

	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	117	113	95	87
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.23	3.34	3.26	3.47
+ Non-interest Income	1.26	1.21	1.19	1.02
- Overhead Expense	3.04	3.01	3.01	2.93
- Provision for Losses	0.17	0.35	0.33	0.50
+ Securities Gains (Losses)	0.03	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.42	1.41	1.31	1.15
Net Operating Income	1.08	1.00	0.98	0.79
Net Income	1.08	1.00	0.98	0.25
Net Income (Sub S Adjusted)	1.62	1.53	1.43	1.02
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.14	4.45	4.35	4.69
Interest Expense	0.55	0.74	0.68	0.83
Net Interest Income (TE)	3.55	3.67	3.59	3.83
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.31	0.65	0.64	0.95
Earnings Coverage of Net Losses (X)	14.53	11.08	9.48	5.18
Ln&Ls Allowance/Total Loans & Leases	1.59	1.87	1.70	1.97
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.30	3.12	2.75	3.65
30-89 Days Past Due Loans and Leases	0.63	0.71	0.76	0.91
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	16.30	17.96	15.40	18.88
Net ST Noncore Funding Dependence	6.58	7.85	6.34	10.18
Net Loans and Leases/Total Assets	63.57	60.57	61.71	60.46
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.39	10.26	10.17	10.04
Equity Capital/Total Assets	11.37	11.21	11.05	11.00
Equity Capital+Minority Int/Total Assets	11.49	11.31	11.14	11.02
Tier 1 Common Eq Cap / T RWA	12.56	13.19	12.62	12.83
Net Loans&Ls/Equity Capital (X)	5.85	5.67	5.77	5.75
Cash Dividends/Net Income	27.91	28.56	32.93	29.41
Cash Dividends/Net Income (Sub S Adjusted)	45.18	46.64	95.94	15.97
Retained Earnings/Avg Equity Cap	6.39	6.05	5.36	4.88
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.05
Long-Term Debt/Equity Capital	1.79	1.93	1.71	1.64
Equity Investment in Subs/Equity Cap	103.81	104.75	103.89	104.77
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	117.36	114.04	124.53	101.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.76	4.04	3.94	4.26	4.40
Less: Interest Expense	0.50	0.67	0.62	0.75	1.01
Equals: Net Interest Income (TE)	3.23	3.34	3.26	3.47	3.34
Plus: Non-Interest Income	1.26	1.21	1.19	1.02	1.07
Equals: Adj Operating Income (TE)	4.62	4.68	4.62	4.53	4.43
Less: Overhead Expense	3.04	3.01	3.01	2.93	2.98
Less: Provision for Loan and Lease Losses	0.17	0.35	0.33	0.50	1.02
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	0.05	0.05	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.42	1.41	1.31	1.15	0.55
Less: Applicable Income Taxes (TE)	0.43	0.43	0.37	0.37	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.08	1.00	0.98	0.79	0.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.08	1.00	0.98	0.80	0.25
Memo: Net Income (Last Four Qtrs)	1.07	0.93	0.99	0.80	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.20	91.26	91.07	90.89	90.66
Avg Int-Bearing Funds / Avg Assets	71.50	72.72	72.89	73.75	75.50
Int Income (TE) / Avg Earning Assets	4.14	4.45	4.35	4.69	4.87
Int Expense / Avg Earning Assets	0.55	0.74	0.68	0.83	1.11
Net Int Inc (TE) / Avg Earn Assets	3.55	3.67	3.59	3.83	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	5.05	5.42	5.32	5.64	5.55
Interest-Bearing Bank Balances	0.28	0.27	0.28	0.30	0.34
Fed Funds Sold & Reverse Repos	0.24	0.20	0.21	0.28	0.90
Trading Assets	1.18	1.49	1.21	1.93	1.60
Total Earning Assets	4.07	4.36	4.25	4.58	4.77
Investment Securities (TE)	2.41	2.85	2.71	3.18	3.67
U.S. Treasury & Agency Sec (excl MBS)	1.52	1.76	1.65	2.09	2.27
Mortgage-Backed Securities	2.09	2.64	2.52	3.02	3.73
All Other Securities	4.12	5.01	4.96	5.22	5.84
Interest-Bearing Deposits	0.48	0.63	0.60	0.79	1.08
Time Deposits of \$100K or More	0.98	1.22	1.16	1.38	1.69
Time Deposits < \$100K	0.96	1.24	1.20	1.42	1.84
Other Domestic Deposits	0.24	0.30	0.30	0.41	0.55
Foreign Deposits	0.37	0.35	0.36	0.38	0.55
Fed Funds Purchased and Repos	0.72	0.94	0.83	0.93	1.01
Other Borrowed Funds & Trading Liab	2.35	2.65	2.62	2.55	2.64
All Interest-Bearing Funds	0.63	0.84	0.79	1.02	1.33

	PEER GROUP 02 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	42	40	79	72	68
Avg Assets per Employee (\$000)	5,499	5,404	5,229	5,008	5,094
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.18	2.65	2.65	3.27	2.79
Overhead Exp / NII + Non-Int Income	67.41	66.49	66.61	67.01	68.76
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.01	3.01	2.93	2.98
Personnel Expense	1.61	1.55	1.53	1.47	1.41
Net Occupancy Expense	0.39	0.37	0.37	0.37	0.37
Other Operating Expenses	1.05	1.06	1.09	1.07	1.15
Overhead Less Non-Interest Income	1.71	1.71	1.70	1.86	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.23	65.21	65.77	65.57	67.33
Personnel Expense	34.96	33.92	33.80	33.16	32.41
Net Occupancy Expense	8.43	7.98	8.06	8.39	8.51
Other Operating Expenses	22.18	22.14	22.88	23.68	26.18
Total Non-Interest Income	25.77	24.09	24.90	22.31	23.50
Fiduciary Activities Income	1.69	1.72	1.76	1.96	1.81
Serv Charges on Deposit Accts - Domestic	5.03	5.30	5.21	6.52	6.72
Trading Revenue	0.08	0.27	0.29	0.27	0.14
Investment Banking Fees & Commissions	1.25	1.24	1.17	1.16	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.44	0.30	0.24	0.19	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.80	0.73	0.73	0.70	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	2.88	1.78	2.04	-0.26	-0.63
Other Non-Interest Income	8.87	8.49	8.61	9.73	10.51
Overhead Less Non-Interest Income	39.92	39.38	39.09	42.75	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	25.98	24.97	24.02	23.96	23.18
Appl Inc Tax+TE/Pretax NOI+TE	30.58	30.37	30.24	31.93	30.89

PERCENT OF TOTAL ASSETS -----	PEER GROUP 02				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	46.17	44.95	44.69	44.10	46.30
Commercial and Industrial Loans	10.42	9.48	9.84	10.38	9.64
Loans to Individuals	2.36	2.49	2.57	2.93	2.95
Loans to Depository Institutions	0.01	0.01	0.00	0.02	0.02
Agricultural Loans	0.42	0.42	0.39	0.55	0.53
Other Loans and Leases	1.93	1.63	1.78	1.81	1.69
Net Loans and Leases	63.57	60.57	61.71	60.46	61.72
Debt Securities Over 1 Year	17.02	19.04	17.29	20.04	18.37
Mutual Funds and Equity Securities	0.11	0.08	0.09	0.06	0.06
Subtotal	82.16	81.37	80.75	81.65	81.10
Interest-Bearing Bank Balances	3.49	3.97	4.12	4.09	4.62
Federal Funds Sold & Reverse Repos	0.11	0.10	0.07	0.07	0.11
Debt Securities 1 Year or Less	2.47	2.37	2.20	2.10	2.29
Trading Assets	0.09	0.12	0.16	0.14	0.07
Total Earning Assets	90.05	89.86	89.70	89.36	89.48
Non-Int Cash and Due From Dep Inst	1.51	1.55	1.84	1.78	1.34
Other Real Estate Owned	0.41	0.59	0.50	0.75	0.80
All Other Assets	8.24	8.34	8.04	8.57	8.91
MEMORANDA:					
Short-Term Investments	6.87	7.27	7.23	6.97	7.73
U.S. Treasury Securities	0.10	0.13	0.12	0.15	0.39
U.S. Agency Securities (excl MBS)	2.65	2.65	2.69	3.08	3.02
Municipal Securities	2.70	2.64	2.69	3.26	2.59
Mortgage-Backed Securities	11.32	12.89	11.18	13.19	12.01
Asset-Backed Securities	0.24	0.12	0.15	0.05	0.04
Other Debt Securities	0.75	0.58	0.51	0.54	0.50
RE Loans Secured by 1-4 Family	17.31	17.11	16.85	15.45	16.21
Revolving	2.88	2.89	2.79	2.91	3.16
Closed-End, Sec by First Liens	13.41	13.13	12.98	11.36	11.64
Closed-End, Sec by Junior Liens	0.76	0.83	0.75	0.88	1.02
Commercial Real Estate Loans	26.42	25.41	25.26	26.53	27.90
Construction and Land Dev	3.24	3.44	3.42	4.27	5.62
Multi family	2.75	2.25	2.32	2.13	2.09
Nonfarm Nonresidential	19.02	18.45	18.25	19.47	19.60
RE Loans Secured by Farmland	0.60	0.61	0.61	0.84	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.94	74.59	72.38	72.12	74.29
RE Loans Secured by 1-4 Family	27.33	28.27	27.26	25.17	25.94
Revolving	4.38	4.60	4.39	4.63	4.92
Closed-End	22.72	23.41	22.59	20.21	20.68
Commercial Real Estate Loans	42.41	42.75	41.67	43.67	44.77
Construction and Land Dev	5.07	5.71	5.60	7.14	8.99
Multi family	4.63	3.88	3.97	3.45	3.29
Nonfarm Nonresidential	30.37	30.97	29.87	32.07	31.58
RE Loans Secured by Farmland	1.00	1.07	1.09	1.45	1.31
Loans to Depository Institutions	0.01	0.01	0.01	0.03	0.02
Commercial and Industrial Loans	16.75	15.70	16.46	16.94	15.25
Loans to Individuals	3.89	4.21	4.41	4.97	4.80
Credit Card Loans	0.09	0.11	0.11	0.14	0.15
Agricultural Loans	0.69	0.72	0.70	0.94	0.87
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.30	2.68	3.06	2.99	2.76

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 02 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	6.87	7.27	7.23	6.97	7.73
Liquid Assets	21.70	24.41	23.09	25.43	24.33
Investment Securities	20.47	22.25	20.44	22.69	21.17
Net Loans and Leases	63.57	60.57	61.71	60.46	61.72
Net Lns, Ls & Stby Ltrs of Credit	64.25	61.31	62.41	61.32	62.67
Core Deposits	63.53	61.91	63.52	63.72	62.67
Noncore Funding	20.41	21.82	19.97	22.38	23.80
Time Deposits of \$100K or More	9.30	9.95	9.48	11.11	12.13
Foreign Deposits	0.00	0.00	0.00	0.01	0.10
Fed Funds Purchased and Repos	2.31	2.74	2.32	3.63	4.07
Net Fed Funds Purchased (Sold)	2.21	2.70	2.26	3.34	3.73
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.77	1.46	1.18	1.40	1.45
Earning Assets Repr in 1 Year	32.45	32.94	33.63	34.61	37.22
Int-Bearing Liab Repr in 1 Year	18.74	20.00	20.86	23.00	26.57
Long-Term Debt Repr in 1 Year	0.32	0.33	0.21	0.32	0.31
Net Assets Repriceable in 1 Year	12.08	11.60	11.20	10.52	9.77
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.30	17.96	15.40	18.88	18.91
Net ST Noncore Funding Dependence	6.58	7.85	6.34	10.18	10.72
Short-Term Inv/ST Noncore Funding	69.79	58.67	65.87	53.93	51.16
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.62	15.11	14.17	14.27	9.63
Net Loans and Leases/Total Deposits	83.08	79.97	80.30	77.94	79.78
Net Loans and Leases/Core Deposits	101.38	99.90	99.12	97.81	101.02
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.00	1.47	1.42	1.44	0.33
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.17	4.42	4.51	4.36	1.47
Struct Notes Appr(Depr)/T1 Cap	-0.21	-0.07	-0.04	-0.14	-0.18
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.81	10.12	8.57	9.96	8.97
Available-For-Sale Securities	90.19	89.88	91.03	90.04	91.03
U.S. Treasury Securities	0.53	0.59	0.64	0.77	1.92
U.S. Agency Securities (excl MBS)	13.51	13.24	13.75	14.57	15.70
Municipal Securities	13.67	12.50	13.61	15.26	12.91
Mortgage-Backed Securities	58.16	60.81	57.53	58.53	57.46
Asset-Backed Securities	1.09	0.54	0.78	0.26	0.18
Other Debt Securities	3.53	2.59	2.55	2.47	2.11
Mutual Funds and Equity Securities	0.68	0.53	0.54	0.39	0.36
Debt Securities 1 Year or Less	13.03	12.18	12.03	10.96	11.42
Debt Securities 1 To 5 Years	21.75	22.93	23.42	24.65	23.51
Debt Securities Over 5 Years	60.39	60.24	58.83	60.96	61.97
Pledged Securities	50.54	50.94	50.86	56.11	58.85
Structured Notes, Fair Value	1.10	1.49	1.07	1.88	1.90

ANALYSIS RATIOS	PEER GROUP 02				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.17	0.35	0.33	0.50	1.02
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	0.59	0.56	0.81	1.55
Provision for Ln&Ls Losses/Net Losses	78.48	111.80	99.57	94.55	117.00
Ln&Ls Allowance/Total Loans & Leases	1.59	1.87	1.70	1.97	2.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.62	5.62	5.20	3.23	2.25
ALLL/Nonaccrual Assets	129.07	113.33	123.33	112.58	86.75
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	108.58	92.94	101.27	94.17	77.06
Gross Ln&Ls Losses/Avg Loans & Leases	0.46	0.79	0.78	1.12	1.61
Recoveries/Avg Loans and Leases	0.14	0.12	0.12	0.15	0.14
Net Losses/Avg Loans and Leases	0.31	0.65	0.64	0.95	1.46
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.01
Recoveries/Prior Year-End Losses	10.82	7.52	15.47	11.47	10.59
Earnings Coverage of Net Losses (X)	14.53	11.08	9.48	5.18	3.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.29	0.60	0.62	1.02	1.56
RE Loans Secured By 1-4 Family	0.34	0.51	0.54	0.75	0.97
Revolving	0.29	0.53	0.55	0.69	0.85
Closed-End	0.31	0.50	0.53	0.68	0.83
Commercial Real Estate Loans	0.28	0.69	0.67	1.22	1.84
Construction and Land Dev	0.50	2.24	2.37	4.05	5.39
Multi family	0.16	0.38	0.46	0.69	1.20
Nonfarm Nonresidential	0.27	0.42	0.45	0.59	0.82
RE Loans Secured by Farmland	0.02	0.03	0.12	0.17	0.40
Commercial and Industrial Loans	0.33	0.70	0.63	0.86	1.47
Loans to Depository Institutions	0.00	0.00	0.00	6.25	-0.03
Loans to Individuals	1.20	1.20	1.21	1.27	1.99
Credit Card Loans	1.58	2.81	2.64	3.38	4.27
Agricultural Loans	0.02	0.08	0.07	0.18	0.18
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.21	0.40	0.30	0.78	0.90

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 02

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PERCENT OF LOANS AND LEASES	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.63	0.71	0.76	0.91	1.10
90+ Days PD Loans and Leases	0.37	0.48	0.37	0.54	0.36
Nonaccrual Loans and Leases	1.51	2.07	1.86	2.40	3.31
90+ Days PD and Nonaccrual Loans and Leases	2.13	2.90	2.52	3.27	4.01
30-89 Days PD Restructured	0.02	0.02	0.03	0.03	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.44	0.55	0.52	0.52	0.50
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.63	0.71	0.76	0.91	1.10
90+ Days Past Due Assets	0.37	0.48	0.37	0.54	0.36
Nonaccrual Assets	1.54	2.09	1.88	2.42	3.32
30+ Days PD & Nonaccrual Assets	2.82	3.68	3.36	4.23	5.20
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.28	1.68	1.44	2.02	2.53
90+ PD & Nonaccrual Assets + OREO	1.73	2.31	1.96	2.81	3.38
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.88	2.38	2.15	2.85	3.48
Allowance for Loan & Lease Losses	211.05	224.56	229.75	250.27	246.59
Equity Cap + ALLL	15.06	19.47	17.81	24.43	30.03
Tier 1 Cap + ALLL	16.62	21.95	19.96	26.38	32.54
Loans & Leases + RE Acquired	3.12	3.99	3.67	4.59	5.37

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.65	0.73	0.83	0.95	1.15
- 90+ Days Past Due	0.46	0.57	0.48	0.64	0.39
- Nonaccrual	1.80	2.46	2.29	2.85	3.90
Coml & Indl - 30-89 Days PD	0.43	0.43	0.38	0.63	0.80
- 90+ Days Past Due	0.14	0.21	0.14	0.27	0.22
- Nonaccrual	1.19	1.56	1.21	1.77	1.91
Individuals - 30-89 Days PD	1.05	1.21	1.25	1.38	1.71
- 90+ Days Past Due	0.16	0.13	0.13	0.20	0.20
- Nonaccrual	0.24	0.28	0.33	0.37	0.43
Dep Inst Lns - 30-89 Days PD	0.05	0.15	0.00	0.14	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	5.88	0.00
Agricultural - 30-89 Days PD	0.23	0.15	0.14	0.37	0.38
- 90+ Days Past Due	0.20	0.12	0.10	0.15	0.04
- Nonaccrual	0.17	0.22	0.30	0.37	0.46
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.24	0.23	0.17	0.22	0.59
- 90+ Days Past Due	0.01	0.02	0.00	0.03	0.09
- Nonaccrual	0.22	0.41	0.19	0.38	1.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	1.00	1.13	1.31	1.46
- 90+ Days Past Due	0.35	0.48	0.37	0.48	0.33
- Nonaccrual	1.98	2.04	2.45	2.12	2.45
Revolving - 30-89 Days PD	0.48	0.48	0.58	0.62	0.83
- 90+ Days Past Due	0.15	0.11	0.12	0.16	0.12
- Nonaccrual	0.84	0.98	1.06	0.92	1.03
Closed-End - 30-89 Days PD	0.89	1.10	1.25	1.46	1.64
- 90+ Days Past Due	0.40	0.58	0.42	0.56	0.38
- Nonaccrual	2.17	2.19	2.51	2.38	2.80
- Jr Lien 30-89 Days PD	0.06	0.09	0.07	0.11	0.12
- Jr Lien 90+ Days PD	0.02	0.02	0.02	0.04	0.02
- Jr Lien Nonaccrual	0.15	0.17	0.18	0.17	0.20
Commercial RE - 30-89 Days PD	0.52	0.56	0.60	0.74	0.98
- 90+ Days Past Due	0.40	0.47	0.37	0.67	0.37
- Nonaccrual	1.89	2.82	2.40	3.27	4.65
Const & Dev - 30-89 Days PD	0.50	0.66	0.94	0.95	1.25
- 90+ Days Past Due	0.85	1.65	0.90	1.80	0.81
- Nonaccrual	5.28	8.04	6.51	8.77	12.01
Multi family - 30-89 Days PD	0.30	0.27	0.31	0.55	0.69
- 90+ Days Past Due	0.25	0.34	0.23	0.43	0.27
- Nonaccrual	0.69	1.15	1.21	1.52	3.07
Nonfarm Nres- 30-89 Days PD	0.54	0.56	0.54	0.69	0.80
- 90+ Days Past Due	0.34	0.31	0.29	0.41	0.17
- Nonaccrual	1.66	2.11	1.97	2.14	2.54
Farmland - 30-89 Days PD	0.54	0.28	0.39	0.45	0.64
- 90+ Days Past Due	0.18	0.32	0.23	0.66	0.33
- Nonaccrual	2.77	1.49	1.55	1.74	2.14
Credit Card - 30-89 Days PD	1.01	1.09	0.95	1.20	1.14
- 90+ Days Past Due	0.41	0.37	0.27	0.37	0.38
- Nonaccrual	0.08	0.13	0.03	0.23	0.15



CAPITAL RATIOS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.39	10.26	10.17	10.04	9.42
Tier 1 RBC Ratio	14.38	15.31	14.72	15.13	13.96
Total Risk-Based Capital Ratio	15.70	16.77	16.09	16.64	15.60
Tangible Tier 1 Leverage Ratio	10.25	10.15	10.06	9.94	9.30
Tangible Common Eq Cap/Tan Assets	8.99	8.93	8.77	8.62	7.74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.16	12.72	13.08	13.00	12.71
Standby Letters of Credit	0.61	0.64	0.61	0.76	0.84
Commercial & Similar Letters of Credit	0.02	0.01	0.01	0.02	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.11	5.03	5.17	4.88	4.60
Interest Rate Contracts	4.49	4.47	4.62	4.15	3.87
Interest Rate Futures & Forward Contr	0.58	0.58	0.71	0.41	0.41
Written Options Contr (Int Rate)	0.50	0.58	0.56	0.41	0.36
Purchased Options Contr (Int Rate)	0.12	0.16	0.12	0.11	0.08
Interest Rate Swaps	2.80	2.58	2.38	2.67	2.54
Foreign Exchange Contracts	0.01	0.01	0.01	0.02	0.06
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	0.02	0.01	0.00	0.00	0.01
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.48	20.96	22.19	21.67	19.90

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	97.55	97.67	98.27	99.34	97.54
Foreign Exchange Contracts	0.47	0.33	0.34	0.18	1.20
Equity, Comm, & Other Contracts	0.64	0.41	0.26	0.04	0.49
Futures and Forwards	19.31	19.78	20.98	18.80	22.36
Written Options	17.07	17.62	17.70	25.19	19.67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	16.47	17.33	17.26	25.02	19.35
Purchased Options	2.86	3.26	3.55	1.85	2.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.64	3.20	3.38	1.74	1.76
Swaps	50.94	44.14	43.81	46.42	47.19
Held for Trading	13.11	20.29	12.83	13.82	24.03
Interest Rate Contracts	11.69	10.95	12.86	13.95	21.45
Foreign Exchange Contracts	0.16	0.08	0.14	0.08	0.16
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Non-Traded	86.89	79.71	87.17	86.18	75.97
Interest Rate Contracts	83.98	75.43	84.68	83.86	72.91
Foreign Exchange Contracts	0.01	0.06	0.03	0.01	0.14
Equity, Comm, & Other Contracts	0.37	0.35	0.22	0.00	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	77.98	76.62	76.94	70.56	73.44
One Year or Less	24.10	26.10	26.53	24.64	26.02
Over 1 Year to 5 Years	16.55	16.92	16.38	19.09	18.79
Over 5 Years	23.51	14.72	16.92	15.56	15.28
Gross Negative Fair Value (Abs Val)	1.36	2.08	1.83	2.16	1.89
Gross Positive Fair Value	1.61	1.75	1.43	1.61	1.49
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.02	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.01	0.01	0.01	0.01
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.09	0.12	0.09	0.12	0.10

INSURANCE ACTIVITIES	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
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	62.50	42.86	56.39	34.09	30.81
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	57.14	43.61	65.91	69.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.80	0.73	0.73	0.70	0.79
Premium Inc/Ins Activities Revenue	0.32	0.04	0.38	0.36	0.52
Credit Rel Prem Inc/Tot Prem Inc	37.50	50.00	44.44	62.50	61.48
Other Prem Inc/Total Prem Inc	62.50	50.00	55.56	37.50	38.52
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	-1.99	0.64	1.08	7.82	11.48
Ins Net Inc (L/H)/Equity (L/H)	-0.34	0.16	8.00	6.66	4.20
Insur Ben, Losses, Exp/Insur Premiums	117.20	88.49	87.09	90.46	103.35
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.21	5.90	3.83	5.10	5.18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.80	1.21	7.34
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.50	9.10	9.32	9.07	9.21
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	0.16	0.18	0.02	0.05	0.11
Cost: Interest-Bearing Deposits	0.37	0.35	0.36	0.38	0.55
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	1.14	13.44	25.31	24.16	0.49
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	143.73	22.05	13.23	76.37	1.46
Total Selected Assets	81.22	92.27	50.53	49.91	25.80
Deposits	-32.14	-36.04	-32.22	-16.63	-30.53

## PROFITABILITY:

	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	9.18	9.10	8.56	7.27	0.88
Bank Net Inc/Avg Eq Inv in Banks	9.48	9.91	9.59	8.03	2.35
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.33	5.17	4.58	6.44	5.58
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.55	5.67	4.21	3.95	4.20
Bank Net Income/Parent Net Income	88.03	92.26	92.61	105.84	97.17
Nonbank Net Income/Parent Net Income	1.09	1.64	1.63	1.24	1.93
Sub BHCs Net Inc/Parent Net Income	113.17	96.12	92.39	94.99	147.34

## LEVERAGE:

Total Liabilities/Equity	12.50	13.83	13.11	14.72	17.86
Total Debt/Equity Capital	1.98	2.07	1.81	1.87	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.61	10.84	9.63	11.95	14.47
Tot Debt+Lns Guaranteed for Affl/Equity	2.09	2.24	1.92	2.08	2.57
Total Debt/Eq Cap - Exc Over Fair Value	1.98	2.08	1.81	1.88	2.45
Long-Term Debt/Equity Capital	1.79	1.93	1.71	1.64	2.19
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.05	0.08
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.04	0.03	0.05	0.07
Long-Term Debt/Consolidated LT Debt	5.61	5.03	6.18	3.40	4.02

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.81	104.75	103.89	104.77	107.33
Total Investment in Subs/Equity	104.48	105.83	104.83	105.95	108.54
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.13	95.24	95.36	95.23	95.90
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.98	96.41	96.29	96.31	97.01

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.26	0.38	0.41	0.51	0.28
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.84	2.08	2.02	2.44	4.27

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	109.52	123.04	133.97	93.45	76.71
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	117.36	114.04	124.53	101.09	102.26
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	82.71	112.46	111.61	80.19	132.07
Pretax Oper Inc + Int Exp/Int Expense	3679.87	3050.64	10982.2	17415.7	4444.89
Div + Int From Subs/Int Exp + Div	119.39	124.85	167.12	108.50	81.07
Fees+Other Inc From Subs/Sal + Oth Exp	9.58	9.19	10.31	9.23	12.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	84.14	17.34	28.14	16.36	13.18

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.39	1.38	1.47	1.94	2.03
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	4.82	3.40	2.37	4.21	7.15
Total	4.82	3.40	2.37	4.21	7.15
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	0.40	0.54	0.42	0.43	0.57
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 02 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	84.39	76.22	73.72	104.41	115.75
Dividends Paid/Net Income	27.91	28.56	32.92	29.41	36.28
Net Income - Dividends/Avg Equity	6.39	6.07	5.36	4.87	-1.49
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	127.47	113.13	148.97	100.77	70.37
Dividends From Nonbank Subs	3.53	3.37	6.26	4.06	2.88
Dividends From Subsidiary BHCs	0.00	0.00	0.41	4.61	3.20
Dividends From All Subsidiaries	142.80	132.83	184.95	126.96	89.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.18	37.32	49.61	31.42	33.85
Interest Income From Bank Subs	0.14	0.18	0.16	0.20	0.27
Mgt & Service Fees From Bank Subs	1.33	1.64	2.03	2.21	4.22
Other Income From Bank Subs	0.00	0.01	0.00	0.00	0.01
Operating Income From Bank Subs	39.42	41.88	59.66	38.26	45.11
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	47.94	55.63	80.36	58.42	48.71
Interest Income From Nonbank Subs	0.23	0.80	0.50	1.55	2.01
Mgt & Serv Fees From Nonbank Subs	0.61	1.42	2.19	1.85	4.20
Other Income From Nonbank Subs	0.00	0.00	0.00	0.39	0.00
Operating Inc From Nonbank Subs	57.11	68.94	114.09	77.24	57.54
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	11.84	23.64	28.16	38.98	27.78
Interest Inc From Subsidiary BHCs	0.02	0.05	0.04	0.06	2.26
Mgt & Serv Fees From Sub BHCs	1.38	2.40	2.50	3.17	2.88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	13.24	26.09	30.70	42.21	32.93
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	54.21	47.01	55.71	44.47	38.19
Interest Income From Bank Subs	6.41	5.64	3.46	3.29	2.71
Mgt & Serv Fees From Bank Subs	3.70	3.83	4.81	5.11	8.73
Other Income From Bank Subs	0.01	0.01	0.00	0.00	0.00
Operating Income From Bank Subs	75.25	68.78	74.79	63.73	62.07
Dividends From Nonbank Subs	2.34	4.05	2.95	4.26	2.22
Interest Income From Nonbank Subs	0.04	0.40	0.01	0.10	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.02	0.01	0.02	0.07
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.12	8.25	4.11	8.27	4.89
Dividends From Subsidiary BHCs	0.00	0.00	0.19	0.96	0.19
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	0.02	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.44	0.23	1.67	1.06
Loans and Adv From Subs/ST Debt	89.29	5826.58	314.07	54714.6	1894.82
Loans and Adv From Subs/Total Debt	227.03	611.44	195.64	1004.65	613.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									117
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.22	1.67	2.10	2.84	3.25	3.61	4.19	4.49	117
+ Non-interest Income	1.26	0.16	0.30	0.57	1.11	1.51	2.47	6.20	117
- Overhead Expense	3.04	1.68	1.98	2.41	2.90	3.36	4.45	6.69	117
- Provision for Losses	0.17	-0.14	-0.01	0.02	0.13	0.28	0.50	0.68	117
+ Securities Gains (Losses)	0.03	-0.01	-0.00	0.00	0.00	0.03	0.14	0.24	117
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	117
= Pretax Net Oper Income (TE)	1.42	0.10	0.31	1.06	1.42	1.75	2.37	3.20	117
Net Operating Income	1.08	0.12	0.32	0.71	0.95	1.24	1.87	4.07	117
Net Income	1.08	0.12	0.32	0.71	0.95	1.24	1.87	4.07	117
Net Income (Sub S Adjusted)	1.62	0.61	0.61	0.84	1.14	1.54	2.58	3.41	7
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.13	2.56	3.00	3.69	4.10	4.53	5.18	5.56	117
Interest Expense	0.54	0.14	0.22	0.35	0.51	0.64	1.06	1.33	117
Net Interest Income (TE)	3.54	1.89	2.38	3.09	3.56	4.02	4.59	5.16	117
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.31	-0.01	0.00	0.07	0.25	0.41	0.86	1.22	116
Earnings Coverage of Net Losses (X)	14.52	-120.38	-0.14	3.17	7.49	20.75	74.76	95.87	115
Ln&Ls Allowance/Total Loans & Leases	1.58	0.66	0.84	1.20	1.45	1.97	2.45	3.10	116
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.30	0.52	0.76	1.05	1.79	2.79	5.35	9.21	116
30-89 Days Past Due Loans and Leases	0.62	0.10	0.16	0.31	0.52	0.87	1.29	1.77	116
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	16.29	-21.29	-2.09	7.21	15.26	24.56	39.77	46.91	117
Net ST Noncore Funding Dependence	6.57	-34.55	-11.52	0.76	7.08	13.65	23.75	27.26	117
Net Loans and Leases/Total Assets	63.57	30.05	42.22	55.91	65.14	73.35	76.59	80.54	117
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.39	6.69	8.30	9.10	9.99	11.47	13.26	14.73	98
Equity Capital/Total Assets	11.36	6.86	7.93	9.29	11.35	12.86	15.27	20.06	117
Equity Capital+Minority Int/Total Assets	11.49	6.86	8.11	9.34	11.55	13.02	15.64	20.06	117
Tier 1 Common Eq Cap / T RWA	12.56	7.37	8.43	10.08	12.59	14.26	17.63	18.21	98
Net Loans&Ls/Equity Capital (X)	5.84	1.88	3.54	4.65	5.74	7.02	8.30	8.94	117
Cash Dividends/Net Income	27.91	0.00	0.00	2.00	31.46	48.10	65.94	78.17	113
Cash Dividends/Net Income (Sub S Adjusted)	45.18	19.77	19.77	19.99	27.40	61.02	77.23	85.32	7
Retained Earnings/Avg Equity Cap	6.39	-0.30	1.15	2.96	5.67	9.05	13.08	19.14	117
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	117
Long-Term Debt/Equity Capital	1.79	0.00	0.00	0.00	0.00	0.49	10.75	15.43	117
Equity Investment in Subs/Equity Cap	103.81	82.54	89.44	96.29	100.64	111.34	123.35	130.76	117
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	117.35	-106.79	10.10	48.34	103.74	168.18	244.11	347.20	115

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.76	2.46	2.75	3.40	3.73	4.16	4.68	4.93	117
Less: Interest Expense	0.50	0.12	0.20	0.32	0.46	0.62	0.98	1.29	117
Equals: Net Interest Income (TE)	3.22	1.67	2.10	2.84	3.25	3.61	4.19	4.49	117
Plus: Non-Interest Income	1.26	0.16	0.30	0.57	1.11	1.51	2.47	6.20	117
Equals: Adj Operating Income (TE)	4.62	2.58	3.13	3.90	4.43	5.10	6.17	9.21	117
Less: Overhead Expense	3.04	1.68	1.98	2.41	2.90	3.36	4.45	6.69	117
Less: Provision for Loan and Lease Losses	0.17	-0.14	-0.01	0.02	0.13	0.28	0.50	0.68	117
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Plus: Realized G/L on AFS Sec	0.03	-0.01	-0.00	0.00	0.00	0.03	0.15	0.24	117
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	117
Equals: Pretax Net Oper Inc (TE)	1.42	0.10	0.31	1.06	1.42	1.75	2.37	3.20	117
Less: Applicable Income Taxes (TE)	0.42	-0.35	0.00	0.21	0.44	0.58	0.86	1.08	117
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	117
Equals: Net Operating Income	1.08	0.12	0.32	0.71	0.95	1.24	1.87	4.07	117
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Equals: Net Income	1.08	0.12	0.32	0.71	0.95	1.24	1.87	4.07	117
Memo: Net Income (Last Four Qtrs)	1.06	-0.33	0.16	0.70	0.96	1.22	2.26	4.06	116
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.19	82.28	85.39	88.56	91.42	94.12	95.69	97.05	117
Avg Int-Bearing Funds / Avg Assets	71.49	53.72	59.97	66.23	71.41	76.19	82.14	87.02	98
Int Income (TE) / Avg Earning Assets	4.13	2.56	3.00	3.69	4.10	4.53	5.18	5.56	117
Int Expense / Avg Earning Assets	0.54	0.14	0.22	0.35	0.51	0.64	1.06	1.33	117
Net Int Inc (TE) / Avg Earn Assets	3.54	1.89	2.38	3.09	3.56	4.02	4.59	5.16	117
YIELD OR COST:									
Total Loans and Leases (TE)	5.04	3.93	4.23	4.44	4.91	5.45	6.45	6.67	116
Interest-Bearing Bank Balances	0.27	0.00	0.10	0.19	0.25	0.32	0.45	0.68	117
Fed Funds Sold & Reverse Repos	0.24	0.00	0.00	0.00	0.17	0.35	0.86	1.24	63
Trading Assets	1.18	0.00	0.00	0.00	0.45	3.03	3.94	4.16	41
Total Earning Assets	4.06	2.51	2.99	3.61	4.01	4.49	5.16	5.46	117
Investment Securities (TE)	2.40	1.16	1.44	1.91	2.31	2.84	3.39	3.85	117
U.S. Treasury & Agency Sec (excl MBS)	1.52	0.28	0.49	0.87	1.34	2.10	2.88	3.23	105
Mortgage-Backed Securities	2.09	1.07	1.32	1.65	1.93	2.37	3.04	4.23	117
All Other Securities	4.11	1.34	2.12	2.97	4.17	5.11	5.79	6.83	117
Interest-Bearing Deposits	0.48	0.14	0.20	0.33	0.44	0.61	0.81	0.91	117
Time Deposits of \$100K or More	0.98	0.36	0.53	0.74	0.98	1.19	1.40	1.60	117
Time Deposits < \$100K	0.96	0.32	0.45	0.64	1.00	1.20	1.44	1.73	117
Other Domestic Deposits	0.24	0.07	0.09	0.13	0.20	0.31	0.47	0.68	116
Foreign Deposits	0.36	0.29	0.29	0.29	0.34	0.39	0.41	0.41	3
Fed Funds Purchased and Repos	0.71	0.00	0.03	0.14	0.27	0.91	2.81	3.62	103
Other Borrowed Funds & Trading Liab	2.35	0.18	0.41	1.11	2.49	3.34	4.14	4.78	106
All Interest-Bearing Funds	0.63	0.22	0.34	0.46	0.59	0.76	1.04	1.18	98

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	41.61	25.03	28.17	33.12	39.60	48.96	59.05	70.62	117
Avg Assets per Employee (\$000)	5498.67	2823.16	3418.55	3884.62	4952.00	6140.38	9522.57	12379.5	117
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	3.17	0.00	0.00	0.00	1.88	6.28	10.07	14.93	117
Overhead Exp / NOI + Non-Int Income	67.40	44.69	48.99	59.22	66.87	73.07	85.41	98.21	117
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.04	1.68	1.98	2.41	2.90	3.36	4.45	6.69	117
Personnel Expense	1.60	0.78	1.05	1.25	1.49	1.81	2.44	3.86	117
Net Occupancy Expense	0.38	0.17	0.23	0.30	0.36	0.45	0.55	0.85	117
Other Operating Expenses	1.04	0.46	0.56	0.77	0.95	1.17	1.70	2.74	117
Overhead Less Non-Interest Income	1.71	0.11	0.82	1.40	1.65	1.98	2.72	3.02	117
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	66.23	42.40	47.47	58.14	65.99	71.74	85.40	98.02	117
Personnel Expense	34.96	21.51	24.04	30.59	35.33	39.57	43.76	47.87	117
Net Occupancy Expense	8.42	4.79	5.55	6.81	8.13	9.67	11.73	14.64	117
Other Operating Expenses	22.18	12.40	14.30	17.75	20.88	24.79	32.72	44.56	117
Total Non-Interest Income	25.77	4.49	8.43	14.38	24.86	31.71	43.73	77.42	117
Fiduciary Activities Income	1.68	0.00	0.00	0.00	0.92	3.44	5.49	6.98	117
Serv Charges on Deposit Accts - Domestic	5.02	0.12	0.60	2.79	4.61	7.00	9.30	11.50	117
Trading Revenue	0.08	-0.05	0.00	0.00	0.00	0.00	0.53	1.18	117
Investment Banking Fees & Commissions	1.24	0.00	0.00	0.19	0.87	1.84	3.36	7.56	117
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Net Servicing Fees	0.43	-0.00	0.00	0.00	0.04	0.40	1.60	5.08	117
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Insurance Activities Revenue	0.79	0.00	0.00	0.00	0.05	1.01	3.60	6.02	117
Net Gain (Loss) - Sales Loans, OREO, Oth	2.87	-3.26	-0.60	0.19	1.36	4.68	9.01	13.42	117
Other Non-Interest Income	8.86	-0.96	1.86	5.18	7.74	10.80	18.75	30.18	117
Overhead Less Non-Interest Income	39.91	1.26	17.40	30.32	38.70	48.12	61.67	73.79	117
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	25.97	-21.19	0.10	19.68	29.14	34.69	38.48	40.38	112
Appl Inc Tax+TE/Pretax NOI+TE	30.57	0.00	1.37	29.34	34.79	37.39	40.09	43.13	112



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	46.16	11.71	21.39	37.54	47.15	57.98	65.11	70.14	117
Commercial and Industrial Loans	10.41	0.18	2.58	5.01	8.66	14.60	22.98	29.05	117
Loans to Individuals	2.36	0.02	0.06	0.35	1.10	3.53	9.00	10.53	117
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	117
Agricultural Loans	0.41	0.00	0.00	0.00	0.03	0.48	2.10	3.58	117
Other Loans and Leases	1.93	0.00	0.00	0.21	1.00	2.71	6.67	7.72	117
Net Loans and Leases	63.57	30.05	42.22	55.91	65.14	73.35	76.59	80.54	117
Debt Securities Over 1 Year	17.01	1.76	5.68	10.23	15.86	22.08	33.77	37.14	117
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.02	0.13	0.47	1.09	117
Subtotal	82.15	36.77	67.44	78.11	84.21	87.72	90.00	90.63	117
Interest-Bearing Bank Balances	3.48	0.07	0.14	0.86	2.99	4.97	8.54	12.46	117
Federal Funds Sold & Reverse Repos	0.11	0.00	0.00	0.00	0.00	0.07	0.55	1.66	117
Debt Securities 1 Year or Less	2.46	0.05	0.18	0.59	1.31	3.14	8.74	12.03	117
Trading Assets	0.08	0.00	0.00	0.00	0.00	0.06	0.40	1.12	117
Total Earning Assets	90.05	75.70	84.98	87.87	90.30	92.61	94.39	95.39	117
Non-Int Cash and Due From Dep Inst	1.51	0.27	0.54	1.05	1.47	1.86	2.40	3.35	117
Other Real Estate Owned	0.41	0.00	0.02	0.08	0.23	0.64	1.28	1.56	117
All Other Assets	8.23	3.53	4.00	5.54	7.91	10.37	13.02	15.39	117
MEMORANDA:									
Short-Term Investments	6.87	0.98	1.31	2.43	4.83	10.79	16.49	23.11	117
U.S. Treasury Securities	0.10	0.00	0.00	0.00	0.00	0.05	0.46	1.49	117
U.S. Agency Securities (excl MBS)	2.65	0.00	0.00	0.18	1.29	4.74	8.95	11.43	117
Municipal Securities	2.69	0.00	0.00	0.14	2.03	4.67	8.45	9.83	117
Mortgage-Backed Securities	11.31	0.96	1.98	6.10	10.22	15.70	21.27	28.11	117
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.22	0.96	3.21	117
Other Debt Securities	0.74	0.00	0.00	0.00	0.15	1.08	3.20	5.73	117
RE Loans Secured by 1-4 Family	17.30	0.78	4.30	10.39	15.75	23.43	33.14	44.20	117
Revolving	2.88	0.00	0.00	0.58	2.51	4.40	6.80	7.51	117
Closed-End, Sec by First Liens	13.41	0.78	2.88	7.86	11.85	18.51	26.37	36.35	117
Closed-End, Sec by Junior Liens	0.76	0.00	0.03	0.26	0.66	0.96	1.83	2.64	117
Commercial Real Estate Loans	26.41	3.92	10.44	17.98	25.89	34.52	40.48	47.36	117
Construction and Land Dev	3.24	0.00	0.46	1.24	2.78	4.69	7.47	8.66	117
Multi family	2.74	0.00	0.34	1.04	1.99	3.83	6.67	11.98	117
Nonfarm Nonresidential	19.01	1.21	7.84	12.48	18.67	24.96	28.97	33.90	117
RE Loans Secured by Farml and	0.60	0.00	0.00	0.00	0.20	1.02	2.31	3.01	117
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.94	36.13	52.06	63.20	74.41	83.48	90.13	93.86	116
RE Loans Secured by 1-4 Family	27.32	2.20	8.86	15.57	25.95	35.16	49.52	57.29	116
Revolving	4.37	0.00	0.02	1.03	3.89	6.88	9.55	11.01	116
Closed-End	22.71	2.05	6.55	12.60	21.23	30.91	44.96	54.60	116
Commercial Real Estate Loans	42.40	17.01	22.23	31.70	41.33	51.83	65.08	69.11	116
Construction and Land Dev	5.07	0.04	0.89	1.95	4.12	7.63	11.27	13.27	116
Multi family	4.62	0.04	0.82	1.81	3.14	5.97	12.82	21.85	116
Nonfarm Nonresidential	30.37	10.19	15.74	22.33	30.66	36.57	44.06	49.94	116
RE Loans Secured by Farml and	1.00	0.00	0.00	0.00	0.40	1.70	3.75	5.90	116
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.23	116
Commercial and Industrial Loans	16.75	3.58	5.52	8.48	15.10	21.99	37.68	46.41	116
Loans to Individuals	3.88	0.05	0.24	0.60	1.67	6.03	13.70	16.86	116
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.08	0.47	1.09	116
Agricultural Loans	0.68	0.00	0.00	0.00	0.04	0.86	3.36	5.63	116
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Other Loans and Leases	3.30	0.00	0.00	0.33	1.77	4.58	10.41	16.14	116

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.87	0.98	1.31	2.43	4.83	10.79	16.49	23.11	117
Liquid Assets	21.70	9.39	10.34	14.96	19.71	27.47	37.06	42.90	117
Investment Securities	20.47	4.97	9.02	12.37	18.72	27.45	37.62	44.67	117
Net Loans and Leases	63.57	30.05	42.22	55.91	65.14	73.35	76.59	80.54	117
Net Lns, Ls & Stdbly Ltrs of Credit	64.25	30.51	42.38	56.54	65.93	73.99	77.17	81.20	117
Core Deposits	63.53	24.45	34.60	58.60	67.28	71.78	76.70	78.03	117
Noncore Funding	20.40	6.40	9.04	13.27	17.64	25.28	40.66	55.00	117
Time Deposits of \$100K or More	9.30	1.13	3.25	5.72	8.75	12.04	17.42	22.16	117
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Fed Funds Purchased and Repos	2.31	0.00	0.00	0.37	2.16	3.94	5.84	7.24	117
Net Fed Funds Purchased (Sold)	2.20	-0.41	-0.01	0.01	1.89	3.67	5.83	7.22	117
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Oth Borrowings W/Rem Mat 1 Yr or Less	1.77	0.00	0.00	0.00	0.40	3.31	6.01	10.70	117
Earning Assets Repr in 1 Year	32.45	5.81	12.80	21.19	31.63	43.54	53.95	60.08	117
Int-Bearing Liab Repr in 1 Year	18.73	1.58	6.59	9.52	14.17	24.43	44.10	50.56	117
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.17	1.81	3.70	117
Net Assets Repriceable in 1 Year	12.07	-22.49	-13.32	-0.08	12.94	22.57	33.31	45.48	117
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.29	-21.29	-2.09	7.21	15.26	24.56	39.77	46.91	117
Net ST Noncore Funding Dependence	6.57	-34.55	-11.52	0.76	7.08	13.65	23.75	27.26	117
Short-Term Inv/ST Noncore Funding	69.79	6.63	10.86	20.57	42.64	90.26	195.71	388.12	117
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.62	-17.16	-7.12	1.08	8.52	21.62	40.16	62.70	117
Net Loans and Leases/Total Deposits	83.07	46.03	57.12	69.23	84.76	93.90	106.00	122.62	117
Net Loans and Leases/Core Deposits	101.37	51.13	67.31	81.40	98.14	114.26	145.31	174.00	117
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.00	-3.18	-1.54	-0.28	0.00	0.37	1.41	1.83	65
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.16	-4.13	-3.20	-1.54	-0.17	1.09	2.40	4.02	97
Struct Notes Appr(Depr)/T1 Cap	-0.20	-1.37	-1.03	-0.31	-0.08	0.00	0.03	0.09	38
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.80	0.00	0.00	0.00	2.59	20.96	33.85	53.09	117
Available-For-Sale Securities	90.19	46.05	63.37	77.91	97.27	100.00	100.00	100.00	117
U. S. Treasury Securities	0.53	0.00	0.00	0.00	0.00	0.18	2.59	10.12	117
U. S. Agency Securities (excl MBS)	13.51	0.00	0.00	0.91	8.85	22.93	45.47	56.31	117
Municipal Securities	13.66	0.00	0.00	0.91	12.23	25.89	33.49	41.65	117
Mortgage-Backed Securities	58.16	4.73	17.98	42.60	60.09	75.80	87.76	91.86	117
Asset-Backed Securities	1.09	0.00	0.00	0.00	0.00	1.15	6.91	10.29	117
Other Debt Securities	3.52	0.00	0.00	0.01	1.16	7.06	12.36	15.87	117
Mutual Funds and Equity Securities	0.67	0.00	0.00	0.00	0.12	0.86	3.08	6.28	117
Debt Securities 1 Year or Less	13.02	0.26	1.05	3.24	8.13	18.94	37.76	60.43	117
Debt Securities 1 To 5 Years	21.75	0.60	2.21	6.70	18.54	33.49	50.22	58.54	117
Debt Securities Over 5 Years	60.39	7.44	17.66	40.06	64.43	80.84	89.44	95.05	117
Pledged Securities	50.54	1.83	10.77	33.90	49.44	69.35	87.88	90.62	117
Structured Notes, Fair Value	1.09	0.00	0.00	0.00	0.00	1.04	5.22	11.21	117

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.14	-0.01	0.02	0.13	0.28	0.50	0.68	117
Provision for Ln&Ls Losses/Avg Ln&Ls	0.27	-0.21	-0.02	0.04	0.21	0.42	0.75	1.15	116
Provision for Ln&Ls Losses/Net Losses	78.48	-405.25	-80.77	19.58	82.04	118.64	195.73	562.61	115
Ln&Ls Allowance/Total Loans & Leases	1.58	0.66	0.84	1.20	1.45	1.97	2.45	3.10	116
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.61	1.16	1.73	2.86	5.35	11.81	29.43	53.75	106
ALLL/Nonaccrual Assets	129.06	30.12	38.82	72.62	111.49	175.00	247.42	326.94	116
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	108.57	19.40	28.53	52.68	93.41	151.20	232.22	302.85	116
Gross Ln&Ls Losses/Avg Loans & Leases	0.46	0.05	0.08	0.21	0.40	0.59	0.99	1.42	116
Recoveries/Avg Loans and Leases	0.13	0.00	0.01	0.04	0.11	0.19	0.34	0.52	116
Net Losses/Avg Loans and Leases	0.31	-0.01	0.00	0.07	0.25	0.41	0.86	1.22	116
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	116
Recoveries/Prior Year-End Losses	10.82	1.06	2.54	4.67	9.25	14.65	25.24	29.42	116
Earnings Coverage of Net Losses (X)	14.52	-120.38	-0.14	3.17	7.49	20.75	74.76	95.87	115
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.28	-0.08	-0.01	0.04	0.17	0.41	0.90	1.13	116
RE Loans Secured By 1-4 Family	0.33	-0.02	0.00	0.06	0.23	0.49	1.04	1.52	115
Revolving	0.28	-0.18	-0.00	0.00	0.15	0.50	0.93	1.27	108
Closed-End	0.31	-0.02	-0.00	0.03	0.15	0.41	0.99	1.63	115
Commercial Real Estate Loans	0.27	-0.16	-0.09	0.00	0.15	0.44	1.08	1.35	115
Construction and Land Dev	0.50	-2.22	-0.68	-0.01	0.08	1.10	2.51	3.32	111
Multi family	0.16	-0.56	-0.10	0.00	0.00	0.13	0.98	1.83	112
Nonfarm Nonresidential	0.27	-0.19	-0.02	0.00	0.14	0.39	0.92	1.54	115
RE Loans Secured by Farmland	0.01	-0.15	-0.06	0.00	0.00	0.00	0.07	0.59	91
Commercial and Industrial Loans	0.32	-0.22	-0.11	0.00	0.17	0.50	1.14	2.16	114
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Loans to Individuals	1.19	0.11	0.16	0.35	0.74	1.38	3.52	7.60	95
Credit Card Loans	1.58	0.00	0.00	0.00	1.13	2.04	5.35	7.01	42
Agricultural Loans	0.01	-0.21	-0.04	0.00	0.00	0.00	0.08	0.55	75
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.21	-0.33	-0.06	0.00	0.00	0.11	1.37	2.64	108

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.62	0.10	0.16	0.31	0.52	0.87	1.29	1.77	116
90+ Days PD Loans and Leases	0.36	0.00	0.00	0.00	0.03	0.41	1.68	4.33	116
Nonaccrual Loans and Leases	1.51	0.38	0.53	0.80	1.27	2.11	3.21	4.62	116
90+ Days PD and Nonaccrual Loans and Leases	2.13	0.45	0.61	0.93	1.50	2.53	5.21	9.26	116
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.22	116
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	116
Nonaccrual Restructured	0.44	0.00	0.02	0.12	0.34	0.59	1.24	1.96	116
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.62	0.10	0.16	0.31	0.52	0.87	1.29	1.77	116
90+ Days Past Due Assets	0.36	0.00	0.00	0.00	0.03	0.41	1.68	4.33	116
Nonaccrual Assets	1.53	0.38	0.53	0.82	1.28	2.15	3.21	4.62	116
30+ Days PD & Nonaccrual Assets	2.81	0.80	0.98	1.41	2.02	3.39	6.79	11.85	116
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.27	0.24	0.34	0.62	0.97	1.69	3.00	4.63	117
90+ PD & Nonaccrual Assets + OREO	1.72	0.30	0.52	0.77	1.25	2.33	4.27	6.40	117
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.88	0.39	0.69	1.04	1.61	2.32	3.72	6.10	117
Allowance for Loan & Lease Losses	211.05	54.73	77.96	115.03	159.46	297.46	467.93	585.83	116
Equity Cap + ALLL	15.06	2.73	4.69	8.92	13.23	19.87	28.94	42.03	117
Tier 1 Cap + ALLL	16.61	3.45	6.05	10.44	14.39	22.63	34.06	40.67	98
Loans & Leases + RE Acquired	3.11	0.73	0.99	1.54	2.50	3.79	6.30	12.48	116

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.64	0.06	0.13	0.29	0.49	0.85	1.52	2.25	116
	- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.03	0.42	2.25	6.33	116
	- Nonaccrual	1.79	0.39	0.60	0.90	1.48	2.50	4.02	6.30	116
Coml & Indl	- 30-89 Days PD	0.43	0.00	0.01	0.11	0.31	0.62	1.22	1.62	114
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.15	0.87	1.63	114
	- Nonaccrual	1.19	0.02	0.14	0.35	0.78	1.93	3.57	4.80	114
Individuals	- 30-89 Days PD	1.04	0.00	0.10	0.35	0.71	1.36	2.82	4.54	114
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.02	0.19	0.80	1.84	114
	- Nonaccrual	0.24	0.00	0.00	0.02	0.15	0.37	0.79	1.33	114
Dep Inst Lns	- 30-89 Days PD	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.15	16
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Agri cul tural	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.19	1.10	2.08	75
	- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.00	0.09	3.92	75
	- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.22	0.54	1.75	75
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls	- 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.22	1.31	3.05	108
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.31	108
	- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.17	1.05	4.20	108
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.84	0.04	0.18	0.36	0.70	1.10	1.87	3.18	115
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.04	0.45	1.63	3.50	115
	- Nonaccrual	1.97	0.16	0.37	0.79	1.42	2.58	5.54	10.85	115
Revol vi ng	- 30-89 Days PD	0.47	0.00	0.00	0.15	0.39	0.66	1.37	1.80	108
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.11	0.73	1.70	108
	- Nonaccrual	0.83	0.00	0.00	0.20	0.60	1.33	2.47	4.01	108
Closed-End	- 30-89 Days PD	0.89	0.00	0.14	0.38	0.71	1.30	2.03	3.17	115
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.04	0.45	1.74	4.65	115
	- Nonaccrual	2.17	0.15	0.32	0.86	1.49	2.81	5.93	11.40	115
	- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.01	0.04	0.09	0.16	0.23	115
	- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.34	115
	- Jr Lien Nonaccrual	0.15	0.00	0.00	0.02	0.08	0.18	0.70	0.92	115
Commercial RE	- 30-89 Days PD	0.51	0.00	0.01	0.12	0.35	0.85	1.18	1.72	115
	- 90+ Days Past Due	0.39	0.00	0.00	0.00	0.00	0.19	2.01	5.11	115
	- Nonaccrual	1.88	0.26	0.42	0.88	1.47	2.85	4.17	5.04	115
Const & Dev	- 30-89 Days PD	0.49	0.00	0.00	0.00	0.19	0.87	1.87	3.11	111
	- 90+ Days Past Due	0.84	0.00	0.00	0.00	0.00	0.39	5.17	10.80	111
	- Nonaccrual	5.27	0.00	0.02	0.95	3.36	7.58	16.18	20.53	111
Mul ti fami ly	- 30-89 Days PD	0.29	0.00	0.00	0.00	0.04	0.47	1.21	2.35	112
	- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.02	1.13	5.16	112
	- Nonaccrual	0.68	0.00	0.00	0.00	0.27	1.19	3.02	4.15	112
Nonfarm Nres-	- 30-89 Days PD	0.53	0.00	0.00	0.10	0.33	0.81	1.32	1.75	115
	- 90+ Days Past Due	0.34	0.00	0.00	0.00	0.00	0.23	1.56	4.52	115
	- Nonaccrual	1.66	0.15	0.25	0.67	1.38	2.36	4.02	4.94	115
Farml and	- 30-89 Days PD	0.54	0.00	0.00	0.00	0.05	0.53	1.99	8.04	91
	- 90+ Days Past Due	0.17	0.00	0.00	0.00	0.00	0.00	0.79	3.37	91
	- Nonaccrual	2.77	0.00	0.00	0.00	0.32	2.47	7.27	43.64	91
Credi t Card	- 30-89 Days PD	1.00	0.00	0.00	0.11	0.73	1.82	2.46	3.92	42
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.00	0.44	1.93	4.07	42
	- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.27	1.65	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.39	6.69	8.30	9.10	9.99	11.47	13.26	14.73	98
Tier 1 RBC Ratio	14.38	9.29	11.05	12.33	14.09	15.89	18.47	21.61	98
Total Risk-Based Capital Ratio	15.70	11.06	12.26	13.33	15.45	17.10	19.72	23.06	98
Tangible Tier 1 Leverage Ratio	10.25	6.60	8.11	8.97	9.89	11.23	13.13	14.71	98
Tangible Common Eq Cap/Tan Assets	8.98	4.88	6.31	7.37	8.78	10.22	12.23	13.42	98
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.16	1.65	4.05	9.47	13.38	19.93	24.41	27.06	117
Standby Letters of Credit	0.60	0.00	0.01	0.19	0.40	0.82	1.46	1.95	117
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.16	117
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.10	0.00	0.00	0.39	2.63	9.11	17.43	25.47	117
Interest Rate Contracts	4.49	0.00	0.00	0.31	2.04	8.08	16.50	23.36	117
Interest Rate Futures & Forward Contr	0.58	0.00	0.00	0.00	0.01	0.71	2.64	5.18	117
Written Options Contr (Int Rate)	0.49	0.00	0.00	0.00	0.07	0.82	1.99	3.16	117
Purchased Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.81	1.40	117
Interest Rate Swaps	2.80	0.00	0.00	0.00	0.65	3.93	11.09	17.43	117
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	117
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	117
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.70	117
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	117
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.48	4.34	7.76	15.46	22.35	29.93	35.73	39.40	116

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	97.55	54.19	80.21	100.00	100.00	100.00	100.00	100.00	97
Foreign Exchange Contracts	0.46	0.00	0.00	0.00	0.00	0.00	0.17	15.21	97
Equity, Comm, & Other Contracts	0.63	0.00	0.00	0.00	0.00	0.00	0.05	17.84	97
Futures and Forwards	19.31	0.00	0.00	0.00	5.16	38.51	62.62	75.37	97
Written Options	17.06	0.00	0.00	0.00	11.89	34.11	60.83	74.80	97
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Over-The-Counter	16.46	0.00	0.00	0.00	8.66	31.87	60.83	74.80	97
Purchased Options	2.86	0.00	0.00	0.00	0.00	1.38	18.75	25.08	97
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Over-The-Counter	2.64	0.00	0.00	0.00	0.00	0.04	18.75	25.08	97
Swaps	50.94	0.00	0.00	0.38	54.77	92.58	100.00	100.00	97
Held for Trading	13.10	0.00	0.00	0.00	0.00	17.36	96.16	100.00	97
Interest Rate Contracts	11.68	0.00	0.00	0.00	0.00	3.13	85.26	100.00	97
Foreign Exchange Contracts	0.15	0.00	0.00	0.00	0.00	0.00	0.00	4.88	97
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Non-Traded	86.89	0.00	1.97	74.74	100.00	100.00	100.00	100.00	97
Interest Rate Contracts	83.98	0.00	1.97	55.93	100.00	100.00	100.00	100.00	97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	97
Equity, Comm, & Other Contracts	0.37	0.00	0.00	0.00	0.00	0.00	0.00	12.03	97
Deriv Contr (Excl Fut & FX LE 14 Days)	77.98	24.18	36.97	56.48	81.61	99.62	100.00	100.00	85
One Year or Less	24.09	0.00	0.00	0.71	15.91	47.01	65.80	79.85	85
Over 1 Year to 5 Years	16.55	0.00	0.00	0.00	12.15	34.62	50.86	60.64	85
Over 5 Years	23.51	0.00	0.00	0.00	16.81	44.09	67.60	89.90	85
Gross Negative Fair Value (Abs Val)	1.36	0.00	0.00	0.32	1.22	2.20	3.47	4.70	97
Gross Positive Fair Value	1.61	0.00	0.09	0.63	1.36	2.35	3.67	4.75	97
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	98
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.07	98
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	98
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	98
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	98
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	98
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.09	0.00	0.00	0.00	0.02	0.13	0.40	0.54	98

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	117
Ins Under Assets(P/C)/Tot Ins Und Ast	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Ins Activities Revenue/Adj Oper Inc	0.79	0.00	0.00	0.00	0.05	1.01	3.60	6.02	117
Premium Inc/Ins Activities Revenue	0.32	0.00	0.00	0.00	0.00	0.00	0.00	16.34	84
Credit Rel Prem Inc/Tot Prem Inc	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Other Prem Inc/Total Prem Inc	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
Ins Net Inc (P/C)/Equity (P/C)	-1.98	-20.03	-20.03	-18.71	-6.86	8.75	11.91	12.20	5
Ins Net Inc (L/H)/Equity (L/H)	-0.34	-0.34	-0.34	-0.34	-0.34	-0.34	-0.34	-0.34	1
Insur Ben, Losses, Exp/Insur Premiums	117.20	0.00	0.00	80.93	113.15	125.58	192.92	198.29	8
Reinsurance Recov(P/C)/Tot Assets(P/C)	3.20	0.00	0.00	0.00	0.00	1.54	8.02	11.00	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
CSV Life Insurance/Tier 1 Cap + ALLL	10.49	0.00	0.00	5.13	11.54	16.68	21.22	25.02	97
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.16	0.00	0.00	0.00	0.00	0.00	0.00	1.43	36
Cost: Interest-Bearing Deposits	0.36	0.29	0.29	0.29	0.34	0.39	0.41	0.41	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.14	0.17	0.17	0.17	0.66	1.39	1.81	1.95	3
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	143.73	-100.00	-35.11	-15.08	-1.84	39.43	159.46	1515.74	32
Total Selected Assets	81.22	-100.00	-46.14	-8.20	1.14	31.75	201.65	1840.23	43
Deposits	-32.14	-80.64	-80.64	-80.64	-48.86	-12.49	-4.21	-1.46	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	84.38	0.00	0.00	35.25	75.71	104.74	173.28	886.49	83
Dividends Paid/Net Income	27.91	0.00	0.00	2.00	31.46	48.10	65.94	78.17	113
Net Income - Dividends/Avg Equity	6.39	-0.30	1.15	2.96	5.67	9.05	13.08	19.14	117
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	127.46	0.00	0.00	0.00	102.39	171.52	349.00	710.83	91
Dividends From Nonbank Subs	3.53	0.00	0.00	0.00	0.00	1.01	9.23	84.67	91
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91
Dividends From All Subsidiaries	142.79	0.00	0.00	42.85	112.23	191.68	349.00	773.00	91
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.18	0.00	0.00	0.00	36.92	59.81	98.42	117.41	99
Interest Income From Bank Subs	0.13	0.00	0.00	0.00	0.00	0.13	0.77	1.99	99
Mgt & Service Fees From Bank Subs	1.33	0.00	0.00	0.00	0.00	0.00	10.00	29.04	99
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	99
Operating Income From Bank Subs	39.41	0.00	0.00	2.05	40.15	68.77	105.27	123.48	99
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	47.94	0.00	0.00	0.00	20.08	100.00	106.21	284.97	63
Interest Income From Nonbank Subs	0.22	0.00	0.00	0.00	0.00	0.00	0.57	6.70	63
Mgt & Serv Fees From Nonbank Subs	0.60	0.00	0.00	0.00	0.00	0.00	0.00	19.90	63
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	63
Operating Inc From Nonbank Subs	57.10	0.00	0.00	0.00	37.54	100.00	200.21	303.42	63
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	11.84	0.00	0.00	0.00	0.00	0.00	48.98	77.61	14
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.10	14
Mgt & Serv Fees From Sub BHCs	1.38	0.00	0.00	0.00	0.00	0.00	0.03	5.82	14
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Operating Income From Sub BHCs	13.24	0.00	0.00	0.00	0.00	0.03	52.29	85.50	14
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	54.21	0.00	0.00	0.00	85.58	98.57	99.94	100.00	109
Interest Income From Bank Subs	6.40	0.00	0.00	0.00	0.00	0.35	55.50	97.70	109
Mgt & Serv Fees From Bank Subs	3.70	0.00	0.00	0.00	0.00	0.00	23.28	72.20	109
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	109
Operating Income From Bank Subs	75.24	0.00	0.00	57.50	95.79	99.81	100.00	100.00	109
Dividends From Nonbank Subs	2.34	0.00	0.00	0.00	0.00	1.19	15.75	35.70	109
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.51	109
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	109
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Operating Inc From Nonbank Subs	5.11	0.00	0.00	0.00	0.00	3.03	33.77	76.18	109
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Loans and Adv From Subs/ST Debt	89.28	0.00	0.00	0.00	0.28	47.86	230.55	354.01	7
Loans and Adv From Subs/Total Debt	227.02	0.00	0.00	0.00	78.35	238.92	559.58	1123.82	36

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1107205	3,514,546	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1133286	5,749,709	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	3,877,393	BANCORP, INC., THE	WILMINGTON, DE	
1245620	5,151,255	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	4,043,632	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,236,290	BANNER CORPORATION	WALLA WALLA, WA	
2961879	5,863,015	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	8,896,651	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,702,926	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	5,227,855	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3814310	3,090,771	BOFI HOLDING, INC.	SAN DIEGO, CA	Moved from Peer 3
3944628	3,557,023	BOND STREET HOLDINGS, INC.	WESTON, FL	
1020180	8,197,171	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,162,605	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,149,337	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	5,899,830	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,801,912	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,258,430	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
1022764	4,706,756	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,285,936	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	5,806,211	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,384,914	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	4,952,605	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,412,081	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	7,074,190	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,020,716	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,638,251	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,162,163	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
4284536	3,793,258	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	6,425,556	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	3,951,243	DIME COMMUNITY BANCSHARES, INC	NEW YORK, NY	
2894230	9,389,693	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,521,169	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,414,031	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,563,814	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,094,473	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1250101	6,302,979	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,248,895	FIRST BANCORP	TROY, NC	
1118797	6,207,397	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,511,389	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,271,144	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,153,016	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,274,575	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	4,982,605	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1890507	3,168,264	FIRST FINANCIAL HOLDINGS INC.	CHARLESTON, SC	
1123670	7,286,903	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	4,338,427	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,343,325	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,094,897	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
3485541	3,027,395	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	Moved from Peer 3
2393274	4,599,216	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
2003975	7,996,816	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,830,326	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,951,301	H & R BLOCK, INC.	KANSAS CITY, MO	
1206546	4,959,756	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	7,402,803	HILTOP HOLDINGS, INC.	DALLAS, TX	
1491409	4,091,337	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	5,852,595	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,041,744	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,664,522	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,145,361	KEARNY MHC	KEARNY, NJ	Moved from Peer 3
1404799	3,262,555	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	Moved from Peer 3
3814208	3,601,233	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,369,659	MB FINANCIAL, INC.	CHICAGO, IL	
1135972	7,006,906	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,026,175	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,711,810	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	Moved from Peer 1
3719965	9,049,315	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	5,220,686	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,316,585	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	7,534,518	NBT BANCORP INC.	NORWICH, NY	
3212091	7,175,848	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	8,010,744	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,350,723	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	8,435,916	OFB BANCORP	SAN JUAN, PR	Name change from ORIENTAL FINANCIAL GROUP INC.
1098303	9,641,121	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	6,710,887	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,640,473	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,491,515	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,373,164	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	7,274,079	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
3083291	3,824,431	PROVIDENT NEW YORK BANCORP, IN	MONTEBELLO, NY	
1098844	4,249,281	RENASANT CORPORATION	TUPELO, MS	
1097025	3,317,065	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,528,759	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,338,313	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,072,617	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,191,165	SANTANDER BANCORP	GUAYNABO, PR	
1133437	5,043,078	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
3635319	3,140,752	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	Moved from Peer 3
1094828	3,421,769	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	3,767,141	SKBHC HOLDINGS LLC	SEATTLE, WA	Moved from Peer 3
2368106	6,258,350	SNBNY HOLDINGS LIMITED	GI BRALTAR, ZZ	
1245068	3,384,978	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
2502049	3,014,310	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
3152245	9,966,106	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,205,921	SUN BANCORP, INC.	VINELAND, NJ	
3823031	3,780,373	SWS GROUP, INC.	DALLAS, TX	
3045084	4,798,850	T. ROWE PRICE GROUP, INC.	BALTIMORE, MD	
3609682	4,857,709	TALMER BANCORP INC.	TROY, MI	
2495039	5,901,371	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2367921	4,931,883	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1048513	4,443,064	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	4,062,896	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,480,268	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,162,635	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,210,165	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,595,446	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,258,140	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,062,269	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,322,105	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	6,087,390	WESBANCO, INC.	WHEELING, WV	
1025541	4,814,924	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	8,593,684	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,986,865	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,408,723	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,639,594	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 117 bank holding companies.