

	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	344	352	303	297
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.29	3.40	3.38	3.46
+ Non-interest Income	1.07	1.03	1.03	0.93
- Overhead Expense	3.12	3.13	3.16	3.12
- Provision for Losses	0.14	0.33	0.30	0.58
+ Securities Gains (Losses)	0.04	0.07	0.06	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.23	1.13	1.12	0.86
Net Operating Income	0.87	0.80	0.79	0.57
Net Income	0.88	0.80	0.79	0.57
Net Income (Sub S Adjusted)	0.99	0.91	0.91	0.73
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.15	4.52	4.43	4.75
Interest Expense	0.57	0.78	0.71	0.96
Net Interest Income (TE)	3.57	3.71	3.69	3.77
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.29	0.58	0.59	0.94
Earnings Coverage of Net Losses (X)	8.62	8.34	8.52	4.61
Ln&Ls Allowance/Total Loans & Leases	1.67	1.92	1.79	2.01
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.56	3.78	3.10	4.03
30-89 Days Past Due Loans and Leases	0.57	0.69	0.71	0.90
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	13.96	15.17	13.14	15.79
Net ST Noncore Funding Dependence	5.36	5.66	4.57	6.08
Net Loans and Leases/Total Assets	63.24	62.19	62.12	62.29
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.94	9.70	9.75	9.53
Equity Capital/Total Assets	9.90	9.94	9.88	9.50
Equity Capital+Minority Int/Total Assets	10.00	10.03	10.00	9.54
Tier 1 Common Eq Cap / T RWA	12.20	11.66	11.74	11.36
Net Loans&Ls/Equity Capital (X)	6.57	6.53	6.55	6.86
Cash Dividends/Net Income	23.84	23.94	25.90	23.91
Cash Dividends/Net Income (Sub S Adjusted)	32.77	18.07	5.64	7.55
Retained Earnings/Avg Equity Cap	6.12	5.64	5.43	3.83
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.08	0.19	0.12	0.14
Long-Term Debt/Equity Capital	1.47	1.41	1.44	1.50
Equity Investment in Subs/Equity Cap	106.85	109.24	108.57	110.86
Cash FR Oper+Noncash+Op Exp+Div	119.64	96.12	118.98	98.00

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.82	4.13	4.06	4.36	4.60
Less: Interest Expense	0.52	0.72	0.65	0.88	1.21
Equals: Net Interest Income (TE)	3.29	3.40	3.38	3.46	3.37
Plus: Non-Interest Income	1.07	1.03	1.03	0.93	0.92
Equals: Adj Operating Income (TE)	4.42	4.50	4.48	4.43	4.33
Less: Overhead Expense	3.12	3.13	3.16	3.12	3.01
Less: Provision for Loan and Lease Losses	0.14	0.33	0.30	0.58	0.97
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.07	0.06	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.23	1.13	1.12	0.86	0.42
Less: Applicable Income Taxes (TE)	0.34	0.31	0.32	0.28	0.24
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.87	0.80	0.79	0.57	0.20
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.88	0.80	0.79	0.57	0.20
Memo: Net Income (Last Four Qtrs)	0.85	0.71	0.80	0.57	0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.32	91.81	92.02	91.89	91.65
Avg Int-Bearing Funds / Avg Assets	74.29	75.59	75.01	77.22	79.13
Int Income (TE) / Avg Earning Assets	4.15	4.52	4.43	4.75	5.03
Int Expense / Avg Earning Assets	0.57	0.78	0.71	0.96	1.33
Net Int Inc (TE) / Avg Earn Assets	3.57	3.71	3.69	3.77	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	5.11	5.47	5.40	5.65	5.79
Interest-Bearing Bank Balances	0.27	0.26	0.26	0.29	0.33
Fed Funds Sold & Reverse Repos	0.19	0.18	0.22	0.19	0.20
Trading Assets	0.73	1.36	1.14	0.95	1.26
Total Earning Assets	4.07	4.43	4.34	4.66	4.94
Investment Securities (TE)	2.32	2.82	2.63	3.14	3.66
U.S. Treasury & Agency Sec (excl MBS)	1.41	1.77	1.56	2.02	2.38
Mortgage-Backed Securities	2.03	2.64	2.41	3.02	3.71
All Other Securities	3.86	4.55	4.41	5.01	5.39
Interest-Bearing Deposits	0.52	0.72	0.66	0.91	1.27
Time Deposits of \$100K or More	0.99	1.26	1.17	1.45	1.85
Time Deposits < \$100K	1.02	1.34	1.24	1.62	2.08
Other Domestic Deposits	0.25	0.34	0.31	0.46	0.66
Foreign Deposits	1.16	1.78	1.43	1.42	1.07
Fed Funds Purchased and Repos	0.49	0.72	0.64	0.81	0.85
Other Borrowed Funds & Trading Liab	2.41	2.87	2.76	3.06	3.25
All Interest-Bearing Funds	0.67	0.91	0.83	1.13	1.52

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	38	37	73	69	67
Avg Assets per Employee (\$000)	4,653	4,556	4,516	4,524	4,656
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.88	1.83	1.69	2.15	1.72
Overhead Exp / NII + Non-Int Income	71.51	70.88	71.51	71.59	71.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	3.13	3.16	3.12	3.01
Personnel Expense	1.71	1.67	1.68	1.58	1.48
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	1.00	1.05	1.06	1.12	1.12
Overhead Less Non-Interest Income	1.96	2.02	2.04	2.13	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.34	69.78	70.38	70.37	70.34
Personnel Expense	38.91	37.45	37.81	36.05	34.57
Net Occupancy Expense	8.86	8.78	8.77	8.97	9.08
Other Operating Expenses	22.25	23.21	23.46	25.25	26.53
Total Non-Interest Income	23.36	22.02	22.15	20.23	20.38
Fiduciary Activities Income	1.51	1.44	1.44	1.63	1.39
Serv Charges on Deposit Accts - Domestic	5.12	5.45	5.49	6.13	7.03
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.73	0.69	0.66	0.70	0.61
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.47	0.28	0.30	0.25	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.51	0.50	0.51	0.58	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	3.28	2.00	2.50	0.23	0.03
Other Non-Interest Income	7.48	8.15	8.00	8.12	8.04
Overhead Less Non-Interest Income	46.18	46.61	47.43	49.72	49.27
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	21.48	21.18	21.25	18.57	18.48
Appl Inc Tax+TE/Pretax NOI+TE	28.60	28.50	28.14	28.49	28.67

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	49.61	49.07	48.69	48.22	50.85
Commercial and Industrial Loans	8.51	8.17	8.36	8.80	8.97
Loans to Individuals	1.73	1.80	1.76	1.96	2.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.64	0.62	0.66	0.69	0.71
Other Loans and Leases	1.09	1.05	1.07	1.06	1.07
Net Loans and Leases	63.24	62.19	62.12	62.29	64.93
Debt Securities Over 1 Year	19.81	19.91	19.46	19.67	17.53
Mutual Funds and Equity Securities	0.09	0.08	0.09	0.08	0.08
Subtotal	84.28	83.10	82.78	82.92	83.36
Interest-Bearing Bank Balances	4.13	4.75	5.08	4.67	4.66
Federal Funds Sold & Reverse Repos	0.12	0.15	0.16	0.19	0.26
Debt Securities 1 Year or Less	1.90	1.81	1.82	1.75	1.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.35	90.95	90.94	90.74	90.97
Non-Int Cash and Due From Dep Inst	1.57	1.66	1.95	1.81	1.38
Other Real Estate Owned	0.55	0.78	0.66	0.83	0.86
All Other Assets	6.97	7.29	6.98	7.29	7.54
MEMORANDA:					
Short-Term Investments	6.74	7.33	7.70	7.29	7.21
U.S. Treasury Securities	0.15	0.09	0.13	0.13	0.22
U.S. Agency Securities (excl MBS)	3.33	2.96	3.18	3.41	3.89
Municipal Securities	4.33	3.73	4.00	3.73	3.23
Mortgage-Backed Securities	11.16	12.56	11.56	11.71	9.91
Asset-Backed Securities	0.11	0.07	0.08	0.05	0.04
Other Debt Securities	0.62	0.56	0.55	0.40	0.30
RE Loans Secured by 1-4 Family	17.20	17.28	17.11	15.63	15.89
Revolving	2.70	2.94	2.76	3.12	3.23
Closed-End, Sec by First Liens	13.32	13.01	13.19	11.29	11.29
Closed-End, Sec by Junior Liens	0.71	0.85	0.77	0.89	1.02
Commercial Real Estate Loans	29.03	28.60	28.29	29.52	31.77
Construction and Land Dev	4.05	4.20	3.93	4.63	6.24
Multi family	2.65	2.51	2.55	2.25	2.23
Nonfarm Nonresidential	21.32	20.90	20.83	21.89	22.46
RE Loans Secured by Farmland	1.25	1.17	1.22	1.29	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.02	78.27	77.81	76.66	77.36
RE Loans Secured by 1-4 Family	27.18	27.65	27.43	25.06	24.46
Revolving	4.25	4.71	4.42	4.96	4.93
Closed-End	22.42	22.39	22.48	19.69	19.14
Commercial Real Estate Loans	45.47	45.54	45.29	46.83	48.30
Construction and Land Dev	6.35	6.68	6.29	7.30	9.48
Multi family	4.13	3.98	4.05	3.52	3.34
Nonfarm Nonresidential	33.51	33.42	33.51	34.81	34.15
RE Loans Secured by Farmland	2.07	1.95	2.04	2.11	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	13.34	13.02	13.38	13.96	13.65
Loans to Individuals	2.86	3.02	2.96	3.22	3.38
Credit Card Loans	0.04	0.04	0.04	0.05	0.05
Agricultural Loans	1.08	1.05	1.13	1.13	1.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.77	1.71	1.75	1.71	1.67

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	6.74	7.33	7.70	7.29	7.21
Liquid Assets	22.86	24.07	24.29	24.20	22.12
Investment Securities	22.54	22.57	22.09	22.23	19.94
Net Loans and Leases	63.24	62.19	62.12	62.29	64.93
Net Lns, Ls & Stbby Ltrs of Credit	63.77	62.73	62.66	62.92	65.61
Core Deposits	68.82	67.19	68.65	66.96	63.99
Noncore Funding	18.73	20.22	18.90	20.91	24.69
Time Deposits of \$100K or More	11.30	12.48	11.65	13.01	14.57
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.48	1.55	1.47	1.64	1.87
Net Fed Funds Purchased (Sold)	1.42	1.43	1.32	1.51	1.65
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.12	0.96	1.04	0.77	1.03
Earning Assets Repr in 1 Year	28.20	30.74	30.13	31.64	33.29
Int-Bearing Liab Repr in 1 Year	21.60	23.94	22.24	25.55	28.42
Long-Term Debt Repr in 1 Year	0.22	0.20	0.22	0.22	0.30
Net Assets Repriceable in 1 Year	5.89	6.25	7.11	5.61	4.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.96	15.17	13.14	15.79	20.35
Net ST Noncore Funding Dependence	5.36	5.66	4.57	6.08	5.59
Short-Term Inv/ST Noncore Funding	69.86	70.20	76.28	69.22	51.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.69	16.69	18.01	16.03	9.15
Net Loans and Leases/Total Deposits	77.72	76.50	76.03	76.11	79.81
Net Loans and Leases/Core Deposits	93.28	93.59	91.74	94.40	103.11
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.08	1.09	1.12	1.01	0.21
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.96	4.77	4.88	4.37	0.84
Struct Notes Appr(Depr)/T1 Cap	-0.15	0.05	0.03	0.05	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.62	6.05	6.32	5.62	5.61
Available-For-Sale Securities	92.38	93.95	93.68	94.38	94.39
U.S. Treasury Securities	0.69	0.47	0.76	0.80	1.42
U.S. Agency Securities (excl MBS)	16.82	15.12	16.25	17.74	21.14
Municipal Securities	19.30	17.35	18.75	17.38	17.29
Mortgage-Backed Securities	49.93	56.04	52.36	52.95	49.22
Asset-Backed Securities	0.53	0.28	0.34	0.21	0.19
Other Debt Securities	3.13	2.73	2.72	1.91	1.51
Mutual Funds and Equity Securities	0.47	0.44	0.49	0.42	0.44
Debt Securities 1 Year or Less	10.13	9.34	10.27	8.97	9.44
Debt Securities 1 To 5 Years	25.28	27.21	26.57	29.13	28.13
Debt Securities Over 5 Years	60.24	59.14	58.66	57.62	58.17
Pledged Securities	44.60	45.63	45.53	48.03	53.00
Structured Notes, Fair Value	0.93	1.59	1.26	2.52	3.71

ANALYSIS RATIOS	PEER GROUP 03				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.14	0.33	0.30	0.58	0.97
Provision for Ln&Ls Losses/Avg Lns&Ls	0.23	0.53	0.48	0.91	1.45
Provision for Ln&Ls Losses/Net Losses	87.53	122.85	110.37	111.04	134.56
Ln&Ls Allowance/Total Loans & Leases	1.67	1.92	1.79	2.01	2.10
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.29	6.45	6.31	3.50	2.83
ALLL/Nonaccrual Assets	153.62	113.11	130.30	109.80	96.69
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	137.92	103.23	119.74	100.48	85.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.41	0.73	0.74	1.08	1.38
Recoveries/Avg Loans and Leases	0.11	0.13	0.14	0.12	0.10
Net Losses/Avg Loans and Leases	0.29	0.58	0.59	0.94	1.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	10.23	8.29	17.54	11.38	10.11
Earnings Coverage of Net Losses (X)	8.62	8.34	8.52	4.61	3.89
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.25	0.55	0.55	0.96	1.26
RE Loans Secured By 1-4 Family	0.26	0.49	0.51	0.74	0.79
Revolving	0.27	0.42	0.45	0.54	0.58
Closed-End	0.24	0.50	0.50	0.74	0.87
Commercial Real Estate Loans	0.23	0.57	0.59	1.10	1.53
Construction and Land Dev	0.33	1.57	1.60	3.08	4.30
Multi family	0.10	0.27	0.28	0.58	0.62
Nonfarm Nonresidential	0.20	0.37	0.42	0.66	0.67
RE Loans Secured by Farmland	0.04	0.03	0.06	0.16	0.22
Commercial and Industrial Loans	0.32	0.63	0.61	1.05	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.79	1.05	1.07	1.11	1.58
Credit Card Loans	1.09	2.36	1.86	2.49	2.50
Agricultural Loans	0.01	0.00	0.03	0.03	0.12
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.32	0.37	0.59	0.93	1.31

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER GROUP 03 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.57	0.69	0.71	0.90	1.06
90+ Days PD Loans and Leases	0.07	0.08	0.07	0.10	0.09
Nonaccrual Loans and Leases	1.61	2.47	1.93	2.65	3.28
90+ Days PD and Nonaccrual Loans and Leases	1.85	2.76	2.23	2.96	3.61
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	0.45	0.63	0.51	0.59	0.45
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.58	0.69	0.71	0.90	1.06
90+ Days Past Due Assets	0.07	0.08	0.07	0.10	0.09
Nonaccrual Assets	1.64	2.50	1.96	2.68	3.29
30+ Days PD & Nonaccrual Assets	2.51	3.51	3.00	3.94	4.76
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.19	1.75	1.40	1.90	2.38
90+ PD & Nonaccrual Assets + OREO	1.80	2.60	2.14	2.78	3.31
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.29	3.13	2.72	3.28	3.84
Allowance for Loan & Lease Losses	211.72	254.77	236.55	255.49	254.31
Equity Cap + ALLL	20.12	28.14	24.11	31.21	37.90
Tier 1 Cap + ALLL	19.81	27.81	24.63	30.48	37.76
Loans & Leases + RE Acquired	3.59	4.90	4.30	5.13	5.67

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	0.58	0.68	0.73	0.93	1.09
- 90+ Days Past Due	0.07	0.08	0.07	0.09	0.08
- Nonaccrual	1.79	2.77	2.13	3.04	3.74
Coml & Indl - 30-89 Days PD	0.39	0.53	0.45	0.63	0.74
- 90+ Days Past Due	0.02	0.05	0.04	0.05	0.05
- Nonaccrual	1.15	1.58	1.42	1.65	2.00
Individuals - 30-89 Days PD	0.68	0.77	0.87	1.11	1.21
- 90+ Days Past Due	0.04	0.04	0.04	0.05	0.06
- Nonaccrual	0.28	0.34	0.32	0.36	0.43
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	7.14
Agricultural - 30-89 Days PD	0.06	0.08	0.10	0.07	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.16	0.18	0.15	0.16	0.22
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	0.18	0.19	0.15	0.17	0.32
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.08	0.16	0.09	0.21	0.34
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.79	0.87	1.07	1.15	1.35
- 90+ Days Past Due	0.09	0.09	0.08	0.10	0.10
- Nonaccrual	1.61	2.09	1.81	2.22	2.40
Revolving - 30-89 Days PD	0.42	0.47	0.52	0.54	0.53
- 90+ Days Past Due	0.02	0.02	0.03	0.02	0.03
- Nonaccrual	0.77	0.94	0.89	0.96	0.91
Closed-End - 30-89 Days PD	0.84	0.94	1.19	1.32	1.53
- 90+ Days Past Due	0.10	0.10	0.09	0.11	0.11
- Nonaccrual	1.78	2.37	2.03	2.56	2.83
- Jr Lien 30-89 Days PD	0.05	0.06	0.07	0.09	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.12	0.18	0.14	0.20	0.21
Commercial RE - 30-89 Days PD	0.42	0.53	0.49	0.74	0.95
- 90+ Days Past Due	0.05	0.06	0.06	0.09	0.06
- Nonaccrual	1.93	3.23	2.39	3.55	4.44
Const & Dev - 30-89 Days PD	0.34	0.75	0.61	0.87	1.13
- 90+ Days Past Due	0.09	0.08	0.13	0.12	0.07
- Nonaccrual	4.10	7.36	5.21	8.90	11.28
Multi family - 30-89 Days PD	0.17	0.23	0.21	0.50	0.46
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.01
- Nonaccrual	0.76	1.54	0.93	1.80	2.00
Nonfarm Nres- 30-89 Days PD	0.41	0.46	0.46	0.65	0.84
- 90+ Days Past Due	0.04	0.04	0.04	0.07	0.04
- Nonaccrual	1.59	2.48	1.93	2.50	2.75
Farmland - 30-89 Days PD	0.22	0.36	0.20	0.41	0.34
- 90+ Days Past Due	0.02	0.02	0.01	0.01	0.01
- Nonaccrual	0.98	1.44	1.32	1.65	1.88
Credit Card - 30-89 Days PD	0.80	1.04	0.85	1.04	0.93
- 90+ Days Past Due	0.10	0.21	0.14	0.30	0.23
- Nonaccrual	0.03	0.08	0.05	0.04	0.03



CAPITAL RATIOS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.94	9.70	9.75	9.53	8.96
Tier 1 RBC Ratio	14.16	14.03	13.92	13.82	12.78
Total Risk-Based Capital Ratio	15.59	15.58	15.39	15.37	14.38
Tangible Tier 1 Leverage Ratio	9.86	9.61	9.68	9.47	8.89
Tangible Common Eq Cap/Tan Assets	8.39	8.25	8.31	7.99	7.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.27	12.35	12.40	12.02	11.53
Standby Letters of Credit	0.45	0.46	0.45	0.52	0.57
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
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	2.14	2.26	2.08	1.51	1.45
Interest Rate Contracts	2.11	2.23	2.05	1.46	1.41
Interest Rate Futures & Forward Contr	0.37	0.46	0.44	0.22	0.19
Written Options Contr (Int Rate)	0.37	0.44	0.35	0.23	0.19
Purchased Options Contr (Int Rate)	0.00	0.01	0.00	0.01	0.02
Interest Rate Swaps	0.64	0.46	0.50	0.45	0.43
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	21.51	20.17	20.91	19.50	17.78

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	100.00	99.99	99.99	99.98	99.97
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	0.01
Futures and Forwards	30.07	23.11	25.24	29.98	22.83
Written Options	22.16	22.10	22.22	27.34	25.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	21.80	22.09	22.22	27.34	25.92
Purchased Options	0.35	1.82	0.84	2.11	4.39
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.35	1.81	0.66	2.11	4.39
Swaps	40.25	35.21	36.86	36.64	35.84
Held for Trading	4.70	3.32	3.21	3.07	4.17
Interest Rate Contracts	5.15	3.32	3.21	3.07	4.74
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	95.30	96.68	96.79	96.36	95.83
Interest Rate Contracts	94.87	95.59	96.27	95.22	94.60
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	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	74.10	65.04	71.79	68.16	69.93
One Year or Less	31.50	22.54	24.66	31.81	33.44
Over 1 Year to 5 Years	13.30	14.22	12.81	15.37	14.65
Over 5 Years	14.72	11.11	13.32	12.33	9.94
Gross Negative Fair Value (Abs Val)	0.95	1.42	1.30	1.49	0.98
Gross Positive Fair Value	1.07	1.00	0.98	0.94	0.98
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	0.02	0.02	0.02	0.01	0.01

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	55.11	59.49	63.17	53.95	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	44.89	40.51	36.83	46.05	55.30
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.51	0.50	0.51	0.58	0.56
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	83.33	88.89	88.89	77.78	80.00
Other Prem Inc/Total Prem Inc	16.67	11.11	11.11	22.22	20.00
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)	17.31	8.07	1.10	15.48	35.22
Ins Net Inc (L/H)/Equity (L/H)	40.57	36.79	17.91	-200.43	19.83
Insur Ben, Losses, Exp/Insur Premiums	61.18	79.46	168.17	245.33	27.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.34	16.93	14.32	16.87	20.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	20.00	20.00	16.67	14.29
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.83	10.27	10.62	10.13	10.02
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.16	1.78	1.43	1.42	1.07
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.08	N/A	0.10	2.16	0.75
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	9.43	-12.99	-14.91	-35.46	-10.88
Total Selected Assets	17.36	62.84	-5.08	24.00	-18.62
Deposits	-1.13	-22.52	-21.01	-28.41	-54.53

PROFITABILITY:	PEER GROUP 03 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.35	7.72	7.62	5.66	1.00
Bank Net Inc/Avg Eq Inv in Banks	9.11	8.48	8.28	6.41	2.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.82	3.26	3.49	1.39	0.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.34	6.59	7.53	4.03	2.24
Bank Net Income/Parent Net Income	106.13	107.71	107.71	109.87	114.41
Nonbank Net Income/Parent Net Income	0.58	0.49	0.55	0.67	0.69
Sub BHCs Net Inc/Parent Net Income	84.00	88.86	94.81	92.15	93.03
LEVERAGE:					
Total Liabilities/Equity	13.92	15.94	15.09	17.20	20.73
Total Debt/Equity Capital	1.87	2.03	1.95	2.09	2.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.92	12.42	12.02	13.99	17.38
Tot Debt+Lns Guaranteed for Affl/Equity	1.94	2.16	2.10	2.26	2.77
Total Debt/Eq Cap - Exc Over Fair Value	1.87	2.06	1.96	2.13	2.50
Long-Term Debt/Equity Capital	1.47	1.41	1.44	1.50	1.59
Short-Term Debt/Equity Capital	0.08	0.19	0.12	0.14	0.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.03	0.02	0.05	0.10
Long-Term Debt/Consolidated LT Debt	4.99	3.76	4.83	3.56	3.02
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.85	109.24	108.57	110.86	113.89
Total Investment in Subs/Equity	107.37	109.75	109.04	111.39	114.58
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.93	99.61	99.69	99.23	99.71
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.26	99.97	100.03	99.66	100.28
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.58	0.82	0.73	1.22	1.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.58	2.89	2.67	3.30	5.15
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	99.91	86.78	112.88	91.48	74.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	119.64	96.12	118.98	98.00	87.90
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	111.38	80.04	96.07	97.52	98.28
Pretax Oper Inc + Int Exp/Int Expense	4963.74	2717.49	4482.96	3100.75	3038.00
Div + Int From Subs/Int Exp + Div	162.82	119.69	186.07	119.06	102.13
Fees+Other Inc From Subs/Sal + Oth Exp	6.52	6.63	7.01	7.93	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	24.16	16.40	29.01	28.23	15.67
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.68	0.44	0.39	0.79	0.47
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	19.31	10.11	19.72	17.91	18.20
Total	19.31	10.11	19.72	17.91	18.20
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	0.20	0.22	0.20	0.25	0.34
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	72.78	68.73	67.19	73.52	89.28
Dividends Paid/Net Income	23.80	23.86	25.78	24.06	31.39
Net Income - Dividends/Avg Equity	6.12	5.65	5.44	3.82	-1.02
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	117.95	102.65	161.72	107.13	79.52
Dividends From Nonbank Subs	0.85	0.40	0.86	1.02	0.96
Dividends From Subsidiary BHCs	0.00	0.16	0.34	0.00	1.12
Dividends From All Subsidiaries	131.72	111.69	179.02	122.00	93.78
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	30.14	26.84	38.92	29.01	30.00
Interest Income From Bank Subs	0.04	0.07	0.07	0.05	0.17
Mgt & Service Fees From Bank Subs	1.32	1.31	1.46	2.22	3.50
Other Income From Bank Subs	0.01	0.02	0.03	0.02	0.03
Operating Income From Bank Subs	34.57	31.84	44.84	35.20	39.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	76.75	50.40	62.38	60.42	62.52
Interest Income From Nonbank Subs	0.01	0.00	0.02	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	1.18	0.54	0.77	0.43	0.67
Other Income From Nonbank Subs	0.06	0.15	0.19	0.00	0.05
Operating Inc From Nonbank Subs	87.00	60.39	74.31	65.49	76.71
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	20.56	17.08	24.03	16.73	38.86
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.41	0.64	1.16	0.76	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	21.80	19.63	26.27	20.24	38.94
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	51.70	46.32	56.47	47.04	43.45
Interest Income From Bank Subs	2.57	2.42	1.37	4.18	5.85
Mgt & Serv Fees From Bank Subs	2.44	3.51	2.04	4.31	5.93
Other Income From Bank Subs	0.04	0.09	0.07	0.09	0.14
Operating Income From Bank Subs	70.45	66.28	72.24	70.80	66.17
Dividends From Nonbank Subs	2.54	1.81	1.14	0.67	2.57
Interest Income From Nonbank Subs	0.00	0.03	0.01	0.01	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.92	5.75	3.27	4.10	6.49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.76
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	0.01	0.21	0.00	1.22
Loans and Adv From Subs/ST Debt	594.84	493.73	587.17	515.27	798.08
Loans and Adv From Subs/Total Debt	300.21	277.74	296.84	251.26	356.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									344
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.28	2.32	2.59	2.93	3.26	3.64	3.97	4.25	344
+ Non-interest Income	1.06	0.20	0.32	0.59	0.98	1.33	2.06	3.89	344
- Overhead Expense	3.12	1.80	2.07	2.58	3.01	3.54	4.41	5.66	344
- Provision for Losses	0.14	-0.11	-0.02	0.02	0.11	0.25	0.39	0.49	344
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.01	0.07	0.15	0.24	344
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	344
= Pretax Net Oper Income (TE)	1.22	0.16	0.45	0.78	1.21	1.63	2.03	2.43	344
Net Operating Income	0.87	0.09	0.27	0.55	0.83	1.17	1.60	1.92	344
Net Income	0.87	0.10	0.28	0.56	0.85	1.17	1.62	1.92	344
Net Income (Sub S Adjusted)	0.99	0.38	0.53	0.74	0.89	1.20	1.54	2.35	63
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.15	3.17	3.45	3.78	4.13	4.49	4.89	5.25	344
Interest Expense	0.56	0.18	0.25	0.37	0.55	0.74	0.90	1.07	344
Net Interest Income (TE)	3.56	2.52	2.84	3.15	3.56	3.97	4.30	4.73	344
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.28	-0.06	-0.01	0.05	0.19	0.43	0.90	1.29	344
Earnings Coverage of Net Losses (X)	8.61	-143.27	-25.87	1.77	6.35	16.33	47.79	96.68	342
Ln&Ls Allowance/Total Loans & Leases	1.67	0.73	0.93	1.23	1.56	2.05	2.72	3.17	344
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.56	0.33	0.53	1.04	1.91	3.77	6.44	8.32	344
30-89 Days Past Due Loans and Leases	0.57	0.04	0.08	0.24	0.45	0.82	1.37	2.13	344
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	13.96	-9.39	-1.90	6.44	13.65	21.72	30.02	37.66	344
Net ST Noncore Funding Dependence	5.36	-17.20	-9.81	0.69	5.52	12.07	17.50	19.53	344
Net Loans and Leases/Total Assets	63.23	38.89	48.48	55.17	63.86	71.25	76.73	79.10	344
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.93	7.36	7.69	8.79	9.73	11.00	12.90	14.63	303
Equity Capital/Total Assets	9.90	6.18	7.03	8.31	9.62	11.23	13.98	16.30	344
Equity Capital+Minority Int/Total Assets	9.99	6.22	7.20	8.37	9.68	11.35	14.01	16.44	344
Tier 1 Common Eq Cap / T RWA	12.19	6.29	8.01	9.85	12.06	14.22	17.40	20.16	303
Net Loans&Ls/Equity Capital (X)	6.57	2.70	3.85	5.26	6.67	7.56	9.05	10.19	340
Cash Dividends/Net Income	23.83	0.00	0.00	0.00	19.61	44.46	66.02	81.55	331
Cash Dividends/Net Income (Sub S Adjusted)	32.76	-14.57	-9.04	0.00	30.41	54.77	82.77	127.07	63
Retained Earnings/Avg Equity Cap	6.11	-0.68	1.36	3.25	5.86	8.41	11.84	15.85	341
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.07	0.00	0.00	0.00	0.00	0.00	0.50	2.34	340
Long-Term Debt/Equity Capital	1.46	0.00	0.00	0.00	0.00	1.13	9.55	15.46	340
Equity Investment in Subs/Equity Cap	106.85	83.85	91.52	98.26	102.85	116.36	130.09	136.99	340
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	119.64	-29.44	0.80	50.45	100.19	151.35	312.22	766.25	333

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.82	2.84	3.19	3.49	3.83	4.13	4.52	4.78	344
Less: Interest Expense	0.52	0.16	0.24	0.34	0.52	0.68	0.84	0.99	344
Equals: Net Interest Income (TE)	3.28	2.32	2.59	2.93	3.26	3.64	3.97	4.25	344
Plus: Non-Interest Income	1.06	0.20	0.32	0.59	0.98	1.33	2.06	3.89	344
Equals: Adj Operating Income (TE)	4.41	2.95	3.25	3.83	4.30	4.90	5.82	7.44	344
Less: Overhead Expense	3.12	1.80	2.07	2.58	3.01	3.54	4.41	5.66	344
Less: Provision for Loan and Lease Losses	0.14	-0.11	-0.02	0.02	0.11	0.25	0.39	0.49	344
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.01	0.06	0.15	0.24	344
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.04	344
Equals: Pretax Net Oper Inc (TE)	1.22	0.16	0.45	0.78	1.21	1.63	2.03	2.43	344
Less: Applicable Income Taxes (TE)	0.34	0.00	0.01	0.14	0.32	0.52	0.67	0.78	344
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	344
Equals: Net Operating Income	0.87	0.09	0.27	0.55	0.83	1.17	1.60	1.92	344
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equals: Net Income	0.87	0.10	0.28	0.56	0.85	1.17	1.62	1.92	344
Memo: Net Income (Last Four Qtrs)	0.84	-0.55	0.22	0.52	0.80	1.18	1.62	2.09	339
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.31	83.09	87.17	90.39	92.67	94.47	95.91	96.39	344
Avg Int-Bearing Funds / Avg Assets	74.28	56.36	62.14	68.81	74.67	80.44	85.00	87.24	303
Int Income (TE) / Avg Earning Assets	4.15	3.17	3.45	3.78	4.13	4.49	4.89	5.25	344
Int Expense / Avg Earning Assets	0.56	0.18	0.25	0.37	0.55	0.74	0.90	1.07	344
Net Int Inc (TE) / Avg Earn Assets	3.56	2.52	2.84	3.15	3.56	3.97	4.30	4.73	344
YIELD OR COST:									
Total Loans and Leases (TE)	5.10	4.10	4.33	4.69	5.05	5.48	6.03	6.72	344
Interest-Bearing Bank Balances	0.26	0.00	0.06	0.19	0.25	0.32	0.46	0.68	343
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.13	0.25	0.63	2.22	180
Trading Assets	0.73	0.00	0.00	0.00	0.00	1.25	2.91	3.45	35
Total Earning Assets	4.07	3.07	3.35	3.72	4.05	4.43	4.83	5.19	344
Investment Securities (TE)	2.31	1.07	1.34	1.83	2.30	2.76	3.34	3.96	344
U.S. Treasury & Agency Sec (excl MBS)	1.41	0.31	0.51	0.90	1.31	1.86	2.56	3.06	319
Mortgage-Backed Securities	2.02	0.73	1.12	1.44	1.96	2.35	3.42	4.73	336
All Other Securities	3.86	1.37	1.87	2.81	3.93	4.87	5.74	6.37	335
Interest-Bearing Deposits	0.52	0.17	0.22	0.36	0.52	0.66	0.83	1.05	344
Time Deposits of \$100K or More	0.98	0.41	0.53	0.74	0.96	1.24	1.44	1.71	343
Time Deposits < \$100K	1.01	0.43	0.55	0.74	0.98	1.24	1.61	1.80	343
Other Domestic Deposits	0.25	0.07	0.10	0.15	0.22	0.34	0.46	0.63	344
Foreign Deposits	1.16	0.24	0.24	0.24	0.37	1.05	2.06	2.40	3
Fed Funds Purchased and Repos	0.48	0.00	0.00	0.12	0.24	0.54	2.06	3.60	271
Other Borrowed Funds & Trading Liab	2.40	0.21	0.42	1.33	2.39	3.47	4.34	4.82	317
All Interest-Bearing Funds	0.67	0.24	0.34	0.47	0.67	0.85	1.05	1.14	303

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
	-----	-----	-----	-----	-----	-----	-----	-----	-----
Avg Personnel Exp Per Employee (\$000)	38.24	25.16	27.72	31.34	37.04	44.16	53.14	60.65	344
Avg Assets per Employee (\$000)	4652.78	2571.92	3082.41	3534.41	4328.03	5500.95	7456.06	8967.36	344
<b>ANALYSIS RATIOS</b>									
Mutual Fund Fee Inc / Non-Int Income	1.87	0.00	0.00	0.00	0.37	4.20	7.63	9.35	339
Overhead Exp / NOI + Non-Int Income	71.50	50.84	55.58	62.54	71.20	79.08	90.37	97.07	343
<b>PERCENT OF AVERAGE ASSETS:</b>									
Total Overhead Expense	3.12	1.80	2.07	2.58	3.01	3.54	4.41	5.66	344
Personnel Expense	1.70	0.98	1.12	1.40	1.65	1.95	2.34	3.39	344
Net Occupancy Expense	0.38	0.19	0.22	0.29	0.38	0.46	0.56	0.66	344
Other Operating Expenses	0.99	0.48	0.57	0.74	0.95	1.19	1.61	2.07	344
Overhead Less Non-Interest Income	1.96	0.84	1.21	1.57	1.90	2.32	2.82	3.34	344
<b>PERCENT OF ADJUSTED OPERATING INCOME (TE):</b>									
Total Overhead Expense	70.34	49.58	54.46	61.53	69.92	78.02	88.67	97.04	343
Personnel Expense	38.90	25.98	29.14	34.19	38.73	43.42	49.29	52.34	343
Net Occupancy Expense	8.86	4.84	5.39	6.98	8.65	10.61	13.00	13.96	343
Other Operating Expenses	22.24	13.22	15.42	17.70	20.94	25.81	34.07	39.24	343
Total Non-Interest Income	23.35	5.75	9.55	15.64	22.76	29.21	40.62	56.14	343
Fiduciary Activities Income	1.51	0.00	0.00	0.00	0.02	3.14	5.93	9.28	343
Serv Charges on Deposit Accts - Domestic	5.12	0.57	1.43	2.67	4.71	7.13	9.95	12.05	343
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	343
Investment Banking Fees & Commissions	0.72	0.00	0.00	0.00	0.43	1.42	2.50	3.15	343
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Net Servicing Fees	0.47	0.00	0.00	0.00	0.05	0.63	2.42	4.19	343
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Insurance Activities Revenue	0.51	0.00	0.00	0.00	0.02	0.25	3.85	7.22	343
Net Gain (Loss) - Sales Loans, OREO, Oth	3.27	-3.62	-1.10	0.03	2.21	5.24	10.84	25.76	343
Other Non-Interest Income	7.47	1.19	2.47	4.53	6.81	9.88	14.30	20.42	343
Overhead Less Non-Interest Income	46.18	11.48	25.64	35.50	45.20	55.85	67.76	82.80	343
<b>TAX RATIOS:</b>									
Appl Inc Taxes/Pretax NOI (TE)	21.47	0.00	0.00	5.42	26.02	32.72	36.45	38.37	329
Appl Inc Tax+TE/Pretax NOI+TE	28.59	0.19	3.17	21.47	34.00	36.99	39.99	41.36	329



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.60	26.72	32.25	40.79	49.79	58.27	66.29	71.40	344
Commercial and Industrial Loans	8.50	0.78	1.80	4.59	7.46	11.70	17.86	23.16	344
Loans to Individuals	1.73	0.04	0.11	0.34	1.03	2.34	5.61	10.40	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	344
Agricultural Loans	0.64	0.00	0.00	0.00	0.05	0.90	3.29	7.31	344
Other Loans and Leases	1.09	0.00	0.00	0.13	0.63	1.66	3.96	5.49	344
Net Loans and Leases	63.23	38.89	48.48	55.17	63.86	71.25	76.73	79.10	344
Debt Securities Over 1 Year	19.81	2.81	5.20	11.25	18.99	28.37	34.42	43.32	344
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.12	0.44	0.86	344
Subtotal	84.27	67.25	73.42	80.79	85.24	88.52	91.00	91.92	344
Interest-Bearing Bank Balances	4.13	0.11	0.24	0.74	2.96	6.51	12.43	15.99	344
Federal Funds Sold & Reverse Repos	0.11	0.00	0.00	0.00	0.00	0.09	0.82	1.30	344
Debt Securities 1 Year or Less	1.90	0.01	0.10	0.51	1.43	2.89	5.25	7.28	344
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	344
Total Earning Assets	91.35	85.33	87.53	89.69	91.62	93.22	94.55	95.35	344
Non-Int Cash and Due From Dep Inst	1.57	0.34	0.63	1.08	1.55	2.03	2.52	2.99	344
Other Real Estate Owned	0.54	0.00	0.00	0.06	0.31	0.80	1.93	2.88	344
All Other Assets	6.96	3.42	4.06	5.23	6.59	8.69	10.86	12.02	344
MEMORANDA:									
Short-Term Investments	6.73	0.81	1.21	2.66	5.30	10.50	15.99	19.01	344
U.S. Treasury Securities	0.14	0.00	0.00	0.00	0.00	0.02	0.88	3.19	344
U.S. Agency Securities (excl MBS)	3.33	0.00	0.00	0.52	2.68	5.94	9.44	14.03	344
Municipal Securities	4.33	0.00	0.02	0.74	3.23	6.50	11.97	15.13	344
Mortgage-Backed Securities	11.16	0.09	0.80	3.99	9.90	17.67	24.57	31.16	344
Asset-Backed Securities	0.10	0.00	0.00	0.00	0.00	0.05	0.75	1.55	344
Other Debt Securities	0.62	0.00	0.00	0.00	0.09	1.01	3.43	4.80	344
RE Loans Secured by 1-4 Family	17.19	3.64	5.54	9.52	15.76	22.99	34.14	43.64	344
Revolving	2.70	0.00	0.11	0.92	2.45	4.08	6.20	7.81	344
Closed-End, Sec by First Liens	13.32	2.62	3.75	6.68	11.90	17.97	28.76	37.64	344
Closed-End, Sec by Junior Liens	0.71	0.04	0.11	0.32	0.59	1.06	1.62	2.09	344
Commercial Real Estate Loans	29.03	9.44	14.62	21.22	28.47	37.13	44.10	48.95	344
Construction and Land Dev	4.05	0.49	0.84	1.98	3.77	5.84	8.09	9.40	344
Multi family	2.65	0.19	0.57	1.10	2.15	3.61	6.67	11.04	344
Nonfarm Nonresidential	21.32	6.25	9.79	16.01	21.09	27.20	34.20	38.10	344
RE Loans Secured by Farml and	1.25	0.00	0.00	0.01	0.44	2.33	5.05	7.51	344
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.02	51.51	57.35	67.76	79.76	87.89	94.44	96.75	344
RE Loans Secured by 1-4 Family	27.18	6.18	8.52	16.45	25.60	36.76	50.34	62.69	344
Revolving	4.25	0.00	0.18	1.56	3.85	6.29	9.66	11.99	344
Closed-End	22.41	4.29	6.13	12.10	21.00	30.32	43.78	58.28	344
Commercial Real Estate Loans	45.47	17.41	25.61	35.67	45.46	55.87	64.72	70.29	344
Construction and Land Dev	6.35	0.73	1.47	3.15	5.96	9.23	12.41	14.05	344
Multi family	4.12	0.40	0.91	1.91	3.39	5.64	9.65	17.63	344
Nonfarm Nonresidential	33.51	11.41	17.19	26.12	33.40	41.54	49.59	54.66	344
RE Loans Secured by Farml and	2.07	0.00	0.00	0.01	0.72	4.05	8.54	11.64	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.10	344
Commercial and Industrial Loans	13.34	1.53	3.11	6.91	12.48	19.20	26.37	33.05	344
Loans to Individuals	2.86	0.06	0.15	0.51	1.79	3.83	9.85	17.34	344
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.26	0.47	344
Agricultural Loans	1.08	0.00	0.00	0.00	0.10	1.53	5.38	11.83	344
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Other Loans and Leases	1.76	0.00	0.00	0.20	1.09	2.52	6.35	9.58	344

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.73	0.81	1.21	2.66	5.30	10.50	15.99	19.01	344
Liquid Assets	22.86	9.28	11.70	16.10	21.83	29.96	36.05	40.65	344
Investment Securities	22.54	4.54	7.86	14.33	21.60	30.91	39.15	45.66	344
Net Loans and Leases	63.23	38.89	48.48	55.17	63.86	71.25	76.73	79.10	344
Net Lns, Ls & Stdbly Ltrs of Credit	63.76	39.48	48.63	55.95	64.14	71.81	77.18	79.54	344
Core Deposits	68.81	45.97	54.63	62.98	70.02	75.58	79.42	81.51	344
Noncore Funding	18.72	6.51	8.80	13.03	17.88	24.36	31.28	36.33	344
Time Deposits of \$100K or More	11.29	3.45	4.38	7.14	10.49	15.34	19.99	25.07	344
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Fed Funds Purchased and Repos	1.48	0.00	0.00	0.00	0.92	2.79	5.14	7.19	344
Net Fed Funds Purchased (Sold)	1.42	-0.71	-0.24	0.00	0.80	2.53	4.94	7.03	344
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Oth Borrowings W/Rem Mat 1 Yr or Less	1.11	0.00	0.00	0.00	0.28	2.15	4.45	6.51	344
Earning Assets Repr in 1 Year	28.20	9.37	13.58	19.19	26.31	37.02	48.37	53.91	344
Int-Bearing Liab Repr in 1 Year	21.60	4.83	6.86	11.12	17.38	28.41	54.69	60.74	344
Long-Term Debt Repr in 1 Year	0.21	0.00	0.00	0.00	0.00	0.00	1.29	3.22	344
Net Assets Repriceable in 1 Year	5.89	-33.32	-24.64	-3.42	7.85	17.08	27.78	34.72	344
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.96	-9.39	-1.90	6.44	13.65	21.72	30.02	37.66	344
Net ST Noncore Funding Dependence	5.36	-17.20	-9.81	0.69	5.52	12.07	17.50	19.53	344
Short-Term Inv/ST Noncore Funding	69.86	5.01	10.14	23.47	51.75	92.25	206.86	340.12	343
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.68	-7.50	-3.45	3.78	13.74	25.25	41.36	52.78	344
Net Loans and Leases/Total Deposits	77.72	49.30	56.46	67.60	77.96	87.93	96.79	101.25	344
Net Loans and Leases/Core Deposits	93.27	55.93	66.38	78.19	92.15	106.42	124.50	139.93	344
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.08	-4.05	-2.09	-0.47	0.00	0.33	1.36	2.61	154
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.96	-8.80	-6.40	-2.66	-0.47	0.99	2.65	3.87	300
Struct Notes Appr(Depr)/T1 Cap	-0.14	-1.38	-0.67	-0.25	-0.04	0.00	0.02	0.08	143
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.62	0.00	0.00	0.00	0.04	12.36	40.31	59.35	344
Available-For-Sale Securities	92.37	39.62	59.40	87.61	99.95	100.00	100.00	100.00	344
U. S. Treasury Securities	0.68	0.00	0.00	0.00	0.00	0.18	4.98	12.58	344
U. S. Agency Securities (excl MBS)	16.81	0.00	0.00	2.69	15.65	29.35	49.75	65.96	344
Municipal Securities	19.29	0.00	0.18	3.95	15.71	31.25	45.34	56.41	344
Mortgage-Backed Securities	49.92	0.56	7.15	28.68	52.87	71.91	85.65	95.90	344
Asset-Backed Securities	0.52	0.00	0.00	0.00	0.00	0.20	3.55	8.29	344
Other Debt Securities	3.12	0.00	0.00	0.00	0.55	4.81	15.86	24.68	344
Mutual Funds and Equity Securities	0.46	0.00	0.00	0.00	0.01	0.66	2.46	5.00	344
Debt Securities 1 Year or Less	10.12	0.16	0.47	2.91	7.21	15.23	30.99	45.41	344
Debt Securities 1 To 5 Years	25.27	0.74	2.15	9.01	23.43	39.94	55.83	63.89	344
Debt Securities Over 5 Years	60.23	9.52	20.45	38.93	61.98	81.06	91.93	97.02	344
Pledged Securities	44.60	5.23	11.05	24.53	42.80	62.86	81.54	89.83	344
Structured Notes, Fair Value	0.92	0.00	0.00	0.00	0.00	1.03	5.39	11.63	344

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.14	-0.11	-0.02	0.02	0.11	0.25	0.39	0.49	344
Provision for Ln&Ls Losses/Avg Ln&Ls	0.22	-0.19	-0.04	0.04	0.18	0.39	0.60	0.90	344
Provision for Ln&Ls Losses/Net Losses	87.52	-334.19	-58.43	10.28	82.98	139.85	290.16	569.46	342
Ln&Ls Allowance/Total Loans & Leases	1.67	0.73	0.93	1.23	1.56	2.05	2.72	3.17	344
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.28	1.67	2.15	3.28	6.01	13.47	29.97	70.10	295
ALLL/Nonaccrual Assets	153.61	36.18	45.68	69.68	118.88	218.37	391.56	576.60	342
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	137.91	26.72	37.49	62.06	111.62	198.92	346.22	446.31	343
Gross Ln&Ls Losses/Avg Loans & Leases	0.40	0.01	0.04	0.13	0.29	0.61	1.12	1.44	344
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.02	0.08	0.17	0.35	0.42	344
Net Losses/Avg Loans and Leases	0.28	-0.06	-0.01	0.05	0.19	0.43	0.90	1.29	344
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Recoveries/Prior Year-End Losses	10.22	1.04	1.89	3.69	7.64	15.53	26.73	38.23	339
Earnings Coverage of Net Losses (X)	8.61	-143.27	-25.87	1.77	6.35	16.33	47.79	96.68	342
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.25	-0.08	-0.02	0.02	0.14	0.41	0.83	1.33	343
RE Loans Secured By 1-4 Family	0.26	-0.07	-0.00	0.02	0.14	0.40	0.85	1.57	343
Revolving	0.27	-0.08	-0.02	0.00	0.03	0.45	1.20	1.85	328
Closed-End	0.24	-0.11	-0.01	0.00	0.13	0.34	0.92	1.65	343
Commercial Real Estate Loans	0.23	-0.27	-0.08	0.00	0.08	0.45	0.93	1.44	343
Construction and Land Dev	0.33	-1.69	-0.90	-0.02	0.00	0.47	2.68	4.44	338
Multi family	0.09	-0.10	-0.00	0.00	0.00	0.00	0.87	1.89	339
Nonfarm Nonresidential	0.19	-0.09	-0.02	0.00	0.06	0.31	0.94	1.24	343
RE Loans Secured by Farmland	0.04	-0.09	-0.00	0.00	0.00	0.00	0.18	1.41	268
Commercial and Industrial Loans	0.32	-0.40	-0.18	-0.02	0.09	0.51	1.51	2.71	341
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Loans to Individuals	0.79	0.04	0.06	0.20	0.40	1.12	2.53	4.17	258
Credit Card Loans	1.09	-0.74	0.00	0.00	0.65	1.79	3.57	4.76	96
Agricultural Loans	0.00	-0.10	-0.00	0.00	0.00	0.00	0.01	0.27	228
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.32	-0.15	-0.02	0.00	0.00	0.23	1.54	5.17	322

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.57	0.04	0.08	0.24	0.45	0.82	1.37	2.13	344
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.06	0.46	1.10	344
Nonaccrual Loans and Leases	1.60	0.22	0.33	0.67	1.28	2.32	3.68	5.07	344
90+ Days PD and Nonaccrual Loans and Leases	1.85	0.23	0.40	0.73	1.43	2.74	4.42	6.53	344
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.10	0.24	344
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	344
Nonaccrual Restructured	0.45	0.00	0.00	0.08	0.32	0.79	1.39	2.22	344
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.57	0.04	0.08	0.24	0.45	0.82	1.37	2.13	344
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.06	0.46	1.10	344
Nonaccrual Assets	1.63	0.23	0.35	0.67	1.34	2.35	3.79	5.07	344
30+ Days PD & Nonaccrual Assets	2.51	0.52	0.75	1.19	1.95	3.69	5.58	7.77	344
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.18	0.15	0.25	0.46	0.99	1.68	2.97	3.87	344
90+ PD & Nonaccrual Assets + OREO	1.79	0.19	0.36	0.72	1.30	2.68	4.48	6.13	344
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.28	0.26	0.45	0.98	1.80	3.44	5.24	7.70	344
Allowance for Loan & Lease Losses	211.71	34.98	52.58	108.11	183.86	304.15	443.03	556.19	342
Equity Cap + ALLL	20.11	2.53	4.46	8.84	15.98	29.59	48.22	64.86	340
Tier 1 Cap + ALLL	19.81	2.18	4.46	9.04	15.70	29.46	45.07	72.37	303
Loans & Leases + RE Acquired	3.58	0.46	0.76	1.45	2.80	5.52	8.93	11.32	344



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.93	7.36	7.69	8.79	9.73	11.00	12.90	14.63	303
Tier 1 RBC Ratio	14.15	9.97	10.84	12.22	13.66	15.85	18.42	22.11	303
Total Risk-Based Capital Ratio	15.58	11.46	12.26	13.62	15.01	17.29	19.88	23.32	303
Tangible Tier 1 Leverage Ratio	9.85	7.24	7.63	8.61	9.63	10.95	12.76	14.43	303
Tangible Common Eq Cap/Tan Assets	8.38	4.40	5.51	6.73	8.30	9.74	11.78	13.32	303
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.26	3.64	5.59	8.42	12.47	17.76	23.40	27.04	344
Standby Letters of Credit	0.44	0.00	0.01	0.14	0.30	0.68	1.19	1.70	344
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.21	344
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.13	0.00	0.00	0.00	0.71	2.76	10.38	20.16	344
Interest Rate Contracts	2.10	0.00	0.00	0.00	0.68	2.71	10.36	20.16	344
Interest Rate Futures & Forward Contr	0.37	0.00	0.00	0.00	0.00	0.36	2.07	6.47	344
Written Options Contr (Int Rate)	0.37	0.00	0.00	0.00	0.00	0.53	1.75	6.43	344
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	344
Interest Rate Swaps	0.63	0.00	0.00	0.00	0.00	0.74	4.30	6.79	344
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.50	6.33	9.09	14.42	20.43	27.98	35.49	40.54	344

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	99.98	100.00	100.00	100.00	100.00	100.00	100.00	217
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Futures and Forwards	30.07	0.00	0.00	0.00	10.07	54.48	94.20	100.00	217
Written Options	22.16	0.00	0.00	0.00	12.80	47.32	70.48	100.00	217
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Over-The-Counter	21.79	0.00	0.00	0.00	12.05	46.08	67.89	100.00	217
Purchased Options	0.35	0.00	0.00	0.00	0.00	0.00	0.42	13.38	217
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Over-The-Counter	0.35	0.00	0.00	0.00	0.00	0.00	0.42	13.38	217
Swaps	40.24	0.00	0.00	0.00	14.81	94.69	100.00	100.00	217
Held for Trading	4.69	0.00	0.00	0.00	0.00	0.00	30.39	99.98	217
Interest Rate Contracts	5.15	0.00	0.00	0.00	0.00	0.00	30.39	99.61	217
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Non-Traded	95.30	0.00	63.62	100.00	100.00	100.00	100.00	100.00	217
Interest Rate Contracts	94.87	0.00	19.11	100.00	100.00	100.00	100.00	100.00	217
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Deriv Contr (Excl Fut & FX LE 14 Days)	74.09	0.00	13.32	48.12	79.59	100.00	100.00	100.00	191
One Year or Less	31.49	0.00	0.00	0.00	19.56	55.91	100.00	100.00	191
Over 1 Year to 5 Years	13.30	0.00	0.00	0.00	0.00	24.31	67.68	91.90	191
Over 5 Years	14.71	0.00	0.00	0.00	0.00	35.98	75.48	100.00	191
Gross Negative Fair Value (Abs Val)	0.95	0.00	0.00	0.00	0.43	1.45	3.92	6.92	217
Gross Positive Fair Value	1.06	0.00	0.00	0.04	0.85	1.85	3.16	5.25	217
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	303
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	303
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	303
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	303
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
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	303
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	303
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.01	0.08	0.20	303

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Ins Under Assets(P/C)/Tot Ins Und Ast	55.10	0.00	0.00	0.00	47.97	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	44.89	0.00	0.00	0.00	2.02	100.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.51	0.00	0.00	0.00	0.02	0.25	3.85	7.22	343
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	207
Credit Rel Prem Inc/Tot Prem Inc	83.33	0.00	0.00	50.00	100.00	100.00	100.00	100.00	6
Other Prem Inc/Total Prem Inc	16.66	0.00	0.00	0.00	0.00	0.00	40.00	70.00	6
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	343
Ins Net Inc (P/C)/Equity (P/C)	17.31	-25.29	-25.29	-24.39	-10.83	10.33	66.77	93.26	5
Ins Net Inc (L/H)/Equity (L/H)	40.56	-6.38	-6.38	-4.20	2.47	3.85	102.13	151.06	5
Insur Ben, Losses, Exp/Insur Premiums	61.18	0.00	0.00	0.00	0.00	87.29	146.30	169.40	6
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.34	0.00	0.00	0.00	0.00	1.27	50.85	75.42	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
CSV Life Insurance/Tier 1 Cap + ALLL	10.82	0.00	0.00	2.76	12.36	19.07	23.14	25.96	302
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Cost: Interest-Bearing Deposits	1.16	0.24	0.24	0.24	0.37	1.05	2.06	2.40	3
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.07	0.05	0.05	0.05	0.05	0.07	0.09	0.10	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
<b>GROWTH RATES:</b>									
Net Loans and Leases	9.43	-100.00	-100.00	-18.19	-4.94	37.36	112.99	201.19	32
Total Selected Assets	17.36	-99.84	-57.61	-16.93	0.00	28.08	125.66	262.99	61
Deposits	-1.12	-17.40	-17.40	-17.40	-9.25	10.66	11.15	11.31	4





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.77	0.00	0.00	35.10	77.91	105.50	144.64	263.96	211
Dividends Paid/Net Income	23.79	0.00	0.00	0.00	19.46	44.36	66.02	81.55	331
Net Income - Dividends/Avg Equity	6.12	-0.68	1.36	3.25	5.87	8.41	11.84	15.85	341
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	117.94	0.00	0.00	0.00	103.15	176.89	338.72	852.89	241
Dividends From Nonbank Subs	0.84	0.00	0.00	0.00	0.00	0.49	4.00	28.59	241
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	241
Dividends From All Subsidiaries	131.72	0.00	0.00	39.67	108.48	189.19	344.56	1017.88	241
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.14	0.00	0.00	0.00	25.84	58.11	91.72	133.83	313
Interest Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.01	0.22	0.98	313
Mgt & Service Fees From Bank Subs	1.32	0.00	0.00	0.00	0.00	0.00	11.52	31.06	313
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	313
Operating Income From Bank Subs	34.57	0.00	0.00	0.02	29.23	63.07	96.88	165.98	313
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	76.75	0.00	0.00	0.00	100.00	100.00	148.84	938.64	143
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.98	143
Mgt & Serv Fees From Nonbank Subs	1.17	0.00	0.00	0.00	0.00	0.00	5.20	39.88	143
Other Income From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	4.02	143
Operating Inc From Nonbank Subs	87.00	0.00	0.00	5.60	100.00	100.00	210.85	979.45	143
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.55	0.00	0.00	0.00	0.00	29.28	82.41	135.69	29
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Mgt & Serv Fees From Sub BHCs	0.40	0.00	0.00	0.00	0.00	0.00	0.16	6.11	29
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29
Operating Income From Sub BHCs	21.80	0.00	0.00	0.00	0.00	30.15	82.41	135.69	29
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	51.69	0.00	0.00	0.00	81.21	99.33	99.94	100.00	304
Interest Income From Bank Subs	2.57	0.00	0.00	0.00	0.00	0.05	8.98	99.72	304
Mgt & Serv Fees From Bank Subs	2.44	0.00	0.00	0.00	0.00	0.00	19.01	52.19	304
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.73	304
Operating Income From Bank Subs	70.44	0.00	0.00	20.00	98.06	99.90	100.00	100.00	304
Dividends From Nonbank Subs	2.54	0.00	0.00	0.00	0.00	0.29	15.70	62.78	304
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.37	304
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	304
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	304
Operating Inc From Nonbank Subs	5.91	0.00	0.00	0.00	0.04	1.34	43.37	93.53	304
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Loans and Adv From Subs/ST Debt	594.84	0.00	0.00	0.00	316.89	1178.86	1850.89	2051.69	42
Loans and Adv From Subs/Total Debt	300.21	0.00	0.00	0.00	116.26	450.08	1343.80	1795.12	119

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1117464	1,038,856	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,297,942	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1130098	1,130,042	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,266,918	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,193,420	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,038,386	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,021,503	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,185,609	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,405,058	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,294,017	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,464,835	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	2,812,336	AMERIS BANCORP	MOULTRIE, GA	
1117316	1,025,084	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	Moved from Peer 4
1202258	1,206,914	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,229,592	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,344,469	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,394,997	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,083,169	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,085,386	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,269,675	ATBANCORP	DUBUQUE, IA	
3555686	1,095,296	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,406,155	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,608,480	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,086,408	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,437,481	BANCPLUS CORPORATION	RIDGELAND, MS	
3547999	2,966,331	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,117,282	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,356,807	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,034,760	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,765,890	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,428,518	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,461,132	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,264,339	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,068,203	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,146,477	BANTERRA CORP	ELDORADO, IL	
1115385	1,343,322	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,167,359	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,437,784	BEACON BANCORP	TAUNTON, MA	
1246159	2,175,641	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,100,093	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3141650	2,929,636	BNC BANCORP	HIGH POINT, NC	
2545831	1,149,015	BNH FINANCIAL	LACONIA, NH	
2835514	1,370,823	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,623,366	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,728,489	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,464,718	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,094,284	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,944,359	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,009,522	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,425,825	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,480,164	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1130249	2,601,778	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,903,078	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,050,540	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,357,190	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,547,495	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2,900,102	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
3975770	1,830,620	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	1,365,855	CASCADE BANCORP	BEND, OR	
3594872	1,773,386	CBFH, INC.	ORANGE, TX	
3819267	1,031,694	CBM FLORIDA HOLDING COMPANY	SAINT PETERSBURG, FL	Moved from Peer 4
1493654	1,215,723	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,120,948	CBX CORPORATION	CARROLLTON, IL	
1053496	1,204,177	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,605,698	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,355,353	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,696,382	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,148,496	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,101,380	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,257,164	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
4228875	1,799,319	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,131,159	CFS BANCORP, INC.	MUNSTER, IN	
4459839	1,131,431	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	New Y-9C/BHCPR reporter
1133594	1,257,020	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,597,759	CHINATRUST CAPITAL CORPORATION	LOS ANGELES, CA	
1143623	1,228,344	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,070,958	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,117,718	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,014,385	CLAYTON BANCORP, INC	KNOXVILLE, TN	
3790432	1,043,859	CLIFTON MHC	CLIFTON, NJ	
1118340	1,809,482	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,280,599	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,738,749	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,099,050	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,106,454	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,759,215	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
3967430	2,572,414	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,430,097	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,124,567	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,819,458	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
3778542	1,030,487	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1081239	1,197,271	CREWS BANKING CORPORATION	WAUCHULA, FL	
4392132	1,278,661	CU BANCORP	ENCINO, CA	
1201112	1,206,060	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	1,989,102	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	1,976,971	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,324,321	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,116,446	EASTERN VIRGINIA BANCSHARES	TAPPAHANNOCK, VA	
1135824	1,521,389	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,753,336	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,187,510	EQUITY BANCSHARES, INC.	WICHITA, KS	
1924925	1,897,431	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
3854268	1,378,417	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,253,338	EXTRACO CORPORATION	WACO, TX	
1055315	2,436,557	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,586,539	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,006,777	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,702,550	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,797,620	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,123,489	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,605,229	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARIANA, NC	
3223967	1,513,821	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,675,233	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,782,303	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,981,693	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,288,955	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,440,383	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,229,000	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,548,751	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,276,069	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1246533	1,143,248	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,158,982	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,149,053	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,055,086	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,427,856	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,650,735	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,845,365	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3316917	2,066,538	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,064,314	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,142,475	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	1,236,515	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,963,896	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	1,422,535	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,527,805	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,227,167	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,555,115	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1048894	2,227,862	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
3153130	2,535,114	FIRST PACTRUST BANCORP, INC.	IRVINE, CA	
2836801	1,066,649	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,224,517	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,068,365	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,609,304	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,175,046	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,329,207	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,103,675	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,224,442	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,457,181	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,781,268	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,063,755	FLORENCE BANCORP, MHC	FLORENCE, MA	
1133473	2,036,313	FNB UNITED CORP.	ASHEBORO, NC	
3846601	1,124,685	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,545,857	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,050,630	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1118238	1,032,641	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,493,994	FREMONT BANCORPORATION	FREMONT, CA	
2697347	2,417,082	FVNB CORP.	VICTORIA, TX	
1098620	2,011,160	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,136,191	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,698,262	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,866,128	GUARANTY BANCORP	DENVER, CO	
1862036	1,173,641	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,158,621	GUARANTY FINANCIAL, M. H. C.	BROWN DEER, WI	
3392331	1,641,887	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,008,937	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
2900261	2,773,413	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	2,146,497	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,165,536	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,814,768	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,190,930	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,399,506	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,425,635	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,334,016	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,096,882	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,217,512	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,072,292	HILLS BANCORPORATION	HILLS, IA	
3843057	1,007,743	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,776,065	HOMESTREET, INC.	SEATTLE, WA	
2482196	1,078,518	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,786,326	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,583,323	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	1,785,907	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,981,975	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
1200852	2,168,151	HY-VEE INC.	WEST DES MOINES, IA	
3742020	1,216,040	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,203,103	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,310,087	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,134,674	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,905,851	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,306,937	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,047,102	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,596,639	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,489,015	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,046,073	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,451,415	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,103,124	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,579,514	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,035,455	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
1208906	2,977,007	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
2128917	1,135,911	LAKESIDE BANCORP, INC.	CHICAGO, IL	
3357406	1,632,876	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,837,260	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,721,768	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,675,818	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,060,756	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
3101784	2,856,520	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,218,245	LNB BANCORP INC.	LORAIN, OH	
2325350	2,104,383	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,681,620	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,476,828	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,771,055	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,140,281	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,545,952	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,065,370	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,162,672	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,343,750	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,153,821	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,627,098	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,293,544	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,641,321	MERIDIAN FINANCIAL SERVICES	BOSTON, MA	
2390013	1,659,940	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,658,531	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,586,503	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,501,885	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,217,200	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
1491351	1,670,089	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,863,776	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,143,985	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,741,884	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1141348	1,500,593	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,021,399	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,073,809	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,410,591	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3841941	1,142,458	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,566,486	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,091,086	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,754,318	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,477,860	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,385,463	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,219,599	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,730,095	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,038,941	NEXBANK CAPITAL, INC.	DALLAS, TX	Moved from Peer 4
3103603	1,087,463	NICOLET BANKSHARES, INC.	GREEN BAY, WI	Moved from Peer 4
1109991	2,025,105	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3132863	2,695,289	NORTHFIELD BANCORP, INC.	STATEN ISLAND, NY	
3025385	1,164,850	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,557,105	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,128,033	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,031,999	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,316,871	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,182,601	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
3200221	1,140,817	OLD LINE BANCSHARES, INC.	BOWIE, MD	Moved from Peer 4
1206911	1,932,934	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,091,816	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,315,702	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,830,813	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1248153	1,191,217	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,431,221	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
3489594	1,558,458	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,085,580	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,007,313	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	Moved from Peer 4
4210478	1,975,586	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	1,961,461	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,216,431	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,679,590	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,206,958	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	Moved from Peer 4
1030947	1,249,456	PEOPLES BANCORP	BELLINGHAM, WA	
1070578	1,899,841	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,028,040	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,815,857	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	2,013,616	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,137,548	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,072,131	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,104,949	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,211,040	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,348,402	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,446,771	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,068,960	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,275,821	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,040,655	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,004,983	RELIANCE BANCSHARES, INC.	DES PERES, MO	Moved from Peer 4
1201194	1,288,743	REPUBLIC BANCORP CO.	OAK BROOK, IL	
2509413	2,186,518	ROCKVILLE FINANCIAL, INC.	VERNON ROCKVILLE, CT	
3817049	1,752,529	ROMA FINANCIAL CORPORATION, MH	ROBBINSVILLE, NJ	
1249730	2,259,006	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,183,680	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,173,074	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,054,277	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,378,424	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,899,084	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,160,955	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,156,883	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,005,490	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	Moved from Peer 4
1938865	1,694,521	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,186,299	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,065,692	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
1062621	2,031,963	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,087,174	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	2,173,221	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,164,402	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,618,849	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1207431	1,140,367	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,607,731	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,812,815	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,604,577	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,735,355	STERLING BANCORP	NEW YORK, NY	
1126046	2,425,302	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	



BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
4228240	1,984,237	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	New Y-9C/BHCPR reporter
2942702	2,002,551	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,648,297	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,182,701	SUMMIT BANCORP, INC.	ARCADEPHIA, AR	
1247679	1,369,970	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,691,177	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,235,531	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,562,406	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1070420	1,075,086	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,183,690	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,587,931	TRICO BANCSHARES	CHICO, CA	
1056161	1,543,627	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,203,810	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
2465519	1,465,405	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,021,481	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,264,680	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,789,206	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	2,448,495	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,255,601	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,707,415	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,564,745	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,836,235	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,149,365	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,617,489	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3922466	1,125,059	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
1135048	1,419,176	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,451,646	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,037,570	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,293,635	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,007,041	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,824,809	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,787,397	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,693,287	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,416,968	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,802,211	YADKIN FINANCIAL CORPORATION	ELKIN, NC	Name change from YADKIN VALLEY FINANCIAL CORPORATION
2860431	1,545,299	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,141,706	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,000,745	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 3 has 344 bank holding companies.