	1.60	2.02	489
Overhead Less Non-Interest Income	2.15	1.21	1.47	1.80	2.13	2.46	2.84	3.33	489
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	72.63	51.60	56.30	63.30	72.30	80.97	92.58	99.45	489
Personnel Expense	39.51	27.33	29.78	34.84	39.13	44.43	49.37	52.65	489
Net Occupancy Expense	8.87	4.65	5.49	6.90	8.61	10.62	13.04	14.33	489
Other Operating Expenses	23.85	14.92	16.39	19.41	22.61	27.97	34.92	40.60	489
Total Non-Interest Income	20.71	5.27	8.41	13.68	19.58	26.44	38.62	51.37	489
Fiduciary Activities Income	0.77	0.00	0.00	0.00	0.00	1.23	4.39	7.75	489
Serv Charges on Deposit Accts - Domestic	5.15	0.67	1.31	2.79	4.73	7.19	10.46	12.85	489
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Investment Banking Fees & Commissions	0.58	0.00	0.00	0.00	0.10	1.16	2.45	3.42	489
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Net Servicing Fees	0.53	0.00	0.00	0.00	0.00	0.79	2.73	4.04	489
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Insurance Activities Revenue	0.32	0.00	0.00	0.00	0.01	0.25	1.75	5.10	489
Net Gain (Loss) - Sales Loans, OREO, Oth	2.25	-5.69	-2.34	-0.12	1.06	3.74	10.59	19.07	489
Other Non-Interest Income	7.48	2.18	3.09	4.69	6.88	9.72	13.57	18.03	489
Overhead Less Non-Interest Income	51.11	22.83	32.40	41.33	50.21	59.83	72.27	81.61	489
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	17.87	-7.09	0.00	1.77	21.01	29.43	35.81	38.19	462
Appl Inc Tax+TE/Pretax NOI+TE	25.97	0.00	0.10	13.01	31.96	36.07	39.72	43.12	462

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.69	26.85	34.10	41.27	50.55	59.61	67.93	72.95	489
Commercial and Industrial Loans	7.83	0.94	2.27	4.25	7.07	10.94	15.80	19.00	489
Loans to Individuals	1.83	0.06	0.18	0.52	1.28	2.63	5.59	8.24	489
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Agricultural Loans	1.07	0.00	0.00	0.00	0.07	1.46	5.90	10.97	489
Other Loans and Leases	0.79	0.00	0.00	0.04	0.42	1.39	3.16	4.15	489
Net Loans and Leases	63.92	41.45	46.74	55.87	64.96	72.35	79.40	82.30	489
Debt Securities Over 1 Year	19.54	3.06	5.23	11.26	19.00	27.88	35.67	40.30	489
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.08	0.44	0.90	489
Subtotal	84.31	68.84	75.50	80.44	85.46	88.65	90.71	91.98	489
Interest-Bearing Bank Balances	4.10	0.07	0.30	1.10	2.86	6.26	11.73	16.90	489
Federal Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.00	0.09	1.31	2.97	489
Debt Securities 1 Year or Less	1.93	0.00	0.05	0.36	1.22	3.08	5.81	8.44	489
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	489
Total Earning Assets	91.75	86.42	88.11	89.96	91.95	93.45	94.77	95.35	489
Non-Int Cash and Due From Dep Inst	1.73	0.45	0.65	1.16	1.63	2.21	3.01	3.76	489
Other Real Estate Owned	0.52	0.00	0.00	0.09	0.31	0.75	1.65	2.26	489
All Other Assets	6.44	2.99	3.66	4.80	6.31	7.94	9.93	10.96	489
MEMORANDA:									
Short-Term Investments	7.01	0.87	1.39	3.08	6.07	9.97	16.31	21.41	489
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.00	1.22	3.06	489
U.S. Agency Securities (excl MBS)	4.41	0.00	0.00	0.80	3.15	7.25	13.98	17.76	489
Municipal Securities	5.20	0.00	0.00	0.91	4.75	9.42	14.52	16.44	489
Mortgage-Backed Securities	8.69	0.00	0.21	3.47	7.74	13.33	19.89	25.79	489
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.36	1.03	489
Other Debt Securities	0.35	0.00	0.00	0.00	0.00	0.52	2.00	3.29	489
RE Loans Secured by 1-4 Family	18.39	4.76	7.06	10.95	17.26	24.51	34.74	42.47	489
Revolving	2.41	0.00	0.09	0.76	2.33	3.67	5.77	7.14	489
Closed-End, Sec by First Liens	14.78	3.27	5.03	8.20	13.37	20.72	29.36	36.80	489
Closed-End, Sec by Junior Liens	0.72	0.02	0.09	0.27	0.58	1.10	1.78	2.18	489
Commercial Real Estate Loans	28.23	10.26	13.83	20.20	28.15	35.80	43.88	48.43	489
Construction and Land Dev	4.08	0.57	0.97	1.84	3.56	6.01	8.75	11.11	489
Multi family	2.26	0.11	0.35	0.90	1.76	3.15	5.88	7.33	489
Nonfarm Nonresidential	21.08	7.76	10.24	14.93	20.60	26.87	33.69	37.98	489
RE Loans Secured by Farml and	1.83	0.00	0.00	0.04	0.54	3.26	8.22	12.53	489
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.08	52.74	60.53	71.69	80.18	88.07	92.93	96.07	489
RE Loans Secured by 1-4 Family	28.77	8.56	11.33	17.57	26.99	38.97	52.40	61.00	489
Revolving	3.76	0.00	0.14	1.25	3.47	5.89	9.01	10.78	489
Closed-End	24.55	6.54	8.98	14.43	22.49	33.54	46.28	55.96	489
Commercial Real Estate Loans	44.18	16.90	24.55	33.42	44.10	54.95	64.66	68.40	489
Construction and Land Dev	6.33	0.96	1.48	3.07	5.67	9.52	13.23	15.78	489
Multi family	3.46	0.22	0.58	1.46	2.80	4.97	8.26	11.01	489
Nonfarm Nonresidential	33.12	11.48	16.92	24.34	32.42	41.51	51.23	56.99	489
RE Loans Secured by Farml and	2.89	0.00	0.00	0.06	0.85	5.16	13.14	18.76	489
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Commercial and Industrial Loans	12.16	1.60	3.87	6.91	11.32	16.73	23.36	26.82	489
Loans to Individuals	3.00	0.10	0.25	0.85	1.95	4.29	9.42	13.25	489
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.07	0.45	0.72	489
Agricultural Loans	1.68	0.00	0.00	0.00	0.13	2.30	8.59	16.89	489
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Other Loans and Leases	1.23	0.00	0.00	0.09	0.63	2.14	4.83	6.78	489

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.01	0.87	1.39	3.08	6.07	9.97	16.31	21.41	489
Liquid Assets	21.96	8.06	10.14	14.15	21.19	28.47	37.96	43.84	489
Investment Securities	22.21	4.62	6.84	13.55	21.44	31.12	39.96	43.71	489
Net Loans and Leases	63.92	41.45	46.74	55.87	64.96	72.35	79.40	82.30	489
Net Lns, Ls & Stdbly Ltrs of Credit	64.35	41.80	47.17	56.05	65.06	72.51	79.53	82.81	489
Core Deposits	68.72	49.37	55.21	62.49	69.56	75.40	78.98	80.82	489
Noncore Funding	19.46	7.33	9.12	12.52	18.38	25.67	32.81	38.19	489
Time Deposits of \$100K or More	12.55	4.26	5.54	8.25	11.37	16.94	21.91	27.10	489
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Fed Funds Purchased and Repos	1.20	0.00	0.00	0.00	0.28	2.38	5.07	7.58	489
Net Fed Funds Purchased (Sold)	1.04	-1.88	-0.57	0.00	0.10	2.28	4.89	7.24	489
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Oth Borrowings W/Rem Mat 1 Yr or Less	1.19	0.00	0.00	0.00	0.33	2.27	4.96	8.02	489
Earning Assets Repr in 1 Year	27.17	11.54	13.64	19.23	27.02	34.28	42.02	48.02	489
Int-Bearing Liab Repr in 1 Year	21.49	6.36	9.11	12.68	17.21	26.83	50.85	58.16	489
Long-Term Debt Repr in 1 Year	0.27	0.00	0.00	0.00	0.00	0.01	1.98	3.78	489
Net Assets Repriceable in 1 Year	5.06	-33.90	-20.72	-4.30	6.84	15.27	24.73	28.36	489
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.22	-10.95	-2.12	6.11	14.38	21.82	30.76	37.58	489
Net ST Noncore Funding Dependence	4.96	-16.18	-8.70	-0.83	5.44	11.02	17.17	22.69	489
Short-Term Inv/ST Noncore Funding	73.89	6.75	9.97	25.90	52.56	108.59	206.48	302.66	489
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.47	-10.83	-6.11	2.58	11.66	24.35	42.31	59.23	489
Net Loans and Leases/Total Deposits	77.80	50.11	55.01	67.35	78.07	88.98	99.70	104.65	489
Net Loans and Leases/Core Deposits	94.47	58.01	65.87	78.59	92.08	109.05	130.12	142.15	489
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.32	-5.66	-2.69	-0.47	0.00	0.09	0.68	1.35	193
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-2.27	-14.20	-9.75	-4.16	-1.48	0.26	1.78	2.71	440
Struct Notes Appr(Depr)/T1 Cap	-0.74	-5.90	-3.49	-1.05	-0.30	-0.01	0.00	0.04	201
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.27	0.00	0.00	0.00	0.00	8.17	43.78	75.63	488
Available-For-Sale Securities	92.72	23.86	54.48	91.53	100.00	100.00	100.00	100.00	488
U. S. Treasury Securities	0.70	0.00	0.00	0.00	0.00	0.00	5.32	11.96	488
U. S. Agency Securities (excl MBS)	20.74	0.00	0.00	4.65	17.10	35.49	56.74	78.86	488
Municipal Securities	22.68	0.00	0.00	5.26	23.96	39.16	52.72	62.38	488
Mortgage-Backed Securities	42.41	0.00	2.63	21.79	43.12	60.91	83.86	93.81	488
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.00	1.66	5.00	488
Other Debt Securities	1.77	0.00	0.00	0.00	0.00	2.40	10.19	17.91	488
Mutual Funds and Equity Securities	0.46	0.00	0.00	0.00	0.00	0.38	2.78	7.45	488
Debt Securities 1 Year or Less	9.63	0.01	0.33	2.19	6.83	15.21	28.18	38.94	488
Debt Securities 1 To 5 Years	23.53	0.68	2.99	8.36	19.90	37.55	53.86	66.20	488
Debt Securities Over 5 Years	62.36	6.38	18.16	46.01	64.72	82.90	91.58	96.13	488
Pledged Securities	43.24	0.49	5.73	21.99	42.55	62.99	81.38	88.09	488
Structured Notes, Fair Value	1.80	0.00	0.00	0.00	0.00	2.73	8.77	20.93	488

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.13	-0.02	0.03	0.12	0.26	0.47	0.61	489
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	-0.20	-0.03	0.06	0.19	0.39	0.70	0.86	489
Provision for Ln&Ls Losses/Net Losses	98.29	-132.81	-4.63	32.12	77.84	145.70	277.20	449.96	489
Ln&Ls Allowance/Total Loans & Leases	1.58	0.78	0.95	1.17	1.49	1.92	2.53	3.00	489
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.06	1.27	1.79	2.98	5.88	12.60	34.84	60.29	449
ALLL/Nonaccrual Assets	171.17	35.13	42.94	72.25	118.70	227.46	497.47	728.46	485
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	156.24	32.60	42.44	67.44	110.64	208.55	426.70	604.17	486
Gross Ln&Ls Losses/Avg Loans & Leases	0.43	0.03	0.06	0.14	0.32	0.64	1.17	1.66	489
Recoveries/Avg Loans and Leases	0.10	0.00	0.00	0.02	0.07	0.15	0.30	0.47	489
Net Losses/Avg Loans and Leases	0.32	-0.05	0.01	0.08	0.21	0.51	0.97	1.35	489
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Recoveries/Prior Year-End Losses	19.89	2.34	3.58	7.52	15.08	28.93	50.57	78.50	437
Earnings Coverage of Net Losses (X)	11.55	-24.35	-0.40	1.77	5.96	16.16	52.20	80.13	489
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.28	-0.04	-0.00	0.03	0.17	0.46	0.92	1.32	489
RE Loans Secured By 1-4 Family	0.25	-0.06	-0.00	0.04	0.16	0.41	0.82	1.20	489
Revolving	0.20	-0.10	-0.02	0.00	0.00	0.37	0.96	1.45	463
Closed-End	0.25	-0.08	-0.00	0.02	0.15	0.39	0.85	1.40	489
Commercial Real Estate Loans	0.31	-0.17	-0.03	0.00	0.13	0.50	1.28	1.86	488
Construction and Land Dev	0.63	-0.82	-0.15	0.00	0.00	0.87	3.38	5.64	484
Multi family	0.07	-0.07	0.00	0.00	0.00	0.00	0.53	1.87	479
Nonfarm Nonresidential	0.22	-0.07	-0.02	0.00	0.07	0.40	0.92	1.41	488
RE Loans Secured by Farmland	0.01	-0.02	0.00	0.00	0.00	0.00	0.08	0.68	395
Commercial and Industrial Loans	0.37	-0.41	-0.14	0.00	0.13	0.62	1.55	2.91	485
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.82	0.06	0.11	0.26	0.50	1.12	2.57	3.99	379
Credit Card Loans	1.67	-0.29	0.00	0.11	1.21	2.84	4.89	6.90	155
Agricultural Loans	0.00	-0.03	-0.00	0.00	0.00	0.00	0.03	0.17	309
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Loans and Leases	0.54	-0.15	0.00	0.00	0.00	0.31	3.04	10.64	431

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.73	0.05	0.09	0.25	0.60	1.10	1.82	2.67	489
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.07	0.27	0.47	489
Nonaccrual Loans and Leases	1.53	0.15	0.25	0.55	1.25	2.20	4.04	5.34	489
90+ Days PD and Nonaccrual Loans and Leases	1.64	0.22	0.30	0.62	1.36	2.34	4.27	5.69	489
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.12	0.23	489
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Nonaccrual Restructured	0.42	0.00	0.00	0.03	0.26	0.70	1.61	2.60	489
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.73	0.05	0.09	0.25	0.60	1.10	1.82	2.67	489
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.27	0.47	489
Nonaccrual Assets	1.56	0.16	0.26	0.57	1.27	2.25	4.04	5.34	489
30+ Days PD & Nonaccrual Assets	2.46	0.38	0.62	1.17	2.10	3.48	5.65	7.18	489
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.05	0.13	0.19	0.41	0.86	1.54	2.55	3.50	489
90+ PD & Nonaccrual Assets + OREO	1.61	0.20	0.33	0.67	1.26	2.34	3.96	5.50	489
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.17	0.24	0.45	0.91	1.74	3.12	5.45	7.06	489
Allowance for Loan & Lease Losses	214.77	29.45	55.61	105.96	184.93	304.41	468.54	567.89	489
Equity Cap + ALLL	20.75	2.43	3.61	8.25	16.73	28.76	53.09	75.34	488
Tier 1 Cap + ALLL	19.62	2.67	4.05	8.50	16.16	26.38	48.38	75.08	443
Loans & Leases + RE Acquired	3.36	0.39	0.71	1.43	2.77	4.72	8.11	10.45	489

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 4
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.74	0.01	0.07	0.24	0.58	1.14	1.85	2.81	489
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.26	0.47	489
- Nonaccrual	1.69	0.13	0.26	0.62	1.31	2.44	4.59	5.92	489
Coml & Indl - 30-89 Days PD	0.41	0.00	0.00	0.00	0.20	0.68	1.67	2.88	485
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.30	485
- Nonaccrual	1.01	0.00	0.00	0.06	0.48	1.69	3.91	6.17	485
Individuals - 30-89 Days PD	0.98	0.00	0.00	0.19	0.76	1.71	2.71	4.20	485
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.28	0.53	485
- Nonaccrual	0.26	0.00	0.00	0.00	0.11	0.47	1.20	1.97	485
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agri cul tural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.38	1.15	309
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	309
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.30	1.28	309
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Other Lns&Ls - 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.03	0.90	3.01	431
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	431
- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.34	2.87	431
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.06	0.00	0.07	0.34	0.83	1.65	2.59	3.40	489
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.37	0.58	489
- Nonaccrual	1.45	0.00	0.13	0.47	1.08	2.31	3.89	5.25	489
Revol vi ng - 30-89 Days PD	0.44	0.00	0.00	0.00	0.19	0.85	1.63	3.08	463
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	463
- Nonaccrual	0.54	0.00	0.00	0.00	0.19	1.03	2.33	3.89	463
Closed-End - 30-89 Days PD	1.15	0.00	0.01	0.31	0.89	1.81	2.82	3.48	489
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.40	0.62	489
- Nonaccrual	1.60	0.00	0.11	0.49	1.15	2.51	4.32	5.78	489
- Jr Li en 30-89 Days PD	0.05	0.00	0.00	0.00	0.01	0.09	0.22	0.33	489
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	489
- Jr Li en Nonaccrual	0.08	0.00	0.00	0.00	0.03	0.14	0.38	0.67	489
Commercial RE - 30-89 Days PD	0.48	0.00	0.00	0.04	0.32	0.83	1.76	2.87	488
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.44	488
- Nonaccrual	1.88	0.00	0.08	0.46	1.34	2.88	5.42	7.35	488
Const & Dev - 30-89 Days PD	0.32	0.00	0.00	0.00	0.00	0.44	1.81	3.46	484
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	484
- Nonaccrual	3.04	0.00	0.00	0.00	0.74	5.17	13.08	24.69	484
Mul ti fami ly - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.66	2.23	479
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	479
- Nonaccrual	0.41	0.00	0.00	0.00	0.00	0.00	2.83	7.34	479
Nonfarm Nres- 30-89 Days PD	0.47	0.00	0.00	0.00	0.25	0.82	1.87	2.75	488
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.44	488
- Nonaccrual	1.47	0.00	0.00	0.28	1.05	2.56	4.47	6.60	488
Farm land - 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.14	1.15	2.46	395
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	395
- Nonaccrual	0.58	0.00	0.00	0.00	0.00	0.28	3.04	10.81	395
Credi t Card - 30-89 Days PD	0.96	0.00	0.00	0.00	0.63	1.57	3.34	4.50	155
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.44	1.29	2.59	155
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.40	155

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.04	6.75	7.67	8.82	9.88	11.25	12.82	14.11	443
Tier 1 RBC Ratio	14.64	9.34	10.52	12.06	14.17	16.69	21.36	23.57	443
Total Risk-Based Capital Ratio	16.08	10.97	11.97	13.63	15.50	18.13	22.65	24.63	443
Tangible Tier 1 Leverage Ratio	9.96	6.64	7.54	8.72	9.83	11.20	12.63	14.12	443
Tangible Common Eq Cap/Tan Assets	8.50	3.73	5.20	6.65	8.45	10.10	12.11	13.81	443
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.45	3.20	4.55	7.41	11.35	15.16	18.97	21.50	489
Standby Letters of Credit	0.34	0.00	0.00	0.09	0.24	0.50	0.99	1.33	489
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	489
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.67	0.00	0.00	0.00	0.00	0.84	4.09	6.56	489
Interest Rate Contracts	0.65	0.00	0.00	0.00	0.00	0.79	4.03	6.56	489
Interest Rate Futures & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.03	0.55	1.85	489
Written Options Contr (Int Rate)	0.10	0.00	0.00	0.00	0.00	0.04	0.60	2.06	489
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Interest Rate Swaps	0.16	0.00	0.00	0.00	0.00	0.00	1.35	3.09	489
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	489
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.50	5.46	8.44	12.51	17.93	23.98	31.04	33.92	489

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	61.80	0.00	0.00	19.50	75.31	100.04	113.84	161.23	340
Dividends Paid/Net Income	22.02	0.00	0.00	0.00	20.59	41.39	58.85	74.15	458
Net Income - Dividends/Avg Equity	5.87	-2.89	0.55	3.44	5.67	7.93	11.88	15.34	489
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	181.95	0.00	0.00	99.45	115.56	238.45	674.05	986.79	343
Dividends From Nonbank Subs	0.28	0.00	0.00	0.00	0.00	0.14	1.59	6.07	343
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Dividends From All Subsidiaries	186.26	0.00	0.00	100.00	117.26	240.51	677.41	1058.86	343
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	37.56	0.00	0.00	2.56	36.74	64.03	100.92	136.95	441
Interest Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.56	441
Mgt & Service Fees From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.00	7.34	441
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	441
Operating Income From Bank Subs	40.03	0.00	0.00	8.88	37.92	65.82	106.16	152.45	441
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	63.78	0.00	0.00	0.00	100.00	100.00	100.00	119.89	152
Interest Income From Nonbank Subs	0.34	0.00	0.00	0.00	0.00	0.00	0.00	10.75	152
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Operating Inc From Nonbank Subs	73.37	0.00	0.00	6.94	100.00	100.00	125.78	329.17	152
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	4.35	0.00	0.00	0.00	0.00	0.60	28.75	31.78	31
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31
Operating Income From Sub BHCs	4.36	0.00	0.00	0.00	0.00	0.60	28.77	31.78	31
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	72.96	0.00	0.00	59.38	98.25	99.93	100.00	100.00	428
Interest Income From Bank Subs	0.41	0.00	0.00	0.00	0.00	0.00	0.62	33.83	428
Mgt & Serv Fees From Bank Subs	0.24	0.00	0.00	0.00	0.00	0.00	0.00	12.42	428
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.19	428
Operating Income From Bank Subs	82.32	0.00	0.00	89.66	99.54	100.00	100.00	100.00	428
Dividends From Nonbank Subs	0.43	0.00	0.00	0.00	0.00	0.11	1.76	17.01	428
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	428
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Operating Inc From Nonbank Subs	1.29	0.00	0.00	0.00	0.00	0.26	6.73	40.26	428
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	428
Loans and Adv From Subs/ST Debt	487.17	0.00	0.00	0.00	215.39	555.64	1646.65	4411.52	61
Loans and Adv From Subs/Total Debt	137.73	0.00	0.00	0.00	71.53	228.00	465.15	967.21	154

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
3109904	847,181	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	963,879	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	617,263	ADBANC, INC.	OGALLALA, NE	
2467474	641,419	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	946,381	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	529,346	ALBANK CORPORATION	CHICAGO, IL	
2127068	594,991	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	598,661	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	630,593	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	925,478	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	918,011	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	567,815	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
1136269	619,936	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	528,961	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1095414	708,060	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	592,753	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	681,790	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
1107193	703,695	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	769,025	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	970,577	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	602,681	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	506,941	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	733,085	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	501,026	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3840029	735,196	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	751,343	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	889,577	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	662,640	B. P. C. CORPORATION	COOKEVILLE, TN	
1141870	552,812	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	610,791	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	547,788	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	921,406	BANCTENN CORP.	KINGSPORT, TN	
1030040	951,546	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	561,837	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	714,383	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	749,318	BANKFIVE, MHC	FALL RIVER, MA	
1201363	858,786	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	656,028	BANKSHARES, INC., THE	WINTER PARK, FL	
3553815	779,618	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1209248	632,567	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
1202708	997,275	BAYLAKE CORP.	STURGEON BAY, WI	
3832949	606,125	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	563,466	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
4297853	549,224	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	773,044	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	583,440	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	609,085	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	843,123	BNCCORP, INC.	BISMARCK, ND	
3807974	923,931	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	834,970	BOU BANCORP, INC.	OGDEN, UT	
1471960	518,997	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
3189728	520,014	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	684,349	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2324997	687,373	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1251256	775,650	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	746,509	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	662,067	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	881,775	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	705,217	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	638,649	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	546,582	CB FINANCIAL SERVICES, INC.	CARMICHAELS, PA	
2254508	865,547	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	624,010	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	779,856	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	692,957	CENTRABANC CORPORATION	WACO, TX	
1025662	739,894	CENTRAL BANCORPORATION	PROVO, UT	
1203899	712,443	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	849,341	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	591,837	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	857,326	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	882,312	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	595,859	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	751,058	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	551,544	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	725,052	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	662,990	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	587,195	CHEVLOT FINANCIAL CORPORATION	CINCINNATI, OH	
3434633	587,727	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	870,494	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	640,248	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	652,953	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	931,019	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	540,905	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	665,350	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	680,568	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	687,596	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	552,204	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	914,933	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	873,069	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	504,803	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	745,840	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	535,206	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	632,080	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	998,573	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	849,768	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	717,711	CNB BANK SHARES, INC.	CARLISLE, IL	
1134108	935,670	CNB CORPORATION	CONWAY, SC	
3444801	705,360	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	591,480	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	776,583	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	583,157	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	721,274	COMMERCE BANCSHARES, INC.	LUBBOCK, TX	

Moved from Peer 3

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1057588	945,445	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1838974	822,801	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	678,483	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	820,870	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	548,025	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	573,668	COMMUNITY BANCORP	DERBY, VT	
1247398	841,356	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	751,514	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1104017	501,158	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	Moved from Peer 5
2356073	848,336	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	560,359	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	641,393	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	539,106	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	537,516	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	685,709	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	672,897	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	658,627	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	556,918	CORTLAND BANCORP	CORTLAND, OH	
2524788	757,881	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	817,860	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	596,465	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	568,135	CU BANK SHARES, INC.	DALLAS, TX	
2265782	705,560	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2497462	503,082	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2294812	726,618	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	862,422	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	608,888	DI MECO, INC	HONESDALE, PA	
1117455	661,904	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	527,726	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
4126609	516,387	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	586,444	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	537,204	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	670,746	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	670,930	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	525,841	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	812,256	ENB FINANCIAL CORP	EPHRATA, PA	
1133165	567,494	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	833,498	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	552,788	F & M BANK CORP.	TIMBERVILLE, VA	
1201532	535,013	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	824,035	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	803,911	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	965,938	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	508,716	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	654,663	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	694,668	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	562,783	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	615,787	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3818822	637,203	FB BANCORP	SAN ANTONIO, TX	
2348274	732,485	FCT BANCSHARES, INC.	WACO, TX	
4183693	577,735	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1891979	609,505	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	712,300	FIDELITY COMPANY	DUBUQUE, IA	
2858773	623,831	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	565,807	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	631,803	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	500,161	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	551,946	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	667,734	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	975,833	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	558,846	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	578,509	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	826,012	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	940,908	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	628,709	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	775,640	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	596,047	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	547,340	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	718,505	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	547,886	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	574,085	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	620,785	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	622,045	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	891,759	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	824,990	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	633,333	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	867,576	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	779,731	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
2339656	857,523	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	540,973	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
3839201	992,105	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
2568102	856,255	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	920,979	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	859,171	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095889	533,634	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	604,359	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	802,346	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	603,078	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	901,565	FIRST KEYSTONE CORPORATION	BERWICK, PA	
3866373	536,485	FIRST MARBLEHEAD CORPORATION	BOSTON, MA	Moved from Peer 5
2624398	641,225	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	671,885	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
1076123	522,891	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	953,190	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	567,585	FIRST NEBRASKA BANC, INC.	SIDNEY, NE	
2880626	897,669	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	561,225	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	744,765	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	708,061	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	686,977	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2836801	977,574	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	Moved from Peer 3
2521509	674,758	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1247987	728,423	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	843,579	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	518,230	FIRST STATE CORPORATION	WAYNESBORO, MS	
1204177	564,481	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	910,068	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	669,734	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	725,167	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	863,380	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	706,354	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
3821372	943,777	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	Moved from Peer 3
1109834	916,226	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	963,592	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	564,439	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	536,400	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	530,290	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	Moved from Peer 5
2902005	582,322	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
3467275	566,108	FLORIDA SHORES BANCORP, INC.	POMPANO BEACH, FL	
1086814	557,626	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	891,930	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	814,249	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	947,053	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	872,060	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	821,697	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3637582	796,374	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
1118238	984,587	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	Moved from Peer 3
3200463	935,487	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	663,044	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	937,373	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
2540292	516,498	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1064915	562,407	GN BANCSHARES, INC.	GIRARD, KS	
1203714	712,998	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	945,784	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	581,057	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	652,801	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	667,305	GSB, MHC	GREENFIELD, MA	
1096952	590,292	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	620,264	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	812,501	GUARDIAN BANCORP, INC	CINCINNATI, OH	
3001156	545,212	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	694,135	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	816,191	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	846,630	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	616,864	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
4251499	629,285	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1399073	580,384	HEARTLAND BANCCORP	GAHANNA, OH	
3162486	526,418	HERITAGE BANCORP	RENO, NV	
1055089	624,052	HERITAGE GROUP, INC.	AURORA, NE	
1472220	826,153	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	599,130	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	648,371	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	984,862	HOME BANCORP, INC.	LAFAYETTE, LA	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
3234105	739,503	HOME STATE BANCORP	LOVELAND, CO	
1209181	591,629	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	706,902	HOME BANCORP, INC.	TAMPA, FL	
1144107	582,717	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	973,649	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	750,421	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	524,731	HSB BANCORP, INC.	HEBRON, MD	
3462485	629,758	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	568,249	IF BANCORP, INC.	WATSEKA, IL	
1208054	650,687	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	948,681	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	806,889	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	761,905	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	662,828	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	939,648	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
4090054	634,946	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
3912766	971,320	ION FINANCIAL MHC	NAUGATUCK, CT	New Y-9C/BHCPR reporter
2737766	508,009	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	Name change from NUTMEG FINANCIAL MHC
1833997	731,546	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	895,803	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
4208961	717,519	JRMB II, INC	LAWTON, OK	
1140127	650,654	KATAHDIN BANCSHARES CORPORATIO	PATTEN, ME	
1070831	769,269	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	547,809	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	630,081	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	828,386	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	932,338	LCNB CORP.	LEBANON, OH	
1131406	581,422	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	658,332	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	577,915	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	590,357	LEGEND BANCORP, INC.	BOWIE, TX	
1145001	567,310	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	553,129	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	593,103	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	654,483	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	713,574	LINCOLN BANCORP	REINBECK, IA	
1097173	672,259	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	844,991	LOVE SAVINGS HOLDING COMPANY	SAINT LOUIS, MO	
4268349	919,401	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	732,830	LYONS BANCORP, INC.	LYONS, NY	
2052777	796,859	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1123933	572,800	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	784,553	MACON BANCORP	FRANKLIN, NC	
1135413	810,966	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	536,567	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	886,852	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	594,041	MALVERN BANCORP, INC	PAOLI, PA	
1823608	646,023	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	921,489	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	562,965	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	564,854	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	

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2485487	596,405	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	642,830	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	800,678	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	636,066	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	665,781	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	713,125	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	523,782	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	649,362	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	653,403	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	614,586	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	678,760	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	891,802	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	547,027	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	965,220	MOODY BANCSHARES, INC.	GALVESTON, TX	
2256539	646,483	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	777,321	MOUNTAINONE FINANCIAL, MHC	NORTH ADAMS, MA	
2589714	868,988	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
3211601	991,730	MVB FINANCIAL CORP.	FAIRMONT, WV	
2665739	558,517	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
3551389	791,782	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
3059773	534,905	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
1070756	638,050	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	655,985	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	525,646	NEW CENTURY BANCORP, INC.	DUNN, NC	
3049617	684,711	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	671,493	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	542,748	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1070569	528,149	NEXTIER INCORPORATED	BUTLER, PA	
1827893	611,906	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	816,584	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	673,900	NORTH STATE BANCORP	RALEIGH, NC	
1029334	917,245	NORTH VALLEY BANCORP	REDDING, CA	
2324111	732,626	NORTHEAST BANCORP	LEWISTON, ME	
2934305	754,713	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	898,331	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	693,453	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	844,507	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	971,663	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	711,595	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2460569	685,547	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	671,853	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	810,193	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	747,368	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	940,107	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	864,288	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	922,543	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	752,021	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	743,134	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	677,956	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
2454586	652,679	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	755,910	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
2731586	545,753	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	705,039	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2869733	996,584	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
1099908	544,049	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	676,336	PALM BANCORP	PALMERTON, PA	
1209716	716,993	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	794,943	PARKE BANCORP, INC	SEWELL, NJ	
2337081	570,378	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	553,467	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
1209499	549,515	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	588,351	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	762,264	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
3145966	592,160	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	645,901	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	784,115	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	756,627	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	741,629	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	515,725	PLUMAS BANCORP	QUINCY, CA	
4132084	556,626	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	624,627	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	772,461	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1842355	532,898	PRIME BANC CORP.	DIETERICH, IL	
1084575	550,710	PRIORITONE CAPITAL CORPORATIO	MAGEE, MS	
4503901	530,096	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
2838159	625,187	PROVIDENT BANCORP	AMESBURY, MA	
3314584	525,186	PRUDENTIAL BANCORP, INC.	PHILADELPHIA, PA	New Y-9C/BHCPR reporter
2321419	711,787	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	623,431	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	504,882	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 5
1118434	932,883	QNB CORP.	QUAKERTOWN, PA	
1130904	838,332	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	723,410	RBB BANCORP	LOS ANGELES, CA	
1132243	707,400	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1398807	965,425	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	612,764	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	594,203	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
3180060	804,949	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	759,066	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	536,342	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	598,269	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	737,671	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2336806	757,838	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	734,523	SABINE BANCSHARES, INC.	MANY, LA	
1139466	782,958	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	587,109	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	631,754	SB FINANCIAL GROUP INC	DEFIANCE, OH	
1204814	568,822	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	745,469	SBM FINANCIAL, INC.	GARDNER, ME	
1204029	551,615	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	500,191	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	849,248	SECURITY FEDERAL CORPORATION	AIKEN, SC	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1107308	743, 134	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	744, 886	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	810, 393	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
1248573	654, 489	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	600, 935	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	799, 321	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3076592	646, 087	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	647, 254	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	855, 000	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	782, 625	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	686, 029	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	823, 969	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	895, 169	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	852, 424	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2497202	558, 983	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	506, 459	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	606, 397	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
2849799	891, 597	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
1207824	540, 143	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	950, 266	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	716, 185	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	754, 634	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	628, 518	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	831, 893	SPIRIT BANCORP, INC.	BRISTOW, OK	
1247361	758, 146	SPRING BANCORP, INC.	SPRINGFIELD, IL	
3818390	678, 700	ST FINANCIAL GROUP, INC.	COLLEGE STATION, TX	New Y-9C/BHCPR reporter
1126729	961, 635	STARION BANCORPORATION	BISMARCK, ND	Moved from Peer 3
1097771	956, 420	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	981, 166	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	673, 514	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	880, 430	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
4049678	677, 738	SUNWEST BANCORP, INC.	TUSTIN, CA	
2461463	533, 911	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	551, 789	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	877, 324	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	658, 104	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	830, 062	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	839, 367	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	742, 593	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	943, 522	THREE SHORES BANCORPORATION	ORLANDO, FL	
2621548	727, 933	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	690, 553	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	500, 975	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	511, 563	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	Moved from Peer 5
2730383	504, 360	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1139345	922, 419	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	884, 639	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	769, 707	TWO RIVER BANCORP	TINTON FALLS, NJ	
1947102	671, 311	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	560, 623	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	585, 443	UNION BANCSHARES, INC.	MORRISVILLE, VT	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1135516	899,029	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	676,121	UNITED BANCORPORATION	OSSEO, WI	
1136009	556,235	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	512,249	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	
3015975	635,879	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	569,801	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	921,143	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	849,617	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	584,417	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	517,320	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	825,346	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	933,285	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
4517261	512,994	VIRGINIA NATIONAL BANKSHARES	CHARLOTTESVILLE, VA	New Y-9C/BHCPR reporter
3292253	643,291	VISION BANCSHARES, INC.	ADA, OK	
1204104	793,452	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	552,100	WEBFIVE MHC	WEBSTER, MA	
1085255	559,271	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	850,712	WESTBRAND, INC.	MINOT, ND	
4472249	535,587	WESTBURY BANCORP, INC.	WEST BEND, WI	
1123223	692,580	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
3831326	989,143	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	756,633	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	718,732	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	557,434	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	742,325	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	643,324	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	865,724	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	848,116	1854 BANCORP	CAMBRI DGE, MA	
1247576	668,734	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	991,604	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	Moved from Peer 3

Note: Peer Group 4 has 489 bank holding companies.