

	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Number of BHCs in Peer Group	72	73	80	94
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.15	3.11	3.25	3.00
+ Non-interest Income	0.86	0.90	0.73	0.78
- Overhead Expense	3.53	3.52	3.58	3.48
- Provision for Losses	0.15	0.41	0.71	1.68
+ Securities Gains (Losses)	0.03	0.09	0.05	0.08
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	0.40	0.24	-0.19	-1.25
Net Operating Income	0.28	0.08	-0.35	-1.35
Net Income	0.28	0.12	-0.35	-1.35
Net Income (Sub S Adjusted)	0.33	0.03	-0.06	-1.39
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.18	4.38	4.75	5.30
Interest Expense	0.68	0.90	1.13	1.51
Net Interest Income (TE)	3.48	3.44	3.61	3.55
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.57	0.97	1.37	1.99
Earnings Coverage of Net Losses (X)	4.78	2.12	2.96	1.14
Ln&Ls Allowance/Total Loans & Leases	2.03	2.34	2.46	2.33
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.34	8.64	8.00	7.29
30-89 Days Past Due Loans and Leases	0.96	1.22	1.12	1.69
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.56	13.92	14.39	17.77
Net ST Noncore Funding Dependence	3.27	2.79	5.34	8.28
Net Loans and Leases/Total Assets	61.62	58.72	62.10	64.80
CAPITALIZATION:				
Tier 1 Leverage Ratio	8.22	7.56	7.19	7.49
Equity Capital/Total Assets	7.77	7.09	6.87	6.94
Equity Capital+Minority Int/Total Assets	7.79	7.26	7.02	6.98
Tier 1 Common Eq Cap / T RWA	9.76	9.27	8.29	8.87
Net Loans&Ls/Equity Capital (X)	8.85	8.69	9.51	13.03
Cash Dividends/Net Income	24.64	16.66	24.49	36.40
Cash Dividends/Net Income (Sub S Adjusted)	21.66	1.07	4.60	8.09
Retained Earnings/Avg Equity Cap	-0.74	-0.79	-5.98	-13.40
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.34	0.69	0.42	0.94
Long-Term Debt/Equity Capital	2.62	1.76	1.71	2.22
Equity Investment in Subs/Equity Cap	129.85	128.21	121.74	138.39
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	102.43	84.92	97.41	79.07

PERCENT OF AVERAGE ASSETS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Income (TE)	3.78	3.96	4.27	4.56	4.81
Less: Interest Expense	0.62	0.81	1.01	1.36	1.81
Equals: Net Interest Income (TE)	3.15	3.11	3.25	3.20	3.00
Plus: Non-Interest Income	0.86	0.90	0.73	0.82	0.78
Equals: Adj Operating Income (TE)	4.07	4.05	4.02	4.07	3.79
Less: Overhead Expense	3.53	3.52	3.58	3.45	3.48
Less: Provision for Loan and Lease Losses	0.15	0.41	0.71	0.91	1.68
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	0.09	0.05	0.08	0.02
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01	0.03
Equals: Pretax Net Oper Inc (TE)	0.40	0.24	-0.19	-0.18	-1.25
Less: Applicable Income Taxes (TE)	0.13	0.13	0.14	0.15	-0.02
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.28	0.08	-0.35	-0.38	-1.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.28	0.12	-0.35	-0.38	-1.35
Memo: Net Income (Last Four Qtrs)	0.28	0.12	-0.35	-0.32	-1.36
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.79	90.64	90.46	90.45	91.26
Avg Int-Bearing Funds / Avg Assets	76.84	78.29	79.28	80.36	80.71
Int Income (TE) / Avg Earning Assets	4.18	4.38	4.75	5.07	5.30
Int Expense / Avg Earning Assets	0.68	0.90	1.13	1.51	2.00
Net Int Inc (TE) / Avg Earn Assets	3.48	3.44	3.61	3.55	3.29
YIELD OR COST:					
Total Loans and Leases (TE)	5.34	5.51	5.68	5.88	5.87
Interest-Bearing Bank Balances	0.35	0.29	0.30	0.36	0.57
Fed Funds Sold & Reverse Repos	0.19	0.52	0.18	0.20	0.17
Trading Assets	11.63	4.81	8.14	8.61	4.19
Total Earning Assets	4.13	4.30	4.68	4.99	5.24
Investment Securities (TE)	2.10	2.55	2.99	3.55	4.29
U.S. Treasury & Agency Sec (excl MBS)	1.38	1.47	1.89	2.36	3.56
Mortgage-Backed Securities	1.72	2.16	2.86	3.66	4.43
All Other Securities	4.58	6.47	5.67	6.16	5.96
Interest-Bearing Deposits	0.61	0.80	1.06	1.44	2.07
Time Deposits of \$100K or More	1.00	1.23	1.54	1.93	2.76
Time Deposits < \$100K	0.99	1.22	1.56	2.05	2.96
Other Domestic Deposits	0.26	0.34	0.50	0.71	0.92
Foreign Deposits	0.10	N/A	N/A	N/A	1.34
Fed Funds Purchased and Repos	0.49	0.67	0.65	0.88	1.08
Other Borrowed Funds & Trading Liab	2.86	3.11	2.70	3.26	3.44
All Interest-Bearing Funds	0.81	1.02	1.29	1.67	2.23

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Avg Personnel Exp Per Employee (\$000)	70	67	68	66	67
Avg Assets per Employee (\$000)	4,193	4,289	4,263	4,210	4,466
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	89.26	91.15	93.36	89.29	99.95
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.53	3.52	3.58	3.45	3.48
Personnel Expense	1.71	1.64	1.67	1.64	1.61
Net Occupancy Expense	0.45	0.44	0.45	0.46	0.45
Other Operating Expenses	1.33	1.41	1.41	1.32	1.38
Overhead Less Non-Interest Income	2.65	2.55	2.75	2.60	2.67
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	88.38	89.81	91.57	87.68	98.75
Personnel Expense	43.07	41.58	42.76	41.07	44.51
Net Occupancy Expense	11.13	11.05	11.47	11.54	12.35
Other Operating Expenses	33.39	36.86	37.14	34.68	41.33
Total Non-Interest Income	18.77	21.80	16.01	18.61	18.94
Fiduciary Activities Income	0.31	0.52	0.40	0.34	0.53
Serv Charges on Deposit Accts - Domestic	6.43	6.61	7.32	7.60	8.42
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.43	0.27	0.35	0.51	0.41
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.18	0.27	0.23	0.16	0.36
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.24	0.12	0.20	0.28	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.82	-1.71	-4.12	-1.02	-2.59
Other Non-Interest Income	8.95	10.65	7.87	7.11	7.94
Overhead Less Non-Interest Income	69.45	67.39	74.72	68.57	79.30
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	9.03	9.68	6.80	10.68	6.15
Appl Inc Tax+TE/Pretax NOI+TE	14.56	30.89	25.35	29.38	26.51

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Real Estate Loans	51.20	48.91	50.74	52.16	53.78
Commercial and Industrial Loans	6.93	6.47	7.67	8.27	8.33
Loans to Individuals	1.63	1.74	1.72	2.10	2.28
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.86	0.89	0.97	1.29	1.29
Other Loans and Leases	0.49	0.49	0.58	0.59	0.61
Net Loans and Leases	61.62	58.72	62.10	64.80	66.52
Debt Securities Over 1 Year	17.12	16.25	15.23	14.03	13.32
Mutual Funds and Equity Securities	0.06	0.07	0.10	0.09	0.04
Subtotal	79.81	76.21	78.49	79.81	80.63
Interest-Bearing Bank Balances	6.69	8.63	6.44	5.15	4.49
Federal Funds Sold & Reverse Repos	0.73	1.00	1.30	1.28	0.80
Debt Securities 1 Year or Less	1.41	1.23	1.02	1.55	1.54
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.79	89.18	89.27	89.43	88.93
Non-Int Cash and Due From Dep Inst	1.79	1.93	1.92	1.87	2.56
Other Real Estate Owned	1.99	2.45	2.29	2.00	1.73
All Other Assets	8.31	8.77	8.52	8.44	8.13
MEMORANDA:					
Short-Term Investments	9.45	11.77	9.90	9.04	7.67
U.S. Treasury Securities	0.15	0.10	0.09	0.27	0.08
U.S. Agency Securities (excl MBS)	3.98	3.02	3.06	3.25	3.71
Municipal Securities	3.22	3.24	2.84	2.88	2.25
Mortgage-Backed Securities	8.68	8.89	8.51	6.95	6.51
Asset-Backed Securities	0.02	0.02	0.01	0.03	0.04
Other Debt Securities	0.15	0.13	0.19	0.10	0.15
RE Loans Secured by 1-4 Family	15.52	14.33	15.24	15.94	15.81
Revolving	2.29	2.32	2.83	2.71	2.89
Closed-End, Sec by First Liens	12.05	10.75	11.15	12.01	11.50
Closed-End, Sec by Junior Liens	0.62	0.69	0.74	0.84	0.98
Commercial Real Estate Loans	31.92	30.69	32.04	32.64	34.46
Construction and Land Dev	4.74	4.49	4.55	6.46	9.04
Multi family	3.05	2.50	2.57	2.08	1.87
Nonfarm Nonresidential	23.06	23.14	23.78	22.90	22.29
RE Loans Secured by Farmland	2.01	1.79	1.86	2.15	2.14
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.46	81.10	79.98	78.95	79.13
RE Loans Secured by 1-4 Family	24.72	24.21	24.20	24.74	23.87
Revolving	3.64	3.90	4.49	4.12	4.24
Closed-End	20.34	19.80	19.24	20.18	19.27
Commercial Real Estate Loans	50.84	50.80	50.09	48.77	50.02
Construction and Land Dev	7.56	7.40	7.26	9.66	13.18
Multi family	4.79	4.03	3.95	3.17	2.73
Nonfarm Nonresidential	36.35	37.83	36.78	34.19	32.30
RE Loans Secured by Farmland	3.47	3.16	3.11	3.41	3.26
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.96	10.75	11.86	12.40	12.38
Loans to Individuals	2.77	3.04	2.84	3.34	3.51
Credit Card Loans	0.04	0.09	0.05	0.04	0.04
Agricultural Loans	1.57	1.58	1.61	2.07	2.01
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.84	0.87	0.96	0.94	0.93

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Short-Term Investments	9.45	11.77	9.90	9.04	7.67
Liquid Assets	24.61	26.78	24.63	21.83	21.17
Investment Securities	19.08	18.24	17.37	16.25	15.35
Net Loans and Leases	61.62	58.72	62.10	64.80	66.52
Net Lns, Ls & Stby Ltrs of Credit	61.93	59.07	62.59	65.29	67.06
Core Deposits	68.61	66.38	67.98	66.06	63.66
Noncore Funding	20.29	22.15	21.93	24.06	26.84
Time Deposits of \$100K or More	15.60	16.18	15.39	15.71	16.60
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.79	0.90	0.92	0.89	1.03
Net Fed Funds Purchased (Sold)	0.23	0.07	-0.36	-0.28	0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.79	0.80	0.98	1.66	2.07
Earning Assets Repr in 1 Year	31.06	36.77	34.84	36.96	36.35
Int-Bearing Liab Repr in 1 Year	28.59	29.48	30.43	33.32	34.01
Long-Term Debt Repr in 1 Year	0.46	0.39	0.39	0.72	0.56
Net Assets Repriceable in 1 Year	1.57	6.63	3.41	2.34	2.20
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.56	13.92	14.39	17.77	22.65
Net ST Noncore Funding Dependence	3.27	2.79	5.34	8.28	14.21
Short-Term Inv/ST Noncore Funding	92.33	108.51	85.32	67.14	48.44
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.81	18.73	14.13	8.46	2.81
Net Loans and Leases/Total Deposits	72.62	70.01	73.50	77.68	80.01
Net Loans and Leases/Core Deposits	91.62	91.16	93.91	101.21	107.06
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.09	1.38	1.27	0.48	0.82
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.91	4.15	2.99	-1.78	0.42
Struct Notes Appr(Depr)/T1 Cap	-0.70	0.00	0.04	-0.40	-0.08
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.92	6.76	3.09	5.55	4.83
Available-For-Sale Securities	93.08	93.24	96.91	94.45	95.17
U.S. Treasury Securities	0.73	0.49	0.62	1.95	0.64
U.S. Agency Securities (excl MBS)	21.80	17.59	19.04	23.27	26.83
Municipal Securities	18.03	17.97	16.52	16.41	13.82
Mortgage-Backed Securities	46.00	49.45	47.76	42.99	43.82
Asset-Backed Securities	0.14	0.15	0.04	0.13	0.22
Other Debt Securities	1.18	1.21	1.07	0.62	1.22
Mutual Funds and Equity Securities	0.50	0.64	0.88	0.97	0.38
Debt Securities 1 Year or Less	8.07	8.39	7.74	11.02	10.54
Debt Securities 1 To 5 Years	25.34	22.87	31.11	32.32	30.36
Debt Securities Over 5 Years	60.92	60.29	54.28	50.88	55.06
Pledged Securities	43.89	48.82	47.76	52.15	58.05
Structured Notes, Fair Value	1.08	1.10	1.67	3.17	2.06

ANALYSIS RATIOS	PEER GROUP 05				
	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Provision for Ln&Ls Losses/Avg Assets	0.15	0.41	0.71	0.91	1.68
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.64	1.10	1.35	2.39
Provision for Ln&Ls Losses/Net Losses	53.86	58.32	85.71	117.75	133.16
Ln&Ls Allowance/Total Loans & Leases	2.03	2.34	2.46	2.38	2.33
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.53	3.47	4.35	3.39	2.09
ALLL/Nonaccrual Assets	113.39	67.67	77.32	75.13	75.35
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	105.80	64.84	75.47	78.97	71.29
Gross Ln&Ls Losses/Avg Loans & Leases	0.80	1.21	1.58	1.51	2.08
Recoveries/Avg Loans and Leases	0.19	0.19	0.18	0.10	0.07
Net Losses/Avg Loans and Leases	0.57	0.97	1.37	1.38	1.99
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	21.02	12.70	12.46	7.94	11.32
Earnings Coverage of Net Losses (X)	4.78	2.12	2.96	2.74	1.14
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.53	1.00	1.32	1.44	2.06
RE Loans Secured By 1-4 Family	0.53	0.88	1.13	0.99	1.53
Revolving	0.50	0.69	1.08	0.73	0.93
Closed-End	0.53	0.88	1.22	1.03	1.63
Commercial Real Estate Loans	0.56	1.12	1.45	1.69	2.27
Construction and Land Dev	1.70	2.86	5.99	4.94	5.50
Multi family	0.20	1.21	1.27	0.31	0.69
Nonfarm Nonresidential	0.42	0.75	0.66	0.62	0.94
RE Loans Secured by Farmland	0.25	0.21	0.22	0.28	0.20
Commercial and Industrial Loans	0.89	1.58	2.62	1.63	2.52
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.97	1.37	1.46	1.92	1.49
Credit Card Loans	1.67	2.04	1.51	3.68	2.80
Agricultural Loans	0.04	0.00	-0.01	0.07	0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	0.00	N/A
Other Loans and Leases	1.56	0.75	2.36	3.03	3.56

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

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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

0.96 1.22 1.12 1.33 1.69
0.04 0.08 0.06 0.08 0.11
3.03 4.99 4.55 5.05 4.93

90+ Days PD and Nonaccrual Loans and Leases

3.08 5.13 4.68 5.17 5.09

30-89 Days PD Restructured

0.02 0.05 0.04 0.03 0.06

90+ Days PD Restructured

0.00 0.00 0.00 0.00 0.00

Nonaccrual Restructured

1.00 1.52 1.19 0.93 0.37

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets

0.96 1.22 1.12 1.33 1.69

90+ Days Past Due Assets

0.04 0.08 0.06 0.08 0.11

Nonaccrual Assets

3.04 4.99 4.57 5.12 4.98

30+ Days PD & Nonaccrual Assets

4.11 6.42 5.94 6.67 7.18

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets

1.95 3.05 3.06 3.55 3.56

90+ PD & Nonaccrual Assets + OREO

4.22 5.64 5.50 5.64 5.38

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

Total Assets

5.81 7.42 7.30 6.89 6.50

Allowance for Loan & Lease Losses

435.00 495.99 425.94 393.66 354.74

Equity Cap + ALLL

69.75 85.50 79.12 91.18 88.63

Tier 1 Cap + ALLL

61.00 89.22 78.60 94.07 92.85

Loans & Leases + RE Acquired

8.79 11.53 10.76 9.73 9.01

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	0.92	1.29	1.17	1.40	1.72
- 90+ Days Past Due	0.04	0.08	0.06	0.09	0.12
- Nonaccrual	3.26	5.47	4.80	5.55	5.45
Coml & Indl - 30-89 Days PD	0.47	0.72	0.79	0.98	1.39
- 90+ Days Past Due	0.01	0.06	0.02	0.01	0.04
- Nonaccrual	1.71	2.79	3.06	2.69	2.69
Individuals - 30-89 Days PD	1.12	0.92	0.90	1.34	1.69
- 90+ Days Past Due	0.05	0.07	0.07	0.05	0.08
- Nonaccrual	0.37	0.40	0.67	0.64	0.50
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.20	0.03	0.07	0.04	0.10
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.24	0.31	0.49	0.17
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	0.00	N/A
- 90+ Days Past Due	N/A	N/A	N/A	0.00	N/A
- Nonaccrual	N/A	N/A	N/A	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.28	0.17	0.56	0.15	0.14
- 90+ Days Past Due	0.03	0.00	0.00	0.01	0.01
- Nonaccrual	0.03	0.00	0.88	0.06	0.04
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.45	1.75	1.56	1.50	1.98
- 90+ Days Past Due	0.03	0.09	0.05	0.08	0.12
- Nonaccrual	2.48	3.35	3.09	3.07	3.21
Revolving - 30-89 Days PD	0.56	0.80	0.65	0.44	0.51
- 90+ Days Past Due	0.01	0.02	0.00	0.02	0.01
- Nonaccrual	1.14	1.34	1.28	1.18	0.55
Closed-End - 30-89 Days PD	1.55	1.91	1.83	1.70	2.29
- 90+ Days Past Due	0.03	0.09	0.05	0.08	0.13
- Nonaccrual	2.82	3.90	3.62	3.34	3.92
- Jr Lien 30-89 Days PD	0.09	0.14	0.13	0.09	0.14
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.14	0.18	0.16	0.19	0.17
Commercial RE - 30-89 Days PD	0.60	0.89	0.66	1.08	1.41
- 90+ Days Past Due	0.01	0.06	0.04	0.05	0.08
- Nonaccrual	3.46	6.31	5.40	6.78	5.96
Const & Dev - 30-89 Days PD	0.33	0.58	0.92	1.04	1.51
- 90+ Days Past Due	0.00	0.01	0.00	0.04	0.02
- Nonaccrual	7.58	13.35	14.62	16.40	14.13
Multi family - 30-89 Days PD	0.56	0.15	0.09	0.17	0.56
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.02
- Nonaccrual	1.21	2.35	3.38	2.49	0.63
Nonfarm Nres- 30-89 Days PD	0.49	0.96	0.56	1.03	1.23
- 90+ Days Past Due	0.00	0.05	0.03	0.04	0.06
- Nonaccrual	2.40	4.59	3.32	3.77	2.75
Farm land - 30-89 Days PD	0.86	0.33	0.29	0.55	0.40
- 90+ Days Past Due	0.00	0.00	0.00	0.04	0.00
- Nonaccrual	2.34	2.48	0.68	1.22	1.07
Credit Card - 30-89 Days PD	1.78	1.34	1.34	1.35	2.21
- 90+ Days Past Due	0.35	0.24	0.91	0.45	1.06
- Nonaccrual	1.14	0.00	0.00	0.09	0.00

CAPITAL RATIOS	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Tier 1 Leverage Ratio	8.22	7.56	7.19	7.49	7.45
Tier 1 RBC Ratio	12.22	11.73	10.40	10.69	10.17
Total Risk-Based Capital Ratio	14.13	13.44	11.92	12.31	11.80
Tangible Tier 1 Leverage Ratio	8.19	7.50	7.15	7.46	7.41
Tangible Common Eq Cap/Tan Assets	6.50	6.18	5.92	6.23	6.10
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	8.89	7.36	8.18	8.02	8.63
Standby Letters of Credit	0.26	0.27	0.34	0.40	0.47
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.01	0.00
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.44	0.35	0.23	0.31	0.19
Interest Rate Contracts	0.43	0.35	0.23	0.31	0.19
Interest Rate Futures & Forward Contr	0.02	0.03	0.01	0.04	0.03
Written Options Contr (Int Rate)	0.09	0.07	0.03	0.03	0.02
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.13	0.04	0.00	0.07	0.01
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	14.52	11.95	12.58	11.98	12.49

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
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
Futures and Forwards	17.96	24.74	27.84	32.38	35.67
Written Options	57.83	48.76	41.06	28.12	29.27
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	57.83	48.76	41.06	28.12	29.27
Purchased Options	1.52	4.06	11.11	3.03	3.47
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.52	4.06	11.11	3.03	3.47
Swaps	19.85	22.44	19.98	32.25	26.99
Held for Trading	0.00	17.65	13.33	13.04	9.52
Interest Rate Contracts	0.00	17.65	13.33	13.04	9.52
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	82.35	86.67	86.96	90.48
Interest Rate Contracts	98.26	82.35	86.67	86.96	90.21
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
Deriv Contr (Excl Fut & FX LE 14 Days)	38.02	42.28	52.73	61.70	70.73
One Year or Less	18.84	15.06	29.56	33.54	37.76
Over 1 Year to 5 Years	4.57	9.83	10.66	9.47	4.30
Over 5 Years	9.86	17.39	12.51	18.68	24.12
Gross Negative Fair Value (Abs Val)	0.42	0.65	0.57	1.44	0.48
Gross Positive Fair Value	0.41	0.37	0.33	0.26	0.26
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	50.00	50.00	50.00	50.00	33.33
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	66.67
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.24	0.12	0.20	0.28	0.36
Premium Inc/Ins Activities Revenue	1.76	1.75	0.73	0.59	1.09
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	30.63	33.33
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	69.37	66.67
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	22.28	23.94	24.74	31.23	39.53
Ins Net Inc (L/H)/Equity (L/H)	2.51	3.30	4.48	5.90	4.04
Insur Ben, Losses, Exp/Insur Premiums	23.36	29.80	40.12	62.68	70.52
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)	1.92	2.02	2.74	3.22	1.96
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.35	12.57	10.30	9.53	9.58
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	0.68	0.00	0.00	0.00	0.57
Cost: Interest-Bearing Deposits	0.10	N/A	N/A	N/A	1.34
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	19.50	-100.00	-58.70	-10.56	-29.60
Total Selected Assets	-2.53	-50.00	-5.80	-10.56	-22.94
Deposits	-4.95	N/A	N/A	N/A	-21.88

PROFITABILITY:	12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Net Income/Avg Equity Capital	1.33	0.03	-4.99	-11.75	-24.52
Bank Net Inc/Avg Eq Inv in Banks	2.83	0.11	-7.66	-7.34	-17.95
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.45	3.24	2.52	2.18	0.35
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	0.84	4.94	-39.63	-0.76	-40.54
Bank Net Income/Parent Net Income	109.30	116.43	111.34	135.09	177.71
Nonbank Net Income/Parent Net Income	2.52	3.46	8.60	2.65	3.54
Sub BHCs Net Inc/Parent Net Income	83.36	83.75	79.54	76.69	367.49
LEVERAGE:					
Total Liabilities/Equity	33.88	32.41	26.12	46.08	37.81
Total Debt/Equity Capital	3.52	3.56	2.33	5.95	5.15
Tot Debt+NP to Subs Iss Tr Pref/Equity	17.02	9.14	6.49	31.59	32.98
Tot Debt+Lns Guaranteed for Affl/Equity	2.20	1.67	1.37	6.48	5.44
Total Debt/Eq Cap - Exc Over Fair Value	3.53	3.57	2.34	6.07	5.26
Long-Term Debt/Equity Capital	2.62	1.76	1.71	2.22	1.94
Short-Term Debt/Equity Capital	0.34	0.69	0.42	0.94	2.03
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.02	0.00
Exc Cost Over Fair Value/Equity Cap	0.00	0.00	0.00	0.03	0.18
Long-Term Debt/Consolidated LT Debt	8.90	8.52	5.32	6.20	5.70
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	129.85	128.21	121.74	138.39	131.84
Total Investment in Subs/Equity	130.49	128.81	122.26	139.51	132.38
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.00	92.24	89.12	111.55	107.84
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.81	92.67	89.75	112.84	108.35
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.13	2.16	1.72	3.94	5.76
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	11.92	6.73	17.85	11.79	29.55
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	75.27	55.87	68.83	75.51	65.24
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.43	84.92	97.41	93.21	79.07
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	87.10	94.03	98.96	91.00	93.30
Pretax Oper Inc + Int Exp/Int Expense	2581.23	-105.89	828.39	34.20	605.48
Div + Int From Subs/Int Exp + Div	113.56	75.91	108.76	91.01	104.93
Fees+Other Inc From Subs/Sal + Oth Exp	7.61	7.76	10.21	9.34	7.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.20	10.19	32.60	26.45	15.32
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.10	-4.18	-2.48	-1.94	-3.55
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	20.00	34.01	0.00	0.00	0.00
Total	20.00	34.01	0.00	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.02	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.34	0.38	0.31	0.54	0.55
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 05 12/31/2013	12/31/2012	12/31/2011	12/31/2010	12/31/2009
Div Paid/Inc Before Undist Inc	59.86	62.20	61.90	72.16	85.81
Dividends Paid/Net Income	24.64	16.66	24.49	38.11	59.43
Net Income - Dividends/Avg Equity	-0.76	-0.83	-5.93	-13.20	-25.71
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	140.42	100.87	86.34	97.73	102.59
Dividends From Nonbank Subs	2.40	1.13	0.76	1.00	2.44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	146.31	120.16	101.09	104.92	114.79
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.81	19.06	31.67	40.34	51.69
Interest Income From Bank Subs	0.05	0.06	0.16	0.19	0.36
Mgt & Service Fees From Bank Subs	6.32	3.47	1.62	1.37	4.39
Other Income From Bank Subs	0.09	0.03	0.17	0.59	0.45
Operating Income From Bank Subs	44.55	24.97	34.27	48.29	66.94
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	108.39	66.59	134.95	60.45	86.00
Interest Income From Nonbank Subs	5.13	0.59	8.00	0.00	0.03
Mgt & Serv Fees From Nonbank Subs	12.17	1.03	3.59	0.66	0.19
Other Income From Nonbank Subs	0.44	0.35	0.94	1.78	0.00
Operating Inc From Nonbank Subs	126.13	78.41	147.47	66.27	91.88
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	8.78	11.28	38.55	41.52	24.28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.59	0.53	0.61	0.52	0.63
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.37	11.81	39.16	42.04	24.91
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	46.31	33.76	35.08	47.27	48.74
Interest Income From Bank Subs	10.39	19.96	11.93	4.73	1.51
Mgt & Serv Fees From Bank Subs	2.67	7.49	4.35	1.86	5.10
Other Income From Bank Subs	0.01	1.57	2.46	1.05	0.00
Operating Income From Bank Subs	66.54	68.27	62.37	67.92	65.11
Dividends From Nonbank Subs	2.03	5.81	7.82	4.72	4.35
Interest Income From Nonbank Subs	0.00	0.00	0.02	0.00	0.11
Mgt & Serv Fees From Nonbank Subs	0.09	0.05	0.02	0.00	0.00
Other Income From Nonbank Subs	0.02	0.04	0.09	0.38	0.00
Operating Inc From Nonbank Subs	4.84	6.93	17.38	7.35	15.52
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	586.66	8849.22	6670.58	5462.21	496.69
Loans and Adv From Subs/Total Debt	266.79	186.91	459.73	500.99	241.99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									72
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.15	1.75	2.44	2.75	3.19	3.47	3.90	4.10	72
+ Non-interest Income	0.85	-0.07	0.09	0.34	0.66	1.14	1.91	3.94	72
- Overhead Expense	3.53	2.17	2.44	2.90	3.44	3.93	4.69	5.81	72
- Provision for Losses	0.14	-0.22	-0.05	0.00	0.06	0.16	0.71	0.97	72
+ Securities Gains (Losses)	0.02	-0.32	-0.00	0.00	0.00	0.05	0.13	0.21	72
+ Other Tax Equiv Adjustments	0.00	-0.08	-0.01	0.00	0.00	0.00	0.01	0.03	72
= Pretax Net Oper Income (TE)	0.40	-2.06	-1.66	-0.12	0.54	1.05	1.74	1.94	72
Net Operating Income	0.28	-2.25	-1.75	-0.20	0.41	0.81	1.43	1.98	72
Net Income	0.28	-2.25	-1.75	-0.20	0.41	0.81	1.43	1.98	72
Net Income (Sub S Adjusted)	0.32	-2.47	-1.77	0.06	0.46	0.69	1.12	1.21	21
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.17	3.21	3.49	3.80	4.16	4.48	4.88	5.19	72
Interest Expense	0.68	0.24	0.31	0.49	0.64	0.81	1.23	1.32	72
Net Interest Income (TE)	3.48	1.95	2.69	3.15	3.51	3.79	4.24	4.51	72
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.57	-0.00	0.02	0.24	0.52	0.75	1.25	1.98	72
Earnings Coverage of Net Losses (X)	4.78	-12.65	-4.67	-0.45	1.48	5.15	18.97	50.15	72
Ln&Ls Allowance/Total Loans & Leases	2.03	1.05	1.18	1.47	1.90	2.58	3.18	3.56	72
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	6.34	0.29	0.75	2.83	4.56	8.54	14.23	24.44	72
30-89 Days Past Due Loans and Leases	0.96	0.00	0.06	0.22	0.63	1.34	2.59	2.86	72
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.55	-17.90	-7.93	2.70	11.93	20.89	31.85	43.04	72
Net ST Noncore Funding Dependence	3.27	-29.24	-14.20	-2.69	4.28	10.72	16.10	24.51	72
Net Loans and Leases/Total Assets	61.62	34.31	39.94	55.08	63.29	68.73	76.06	78.54	72
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.22	-5.85	0.92	5.04	8.99	11.11	13.70	14.57	71
Equity Capital/Total Assets	7.76	-6.86	-0.41	3.92	8.86	11.72	13.62	15.15	72
Equity Capital+Minority Int/Total Assets	7.78	-6.61	-0.41	3.92	8.86	11.72	13.64	15.32	72
Tier 1 Common Eq Cap / T RWA	9.76	-8.61	-2.96	4.87	10.68	15.55	19.24	24.03	71
Net Loans&Ls/Equity Capital (X)	8.85	2.66	3.37	5.24	6.86	9.41	21.77	29.80	64
Cash Dividends/Net Income	24.63	0.00	0.00	0.00	19.78	48.16	84.72	92.73	51
Cash Dividends/Net Income (Sub S Adjusted)	21.66	-22.35	-10.92	0.00	0.00	45.94	83.58	91.67	21
Retained Earnings/Avg Equity Cap	-0.74	-76.99	-24.60	-2.00	3.40	5.58	9.46	11.01	65
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.34	0.00	0.00	0.00	0.00	0.00	2.65	5.32	64
Long-Term Debt/Equity Capital	2.61	0.00	0.00	0.00	0.00	0.00	16.95	21.51	64
Equity Investment in Subs/Equity Cap	129.84	92.03	94.35	99.17	111.62	133.33	224.59	270.81	64
Cash FR Oper+Noncash+Op Exp+Di v	102.43	0.40	10.57	69.70	98.46	116.94	192.72	314.37	71

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.78	2.92	3.07	3.47	3.76	4.09	4.39	4.72	72
Less: Interest Expense	0.62	0.20	0.28	0.43	0.57	0.76	1.09	1.18	72
Equals: Net Interest Income (TE)	3.15	1.75	2.44	2.75	3.19	3.47	3.90	4.10	72
Plus: Non-Interest Income	0.85	-0.07	0.09	0.34	0.66	1.14	1.91	3.94	72
Equals: Adj Operating Income (TE)	4.06	2.37	2.64	3.43	3.91	4.56	5.46	6.20	72
Less: Overhead Expense	3.53	2.17	2.44	2.90	3.44	3.93	4.69	5.81	72
Less: Provision for Loan and Lease Losses	0.14	-0.22	-0.05	0.00	0.06	0.16	0.71	0.97	72
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Plus: Realized G/L on AFS Sec	0.02	-0.32	-0.00	0.00	0.00	0.05	0.13	0.21	72
Plus: Other Tax Equiv Adjustments	0.00	-0.08	-0.01	0.00	0.00	0.00	0.01	0.03	72
Equals: Pretax Net Oper Inc (TE)	0.40	-2.06	-1.66	-0.12	0.54	1.05	1.74	1.94	72
Less: Applicable Income Taxes (TE)	0.12	-0.36	-0.04	0.00	0.04	0.25	0.44	0.69	72
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Equals: Net Operating Income	0.28	-2.25	-1.75	-0.20	0.41	0.81	1.43	1.98	72
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Equals: Net Income	0.28	-2.25	-1.75	-0.20	0.41	0.81	1.43	1.98	72
Memo: Net Income (Last Four Qtrs)	0.28	-2.25	-1.75	-0.20	0.41	0.81	1.43	1.98	72
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.79	81.67	85.20	88.31	91.08	92.95	95.36	96.20	72
Avg Int-Bearing Funds / Avg Assets	76.84	60.20	64.62	69.89	76.14	82.29	90.04	95.69	71
Int Income (TE) / Avg Earning Assets	4.17	3.21	3.49	3.80	4.16	4.48	4.88	5.19	72
Int Expense / Avg Earning Assets	0.68	0.24	0.31	0.49	0.64	0.81	1.23	1.32	72
Net Int Inc (TE) / Avg Earn Assets	3.48	1.95	2.69	3.15	3.51	3.79	4.24	4.51	72
YIELD OR COST:									
Total Loans and Leases (TE)	5.34	4.53	4.64	4.86	5.35	5.73	6.02	6.18	72
Interest-Bearing Bank Balances	0.35	0.09	0.18	0.23	0.27	0.35	0.72	0.94	72
Fed Funds Sold & Reverse Repos	0.19	0.00	0.00	0.07	0.20	0.28	0.34	0.47	34
Trading Assets	11.63	5.52	5.52	5.52	5.52	11.63	15.29	16.51	2
Total Earning Assets	4.13	3.17	3.39	3.76	4.09	4.42	4.75	5.17	72
Investment Securities (TE)	2.10	1.01	1.20	1.59	1.96	2.56	3.09	3.29	72
U.S. Treasury & Agency Sec (excl MBS)	1.38	0.29	0.50	0.95	1.22	1.71	2.31	2.93	62
Mortgage-Backed Securities	1.72	0.38	0.74	1.25	1.70	2.08	2.59	4.07	66
All Other Securities	4.57	0.98	1.48	2.95	3.81	5.38	8.57	18.95	67
Interest-Bearing Deposits	0.61	0.22	0.30	0.40	0.60	0.79	0.87	1.02	72
Time Deposits of \$100K or More	1.00	0.39	0.44	0.72	0.91	1.34	1.62	1.73	72
Time Deposits < \$100K	0.98	0.42	0.53	0.69	0.91	1.19	1.55	1.83	72
Other Domestic Deposits	0.25	0.08	0.10	0.15	0.24	0.32	0.42	0.46	72
Foreign Deposits	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	1
Fed Funds Purchased and Repos	0.48	0.00	0.00	0.00	0.20	0.57	1.26	3.64	53
Other Borrowed Funds & Trading Liab	2.86	0.11	0.38	1.42	2.60	3.67	6.21	7.07	63
All Interest-Bearing Funds	0.80	0.30	0.39	0.59	0.76	1.00	1.21	1.60	71

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	69.71	48.90	52.12	56.39	65.00	79.41	93.52	113.34	72
Avg Assets per Employee (\$000)	4192.54	2405.23	2676.65	3170.66	3903.63	4607.54	6543.52	7996.44	72

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Overhead Exp / NOI + Non-Int Income	89.26	59.05	63.07	71.81	83.95	99.43	119.89	158.73	72

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.53	2.17	2.44	2.90	3.44	3.93	4.69	5.81	72
Personnel Expense	1.71	1.01	1.14	1.35	1.68	2.00	2.32	2.74	72
Net Occupancy Expense	0.44	0.24	0.27	0.36	0.43	0.50	0.65	0.72	72
Other Operating Expenses	1.32	0.71	0.80	0.97	1.20	1.59	2.16	2.55	72
Overhead Less Non-Interest Income	2.64	0.96	1.68	2.06	2.55	3.15	3.71	4.06	72

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	88.38	57.91	63.07	70.89	82.65	98.63	119.64	158.73	72
Personnel Expense	43.07	25.60	31.01	36.65	41.07	47.80	57.86	67.30	72
Net Occupancy Expense	11.13	6.22	6.82	8.40	10.47	13.45	15.82	18.02	72
Other Operating Expenses	33.38	18.09	19.88	23.38	27.53	39.80	58.02	73.98	72
Total Non-Interest Income	18.76	-2.33	2.67	10.46	16.08	25.75	33.32	60.44	72
Fiduciary Activities Income	0.31	0.00	0.00	0.00	0.00	0.00	1.48	6.18	72
Serv Charges on Deposit Accts - Domestic	6.42	0.95	1.70	2.91	5.65	9.30	13.46	16.08	72
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Investment Banking Fees & Commissions	0.42	0.00	0.00	0.00	0.00	0.63	1.78	4.30	72
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Net Servicing Fees	0.17	0.00	0.00	0.00	0.00	0.24	0.99	1.93	72
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Insurance Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.16	0.74	3.70	72
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.81	-23.39	-11.24	-3.68	0.00	2.39	5.02	17.20	72
Other Non-Interest Income	8.94	2.58	3.18	5.65	8.57	11.08	16.96	22.23	72
Overhead Less Non-Interest Income	69.44	11.88	39.01	50.31	64.38	79.49	106.13	157.76	72

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	9.02	-125.06	-17.02	0.00	3.55	27.96	34.10	38.77	51
Appl Inc Tax+TE/Pretax NOI+TE	14.55	-105.37	-16.38	0.48	10.43	31.26	39.31	42.65	51

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.19	23.37	29.69	40.96	53.56	60.06	67.37	73.12	72
Commercial and Industrial Loans	6.92	1.25	2.35	3.52	5.83	9.21	14.98	18.41	72
Loans to Individuals	1.62	0.00	0.06	0.42	1.10	2.62	4.97	5.87	72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Agricultural Loans	0.86	0.00	0.00	0.00	0.00	1.43	3.39	7.17	72
Other Loans and Leases	0.49	0.00	0.00	0.04	0.28	0.86	1.50	2.19	72
Net Loans and Leases	61.62	34.31	39.94	55.08	63.29	68.73	76.06	78.54	72
Debt Securities Over 1 Year	17.11	0.63	5.09	11.07	16.15	22.48	33.10	38.65	72
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.03	0.34	0.64	72
Subtotal	79.81	60.16	66.33	74.65	81.41	85.43	87.77	89.03	72
Interest-Bearing Bank Balances	6.69	0.30	0.63	1.93	5.25	10.72	15.90	19.94	72
Federal Funds Sold & Reverse Repos	0.73	0.00	0.00	0.00	0.00	0.53	4.36	7.43	72
Debt Securities 1 Year or Less	1.41	0.00	0.01	0.19	0.71	1.71	4.78	6.37	72
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Total Earning Assets	89.79	81.94	84.51	87.54	90.10	91.96	93.05	94.62	72
Non-Int Cash and Due From Dep Inst	1.79	0.54	0.71	0.91	1.65	2.42	3.18	4.04	72
Other Real Estate Owned	1.99	0.01	0.05	0.37	1.51	3.42	5.54	6.88	72
All Other Assets	8.31	3.08	4.52	6.36	7.65	9.81	13.54	15.63	72
MEMORANDA:									
Short-Term Investments	9.45	1.58	2.57	4.13	7.98	13.20	19.76	24.65	72
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.00	1.31	2.00	72
U.S. Agency Securities (excl MBS)	3.98	0.00	0.00	0.81	3.54	6.80	10.22	12.71	72
Municipal Securities	3.22	0.00	0.00	0.29	1.93	5.11	11.59	15.61	72
Mortgage-Backed Securities	8.67	0.00	0.00	3.38	8.95	12.93	17.83	28.92	72
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.43	72
Other Debt Securities	0.15	0.00	0.00	0.00	0.00	0.05	0.78	1.75	72
RE Loans Secured by 1-4 Family	15.51	2.27	3.73	8.95	14.61	21.44	26.28	35.44	72
Revolving	2.28	0.00	0.03	0.72	1.86	3.82	5.73	7.11	72
Closed-End, Sec by First Liens	12.05	0.98	3.18	5.72	10.94	17.04	22.91	29.58	72
Closed-End, Sec by Junior Liens	0.61	0.00	0.03	0.17	0.46	0.97	1.49	1.84	72
Commercial Real Estate Loans	31.91	9.07	11.15	22.23	32.94	40.29	46.63	52.23	72
Construction and Land Dev	4.74	0.17	0.72	2.08	4.24	7.01	9.40	11.83	72
Multi family	3.05	0.17	0.46	1.06	2.05	4.18	7.55	10.10	72
Nonfarm Nonresidential	23.06	7.04	8.22	16.04	23.54	27.97	36.87	42.10	72
RE Loans Secured by Farml and	2.00	0.00	0.00	0.00	1.18	3.59	6.93	9.36	72
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.45	54.26	61.97	73.73	83.43	90.15	92.63	94.12	72
RE Loans Secured by 1-4 Family	24.71	3.73	6.89	13.27	25.58	32.39	41.57	45.46	72
Revolving	3.64	0.00	0.08	1.12	2.90	6.03	8.96	11.52	72
Closed-End	20.34	1.85	5.65	10.43	19.61	29.38	35.09	41.41	72
Commercial Real Estate Loans	50.83	20.04	24.97	41.98	48.56	60.45	73.89	79.99	72
Construction and Land Dev	7.56	0.28	1.51	3.28	7.24	10.40	15.34	19.06	72
Multi family	4.79	0.35	0.77	1.75	3.43	6.99	11.78	15.13	72
Nonfarm Nonresidential	36.34	15.74	18.46	28.68	34.31	41.64	55.20	62.97	72
RE Loans Secured by Farml and	3.47	0.00	0.00	0.00	1.89	5.75	12.74	17.64	72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Commercial and Industrial Loans	10.96	2.03	3.96	6.25	9.12	14.58	23.68	27.05	72
Loans to Individuals	2.76	0.01	0.10	0.61	1.63	4.34	7.46	11.62	72
Credit Card Loans	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.61	72
Agricultural Loans	1.57	0.00	0.00	0.00	0.00	2.65	6.18	13.33	72
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Other Loans and Leases	0.83	0.00	0.01	0.06	0.45	1.36	2.39	4.32	72

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.45	1.58	2.57	4.13	7.98	13.20	19.76	24.65	72
Liquid Assets	24.61	10.22	12.44	17.41	23.71	30.98	37.81	41.86	72
Investment Securities	19.07	3.77	6.60	13.08	18.23	23.54	33.63	41.41	72
Net Loans and Leases	61.62	34.31	39.94	55.08	63.29	68.73	76.06	78.54	72
Net Lns, Ls & Stdbly Ltrs of Credit	61.93	34.34	40.01	55.59	63.43	69.36	76.43	79.03	72
Core Deposits	68.61	41.92	53.33	63.23	68.42	76.39	79.27	80.16	72
Noncore Funding	20.28	6.88	10.13	12.88	19.04	25.29	37.34	42.72	72
Time Deposits of \$100K or More	15.59	5.05	6.98	9.63	13.01	18.99	30.17	37.44	72
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Fed Funds Purchased and Repos	0.78	0.00	0.00	0.00	0.00	1.40	3.49	4.81	72
Net Fed Funds Purchased (Sold)	0.22	-10.31	-3.19	0.00	0.00	1.36	3.46	4.61	72
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Oth Borrowings W/Rem Mat 1 Yr or Less	0.79	0.00	0.00	0.00	0.28	1.36	3.01	4.39	72
Earning Assets Repr in 1 Year	31.05	12.84	18.35	22.91	29.48	37.20	48.20	52.29	72
Int-Bearing Liab Repr in 1 Year	28.58	8.30	12.83	15.67	21.50	35.60	61.26	68.37	72
Long-Term Debt Repr in 1 Year	0.45	0.00	0.00	0.00	0.00	0.12	2.66	3.84	72
Net Assets Repriceable in 1 Year	1.57	-38.89	-28.68	-8.74	3.80	15.91	24.93	32.80	72
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.55	-17.90	-7.93	2.70	11.93	20.89	31.85	43.04	72
Net ST Noncore Funding Dependence	3.27	-29.24	-14.20	-2.69	4.28	10.72	16.10	24.51	72
Short-Term Inv/ST Noncore Funding	92.33	12.87	21.22	34.70	60.78	124.01	235.92	464.69	72
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.81	-8.12	0.01	4.24	11.58	27.77	41.80	46.72	72
Net Loans and Leases/Total Deposits	72.61	41.04	46.89	64.63	73.16	84.48	90.48	93.98	72
Net Loans and Leases/Core Deposits	91.61	46.57	63.50	76.74	92.85	107.51	119.92	131.56	72
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.09	-2.77	-0.88	-0.06	0.00	0.06	0.79	2.07	26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-4.90	-47.55	-21.42	-8.73	-1.90	-0.23	0.52	2.27	63
Struct Notes Appr(Depr)/T1 Cap	-0.69	-16.29	-3.09	-1.30	-0.49	-0.04	0.00	0.02	22
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.91	0.00	0.00	0.00	0.00	2.18	32.52	77.82	72
Available-For-Sale Securities	93.08	14.34	57.04	94.15	100.00	100.00	100.00	100.00	72
U. S. Treasury Securities	0.72	0.00	0.00	0.00	0.00	0.00	5.04	11.53	72
U. S. Agency Securities (excl MBS)	21.79	0.00	0.00	5.59	20.50	36.37	48.54	77.05	72
Municipal Securities	18.03	0.00	0.00	1.46	15.66	33.28	50.99	71.72	72
Mortgage-Backed Securities	45.99	0.00	0.03	21.00	52.22	73.42	89.34	98.03	72
Asset-Backed Securities	0.13	0.00	0.00	0.00	0.00	0.00	0.28	3.81	72
Other Debt Securities	1.17	0.00	0.00	0.00	0.00	0.16	6.95	14.72	72
Mutual Funds and Equity Securities	0.49	0.00	0.00	0.00	0.00	0.17	2.62	5.91	72
Debt Securities 1 Year or Less	8.06	0.00	0.05	1.02	4.24	9.58	25.20	40.44	72
Debt Securities 1 To 5 Years	25.33	0.61	1.71	8.24	20.44	38.82	61.23	71.14	72
Debt Securities Over 5 Years	60.92	0.06	12.59	32.81	64.58	84.91	93.57	95.76	72
Pledged Securities	43.89	0.00	3.91	22.20	39.83	63.35	83.63	88.98	72
Structured Notes, Fair Value	1.08	0.00	0.00	0.00	0.00	1.02	5.12	10.56	72

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.22	-0.05	0.00	0.06	0.16	0.71	0.97	72
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	-0.40	-0.11	0.00	0.12	0.32	0.98	1.33	72
Provision for Ln&Ls Losses/Net Losses	53.85	-71.88	-4.55	1.70	32.39	84.58	176.76	270.35	72
Ln&Ls Allowance/Total Loans & Leases	2.03	1.05	1.18	1.47	1.90	2.58	3.18	3.56	72
Ln&Ls Allowance/Net Ln&Ls Losses (X)	5.53	0.99	1.49	2.33	3.74	6.06	16.49	27.20	68
ALLL/Nonaccrual Assets	113.38	16.61	33.54	47.64	72.21	128.07	332.38	557.66	70
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	105.80	16.29	32.66	46.78	69.03	124.79	273.08	432.97	70
Gross Ln&Ls Losses/Avg Loans & Leases	0.79	0.01	0.12	0.35	0.68	1.02	1.67	2.47	72
Recoveries/Avg Loans and Leases	0.19	0.00	0.01	0.05	0.12	0.28	0.55	0.86	72
Net Losses/Avg Loans and Leases	0.57	-0.00	0.02	0.24	0.52	0.75	1.25	1.98	72
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Recoveries/Prior Year-End Losses	21.01	2.18	2.53	6.07	14.96	26.77	60.06	68.89	71
Earnings Coverage of Net Losses (X)	4.78	-12.65	-4.67	-0.45	1.48	5.15	18.97	50.15	72
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.52	-0.04	0.00	0.11	0.40	0.84	1.33	2.10	72
RE Loans Secured By 1-4 Family	0.52	-0.07	-0.01	0.05	0.29	0.72	1.36	2.96	72
Revolving	0.50	-0.08	-0.01	0.00	0.06	0.65	2.40	3.29	65
Closed-End	0.52	-0.16	-0.03	0.02	0.25	0.79	1.51	3.60	72
Commercial Real Estate Loans	0.55	-0.13	-0.00	0.07	0.46	0.85	1.62	2.07	72
Construction and Land Dev	1.69	-0.76	-0.30	0.00	0.39	2.54	8.32	9.94	71
Multi family	0.19	-1.25	-0.00	0.00	0.00	0.00	0.97	2.92	69
Nonfarm Nonresidential	0.41	-0.34	-0.00	0.00	0.23	0.65	1.32	1.95	72
RE Loans Secured by Farmland	0.24	-0.51	-0.02	0.00	0.00	0.00	0.77	4.33	54
Commercial and Industrial Loans	0.89	-1.22	-0.46	-0.04	0.16	1.63	3.62	6.69	71
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	0.96	0.01	0.08	0.23	0.48	1.92	2.84	2.95	43
Credit Card Loans	1.66	-0.13	-0.08	0.32	1.13	2.78	3.51	3.84	14
Agricultural Loans	0.04	-0.17	-0.03	0.00	0.00	0.00	0.00	0.36	36
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.56	-0.13	-0.02	0.00	0.00	1.40	6.23	17.46	67

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.96	0.00	0.06	0.22	0.63	1.34	2.59	2.86	72
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.04	0.19	0.41	72
Nonaccrual Loans and Leases	3.02	0.10	0.34	1.18	2.49	4.14	6.80	10.07	72
90+ Days PD and Nonaccrual Loans and Leases	3.08	0.19	0.43	1.18	2.49	4.14	6.80	10.08	72
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.30	72
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Nonaccrual Restructured	0.99	0.00	0.00	0.02	0.68	1.68	2.49	5.49	72
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.95	0.00	0.06	0.22	0.63	1.34	2.59	2.86	72
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.04	0.19	0.41	72
Nonaccrual Assets	3.04	0.10	0.34	1.18	2.49	4.14	6.80	10.07	72
30+ Days PD & Nonaccrual Assets	4.10	0.58	1.07	1.92	3.43	5.11	9.53	11.59	72
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.95	0.08	0.25	0.80	1.60	2.54	4.88	6.40	72
90+ PD & Nonaccrual Assets + OREO	4.21	0.19	0.48	1.68	3.23	6.32	8.61	17.60	72
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	5.80	0.21	0.61	2.06	4.35	7.98	14.23	19.91	72
Allowance for Loan & Lease Losses	435.00	28.42	62.63	226.79	415.95	573.05	849.03	1303.10	72
Equity Cap + ALLL	69.74	1.20	4.84	17.96	35.80	79.26	254.05	340.00	64
Tier 1 Cap + ALLL	60.99	-211.47	0.99	13.01	31.84	85.19	233.52	286.50	71
Loans & Leases + RE Acquired	8.79	0.46	1.14	3.82	6.60	12.44	20.32	29.05	72

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 5
 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	0.91	0.00	0.00	0.19	0.69	1.52	2.69	3.08	72
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.22	0.46	72
- Nonaccrual	3.26	0.16	0.52	1.28	2.69	4.24	7.15	10.80	72
Coml & Indl - 30-89 Days PD	0.46	0.00	0.00	0.00	0.23	0.73	1.70	2.35	71
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.23	71
- Nonaccrual	1.70	0.00	0.00	0.00	0.73	2.55	6.55	9.23	71
Individuals - 30-89 Days PD	1.12	0.00	0.00	0.00	0.65	1.88	3.68	5.88	70
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.19	0.80	70
- Nonaccrual	0.36	0.00	0.00	0.00	0.05	0.65	1.60	1.94	70
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.00	0.16	1.54	36
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
- Nonaccrual	0.10	0.00	0.00	0.00	0.00	0.00	0.53	1.06	36
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.00	0.96	4.47	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.05	0.91	67
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.18	67
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.45	0.00	0.00	0.36	1.17	2.55	4.10	4.58	72
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.46	72
- Nonaccrual	2.47	0.00	0.00	0.67	2.19	4.34	5.63	7.75	72
Revolving - 30-89 Days PD	0.55	0.00	0.00	0.00	0.13	1.25	2.32	3.16	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.19	65
- Nonaccrual	1.14	0.00	0.00	0.00	0.25	2.02	3.64	7.56	65
Closed-End - 30-89 Days PD	1.54	0.00	0.00	0.39	1.12	3.04	4.34	4.82	72
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.37	72
- Nonaccrual	2.81	0.00	0.00	0.72	2.43	4.41	8.33	10.27	72
- Jr Lien 30-89 Days PD	0.09	0.00	0.00	0.00	0.02	0.17	0.37	0.51	72
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
- Jr Lien Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.23	0.52	1.11	72
Commercial RE - 30-89 Days PD	0.59	0.00	0.00	0.00	0.19	1.08	2.16	3.11	72
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.13	72
- Nonaccrual	3.46	0.00	0.35	1.14	2.19	4.50	10.36	13.44	72
Const & Dev - 30-89 Days PD	0.33	0.00	0.00	0.00	0.00	0.39	1.40	3.30	71
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	71
- Nonaccrual	7.58	0.00	0.00	0.09	3.04	10.58	30.01	42.92	71
Multi Family - 30-89 Days PD	0.56	0.00	0.00	0.00	0.00	0.00	2.34	9.74	69
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
- Nonaccrual	1.20	0.00	0.00	0.00	0.00	1.48	6.12	15.05	69
Nonfarm Nres- 30-89 Days PD	0.49	0.00	0.00	0.00	0.22	0.96	1.77	2.41	72
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	72
- Nonaccrual	2.39	0.00	0.00	0.86	1.91	4.05	6.20	7.81	72
Farmland - 30-89 Days PD	0.85	0.00	0.00	0.00	0.00	0.53	4.08	8.79	54
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54
- Nonaccrual	2.34	0.00	0.00	0.00	0.00	1.56	7.03	29.80	54
Credit Card - 30-89 Days PD	1.78	0.00	0.09	0.43	1.36	2.07	2.79	4.65	14
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.00	0.00	1.06	1.85	14
- Nonaccrual	1.13	0.00	0.00	0.00	0.00	0.00	1.15	5.55	14

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.22	-5.85	0.92	5.04	8.99	11.11	13.70	14.57	71
Tier 1 RBC Ratio	12.21	-8.58	1.84	7.01	12.95	16.56	21.51	25.69	71
Total Risk-Based Capital Ratio	14.13	-8.58	3.55	10.40	14.47	18.25	23.86	26.82	71
Tangible Tier 1 Leverage Ratio	8.18	-5.84	0.92	5.04	8.96	11.12	13.70	14.57	71
Tangible Common Eq Cap/Tan Assets	6.50	-7.35	-2.25	3.23	7.81	10.07	12.44	13.75	71
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	8.89	2.97	3.65	5.36	8.10	10.73	16.80	21.95	72
Standby Letters of Credit	0.25	0.00	0.00	0.05	0.16	0.38	0.88	1.01	72
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	72
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.43	0.00	0.00	0.00	0.00	0.21	2.66	5.67	72
Interest Rate Contracts	0.43	0.00	0.00	0.00	0.00	0.21	2.66	5.67	72
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.48	72
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.06	0.40	1.12	72
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Interest Rate Swaps	0.13	0.00	0.00	0.00	0.00	0.00	0.00	3.44	72
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	14.51	4.04	6.66	9.47	13.03	17.98	26.12	34.29	72

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	59.86	0.00	0.00	0.00	69.24	103.36	114.44	122.31	36
Dividends Paid/Net Income	24.63	0.00	0.00	0.00	19.78	48.16	84.72	92.73	51
Net Income - Dividends/Avg Equity	-0.76	-76.99	-24.60	-2.00	3.40	5.58	8.89	11.01	65
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	140.41	0.00	0.00	0.00	112.33	145.73	282.99	757.57	35
Dividends From Nonbank Subs	2.40	0.00	0.00	0.00	0.00	0.12	1.59	24.88	35
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Dividends From All Subsidiaries	146.31	0.00	0.00	0.00	115.22	150.25	288.79	757.85	35
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.80	0.00	0.00	0.00	26.36	58.73	82.25	94.65	49
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.01	0.17	0.72	49
Mgt & Service Fees From Bank Subs	6.31	0.00	0.00	0.00	0.00	0.00	15.97	107.97	49
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	2.23	49
Operating Income From Bank Subs	44.55	0.00	0.00	0.42	40.97	77.63	105.55	156.58	49
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	108.39	0.00	0.00	22.88	100.00	112.11	215.07	292.59	15
Interest Income From Nonbank Subs	5.12	0.00	0.00	0.00	0.00	0.00	6.70	25.93	15
Mgt & Serv Fees From Nonbank Subs	12.16	0.00	0.00	0.00	0.00	2.77	28.57	57.84	15
Other Income From Nonbank Subs	0.43	0.00	0.00	0.00	0.00	0.00	0.00	1.64	15
Operating Inc From Nonbank Subs	126.13	0.00	15.76	99.82	100.00	136.47	215.07	302.35	15
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	8.77	0.00	0.00	0.00	0.00	0.00	21.06	28.08	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	0.59	0.00	0.00	0.00	0.00	0.00	1.42	1.89	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	9.36	0.00	0.00	0.00	0.00	0.00	22.48	29.97	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	46.30	0.00	0.00	0.00	18.02	99.24	100.00	100.00	60
Interest Income From Bank Subs	10.39	0.00	0.00	0.00	0.00	0.08	90.51	100.00	60
Mgt & Serv Fees From Bank Subs	2.67	0.00	0.00	0.00	0.00	0.00	15.85	41.69	60
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.25	60
Operating Income From Bank Subs	66.54	0.00	0.00	0.00	98.69	100.00	100.00	100.00	60
Dividends From Nonbank Subs	2.02	0.00	0.00	0.00	0.00	0.00	2.55	50.21	60
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.59	2.29	60
Other Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.79	60
Operating Inc From Nonbank Subs	4.84	0.00	0.00	0.00	0.00	0.59	50.21	100.00	60
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
Loans and Adv From Subs/ST Debt	586.65	0.00	0.00	0.00	15.62	613.45	2122.81	2474.40	12
Loans and Adv From Subs/Total Debt	266.78	0.00	0.00	0.00	52.96	208.92	1139.16	2083.08	27

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
2533100	292,174	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	458,604	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	413,031	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3035049	479,658	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	276,706	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	391,457	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	340,955	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	426,682	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	462,784	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2595939	242,192	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	288,074	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	176,291	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	162,259	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	460,153	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	469,928	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1084511	465,562	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2754585	474,612	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	449,275	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1131497	432,223	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	415,925	DELMAR BANCORP	SALISBURY, MD	
1094613	474,731	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1076619	495,791	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1247615	416,585	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	403,660	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
1107830	427,134	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	355,968	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	403,858	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	371,651	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
3223828	410,618	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	Moved from Peer 4
1141227	157,026	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
3019339	313,142	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1205950	495,827	GNB BANCORPORATION	GRUNDY CENTER, IA	
3047163	216,048	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	435,046	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	476,849	HERRING BANCORP, INC.	AMARILLO, TX	
1131750	382,808	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	302,914	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	433,925	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	218,755	IRELAND BANCORP, LTD.	MALAD CITY, ID	
3821756	497,812	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
1995523	92,694	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	442,788	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1082469	430,121	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	277,830	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1054091	488,174	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 4
1142309	360,387	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	130,604	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
1086001	354,765	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	465,702	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
3306806	486,881	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
2962737	407,453	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	

BHCPR Reporters for Quarter Ending 12/31/2013
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 09/30/2013 and Other Notes
1204748	416,804	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	392,412	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	280,762	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	394,203	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	486,287	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1056769	488,233	OTTAWA BANCSHARES, INC.	SALINA, KS	
1248032	446,836	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	284,486	PEDCOR CAPITAL, LLC	CARMEL, IN	
1866155	476,464	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	
1081314	361,270	PERSONS BANKING CO., INC.	MACON, GA	
2891006	344,715	REGENT BANCORP, INC.	DAVIE, FL	
2702232	495,980	RSI BANCORP, MHC	RAHWAY, NJ	Moved from Peer 4
3449075	401,683	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	450,206	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	280,370	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	373,895	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2327541	489,171	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
3009666	406,403	TFC HOLDING COMPANY	ALHAMBRA, CA	
3185476	486,764	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
1200405	431,087	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	444,091	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 72 bank holding companies.