

	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	511	505	485	440
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.31	3.43	3.42	3.44
+ Non-interest Income	0.94	0.89	0.93	0.84
- Overhead Expense	3.12	3.10	3.15	3.10
- Provision for Losses	0.18	0.33	0.34	0.86
+ Securities Gains (Losses)	0.04	0.06	0.06	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.08	1.02	1.02	0.42
Net Operating Income	0.79	0.73	0.72	0.21
Net Income	0.79	0.73	0.72	0.22
Net Income (Sub S Adjusted)	0.87	0.86	0.83	0.22
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.23	4.59	4.52	5.18
Interest Expense	0.64	0.87	0.81	1.43
Net Interest Income (TE)	3.59	3.72	3.71	3.76
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.32	0.56	0.58	1.12
Earnings Coverage of Net Losses (X)	12.00	10.93	8.68	3.88
Ln&Ls Allowance/Total Loans & Leases	1.70	1.84	1.76	1.96
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.90	3.90	3.35	4.71
30-89 Days Past Due Loans and Leases	0.70	0.83	0.92	1.16
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.37	15.72	13.59	21.04
Net ST Noncore Funding Dependence	4.56	5.49	3.81	9.54
Net Loans and Leases/Total Assets	63.85	63.30	62.94	65.70
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.86	9.47	9.67	8.83
Equity Capital/Total Assets	9.59	9.46	9.68	8.42
Equity Capital+Minority Int/Total Assets	9.67	9.57	9.75	8.50
Tier 1 Common Eq Cap / T RWA	12.51	11.79	12.23	10.35
Net Loans&Ls/Equity Capital (X)	7.02	7.07	6.86	8.33
Cash Dividends/Net Income	19.96	19.45	24.19	29.10
Cash Dividends/Net Income (Sub S Adjusted)	21.10	12.26	11.17	7.14
Retained Earnings/Avg Equity Cap	6.01	5.62	4.97	-0.56
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.18	0.37	0.25	0.54
Long-Term Debt/Equity Capital	2.08	2.00	2.00	2.11
Equity Investment in Subs/Equity Cap	110.31	112.01	110.95	115.26
Cash FR Oper+Noncash+Op Exp+Div	121.40	100.92	109.36	94.74

PERCENT OF AVERAGE ASSETS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.90	4.23	4.16	4.48	4.74
Less: Interest Expense	0.59	0.80	0.74	0.99	1.31
Equals: Net Interest Income (TE)	3.31	3.43	3.42	3.50	3.44
Plus: Non-Interest Income	0.94	0.89	0.93	0.80	0.84
Equals: Adj Operating Income (TE)	4.33	4.37	4.41	4.34	4.32
Less: Overhead Expense	3.12	3.10	3.15	3.11	3.10
Less: Provision for Loan and Lease Losses	0.18	0.33	0.34	0.56	0.86
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	0.06	0.07	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.08	1.02	1.02	0.75	0.42
Less: Applicable Income Taxes (TE)	0.28	0.27	0.27	0.25	0.21
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.79	0.73	0.72	0.49	0.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.79	0.73	0.72	0.49	0.22
Memo: Net Income (Last Four Qtrs)	0.76	0.60	0.72	0.48	0.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.61	92.44	92.37	92.18	91.74
Avg Int-Bearing Funds / Avg Assets	75.61	77.41	76.69	78.68	80.15
Int Income (TE) / Avg Earning Assets	4.23	4.59	4.52	4.88	5.18
Int Expense / Avg Earning Assets	0.64	0.87	0.81	1.07	1.43
Net Int Inc (TE) / Avg Earn Assets	3.59	3.72	3.71	3.81	3.76
YIELD OR COST:					
Total Loans and Leases (TE)	5.24	5.58	5.54	5.78	5.90
Interest-Bearing Bank Balances	0.30	0.29	0.29	0.31	0.37
Fed Funds Sold & Reverse Repos	0.16	0.21	0.19	0.18	0.20
Trading Assets	0.67	1.04	0.83	1.59	1.55
Total Earning Assets	4.14	4.49	4.43	4.77	5.08
Investment Securities (TE)	2.35	2.82	2.67	3.22	3.70
U.S. Treasury & Agency Sec (excl MBS)	1.45	1.83	1.68	2.04	2.41
Mortgage-Backed Securities	1.92	2.51	2.39	3.00	3.73
All Other Securities	3.97	4.57	4.48	5.09	5.57
Interest-Bearing Deposits	0.60	0.82	0.76	1.03	1.40
Time Deposits of \$100K or More	1.08	1.33	1.26	1.55	1.97
Time Deposits < \$100K	1.10	1.40	1.33	1.67	2.12
Other Domestic Deposits	0.28	0.38	0.35	0.51	0.71
Foreign Deposits	0.20	0.29	0.32	0.32	0.30
Fed Funds Purchased and Repos	0.46	0.71	0.64	0.77	0.90
Other Borrowed Funds & Trading Liab	2.72	3.05	2.98	3.08	3.37
All Interest-Bearing Funds	0.77	1.02	0.96	1.25	1.63

	PEER GROUP 04 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	35	34	69	66	63
Avg Assets per Employee (\$000)	4,289	4,302	4,264	4,211	4,218
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	73.75	72.75	73.35	73.81	74.34
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	3.10	3.15	3.11	3.10
Personnel Expense	1.69	1.64	1.66	1.60	1.57
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	1.03	1.06	1.08	1.10	1.12
Overhead Less Non-Interest Income	2.12	2.16	2.17	2.26	2.22
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.39	71.35	71.99	72.32	72.90
Personnel Expense	39.45	37.87	38.13	37.29	36.70
Net Occupancy Expense	8.93	8.87	8.82	8.99	9.26
Other Operating Expenses	23.60	24.25	24.58	25.45	26.48
Total Non-Interest Income	21.01	19.71	20.32	17.92	18.65
Fiduciary Activities Income	0.73	0.76	0.73	0.84	0.97
Serv Charges on Deposit Accts - Domestic	5.05	5.21	5.34	5.80	6.20
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.57	0.51	0.51	0.52	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.50	0.34	0.36	0.28	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.28	0.30	0.32	0.31	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	3.01	2.08	2.24	0.22	0.68
Other Non-Interest Income	7.50	7.48	7.60	7.25	6.80
Overhead Less Non-Interest Income	50.53	50.92	50.91	53.65	53.39
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.72	18.28	17.66	17.03	13.71
Appl Inc Tax+TE/Pretax NOI+TE	25.86	25.52	25.81	27.01	26.15

PERCENT OF TOTAL ASSETS -----	PEER GROUP 04				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	50.94	50.92	50.39	50.85	52.86
Commercial and Industrial Loans	7.96	7.71	7.64	7.90	8.31
Loans to Individuals	1.75	1.79	1.75	1.82	1.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.00	0.92	0.96	0.98	0.92
Other Loans and Leases	0.80	0.73	0.75	0.82	0.86
Net Loans and Leases	63.85	63.30	62.94	63.30	65.70
Debt Securities Over 1 Year	19.21	18.73	18.74	18.81	16.88
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.07	0.07
Subtotal	83.82	82.88	82.56	82.83	83.40
Interest-Bearing Bank Balances	4.42	5.10	5.19	4.96	4.33
Federal Funds Sold & Reverse Repos	0.20	0.27	0.25	0.35	0.52
Debt Securities 1 Year or Less	1.99	1.90	2.09	1.75	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.66	91.40	91.31	91.16	91.24
Non-Int Cash and Due From Dep Inst	1.71	1.71	1.99	1.83	1.49
Other Real Estate Owned	0.63	0.80	0.72	0.90	0.93
All Other Assets	6.54	6.78	6.62	6.91	7.17
MEMORANDA:					
Short-Term Investments	7.35	8.06	8.40	7.81	7.29
U.S. Treasury Securities	0.13	0.11	0.11	0.14	0.28
U.S. Agency Securities (excl MBS)	4.31	3.81	4.16	4.10	4.28
Municipal Securities	5.06	4.40	4.80	4.52	3.92
Mortgage-Backed Securities	8.71	9.61	8.96	9.13	7.75
Asset-Backed Securities	0.04	0.02	0.04	0.02	0.02
Other Debt Securities	0.38	0.34	0.37	0.27	0.18
RE Loans Secured by 1-4 Family	18.48	18.38	18.46	17.26	17.33
Revolving	2.45	2.61	2.48	2.70	2.89
Closed-End, Sec by First Liens	14.79	14.50	14.78	13.26	12.96
Closed-End, Sec by Junior Liens	0.76	0.87	0.79	0.93	1.07
Commercial Real Estate Loans	28.38	28.85	28.12	29.89	31.83
Construction and Land Dev	4.03	4.60	4.23	5.06	6.17
Multi family	2.28	2.14	2.18	2.02	2.04
Nonfarm Nonresidential	21.25	21.23	20.86	22.07	22.70
RE Loans Secured by Farmland	1.78	1.64	1.74	1.80	1.77
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.40	79.85	79.68	79.61	79.72
RE Loans Secured by 1-4 Family	28.88	28.91	29.20	27.13	26.20
Revolving	3.83	4.08	3.91	4.20	4.33
Closed-End	24.59	24.37	24.85	22.45	21.45
Commercial Real Estate Loans	44.44	45.31	44.65	46.88	47.95
Construction and Land Dev	6.30	7.17	6.66	7.87	9.26
Multi family	3.51	3.35	3.43	3.15	3.10
Nonfarm Nonresidential	33.38	33.48	33.22	34.73	34.33
RE Loans Secured by Farmland	2.85	2.64	2.81	2.86	2.71
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.37	12.17	12.10	12.35	12.47
Loans to Individuals	2.88	2.98	2.94	2.98	3.10
Credit Card Loans	0.07	0.07	0.08	0.08	0.08
Agricultural Loans	1.58	1.49	1.57	1.61	1.43
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.25	1.16	1.21	1.30	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	7.35	8.06	8.40	7.81	7.29
Liquid Assets	22.01	23.13	23.20	22.95	20.94
Investment Securities	21.99	21.42	21.66	21.34	19.43
Net Loans and Leases	63.85	63.30	62.94	63.30	65.70
Net Lns, Ls & Stdbly Ltrs of Credit	64.29	63.76	63.39	63.81	66.23
Core Deposits	68.40	66.58	67.88	65.81	63.86
Noncore Funding	19.84	21.63	20.15	22.69	25.27
Time Deposits of \$100K or More	13.08	14.21	13.33	14.67	15.87
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.17	1.18	1.16	1.33	1.55
Net Fed Funds Purchased (Sold)	0.98	0.93	0.91	0.98	1.09
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.02	1.20	1.10	1.03	1.07
Earning Assets Repr in 1 Year	28.25	30.39	29.90	31.13	33.10
Int-Bearing Liab Repr in 1 Year	22.17	25.09	23.48	27.54	30.87
Long-Term Debt Repr in 1 Year	0.26	0.41	0.33	0.39	0.34
Net Assets Repriceable in 1 Year	5.44	4.47	5.66	2.97	1.53
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.37	15.72	13.59	17.35	21.04
Net ST Noncore Funding Dependence	4.56	5.49	3.81	6.24	9.54
Short-Term Inv/ST Noncore Funding	76.33	72.72	82.24	66.39	52.67
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.71	14.26	16.03	13.48	7.22
Net Loans and Leases/Total Deposits	77.60	77.34	76.72	77.33	80.14
Net Loans and Leases/Core Deposits	94.92	96.95	94.19	97.81	104.94
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.04	0.95	0.85	0.83	0.31
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.87	4.82	4.79	4.39	0.41
Struct Notes Appr(Depr)/T1 Cap	-0.40	0.05	0.02	0.06	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.76	4.98	4.93	4.13	3.62
Available-For-Sale Securities	94.24	95.02	95.07	95.87	96.38
U.S. Treasury Securities	0.59	0.52	0.49	0.68	1.51
U.S. Agency Securities (excl MBS)	21.16	19.68	20.69	20.55	23.84
Municipal Securities	22.21	19.61	21.53	20.70	19.72
Mortgage-Backed Securities	42.22	46.76	43.29	45.24	41.94
Asset-Backed Securities	0.20	0.11	0.20	0.07	0.08
Other Debt Securities	2.09	1.86	2.08	1.46	1.11
Mutual Funds and Equity Securities	0.51	0.46	0.47	0.38	0.42
Debt Securities 1 Year or Less	10.01	10.30	10.77	9.67	10.45
Debt Securities 1 To 5 Years	24.09	26.01	25.17	25.72	28.24
Debt Securities Over 5 Years	61.28	58.56	59.31	60.22	55.63
Pledged Securities	42.11	43.96	43.43	46.87	50.93
Structured Notes, Fair Value	1.68	2.11	1.96	2.99	3.65

ANALYSIS RATIOS	PEER GROUP 04				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.18	0.33	0.34	0.56	0.86
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	0.50	0.52	0.84	1.26
Provision for Ln&Ls Losses/Net Losses	118.74	140.98	116.43	114.18	130.14
Ln&Ls Allowance/Total Loans & Leases	1.70	1.84	1.76	1.90	1.96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.77	8.15	6.29	4.00	3.12
ALLL/Nonaccrual Assets	148.66	109.32	122.80	100.76	87.88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	140.41	104.54	115.76	96.03	80.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.42	0.67	0.70	1.00	1.22
Recoveries/Avg Loans and Leases	0.09	0.09	0.10	0.10	0.08
Net Losses/Avg Loans and Leases	0.32	0.56	0.58	0.88	1.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	8.52	6.02	13.22	11.34	10.11
Earnings Coverage of Net Losses (X)	12.00	10.93	8.68	5.35	3.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.28	0.51	0.54	0.84	1.04
RE Loans Secured By 1-4 Family	0.26	0.42	0.43	0.67	0.73
Revolving	0.19	0.30	0.39	0.46	0.44
Closed-End	0.25	0.42	0.43	0.71	0.80
Commercial Real Estate Loans	0.30	0.56	0.64	0.98	1.26
Construction and Land Dev	0.62	1.30	1.61	2.76	3.39
Multi family	0.03	0.09	0.21	0.37	0.49
Nonfarm Nonresidential	0.20	0.36	0.43	0.53	0.56
RE Loans Secured by Farmland	0.01	0.06	0.08	0.08	0.08
Commercial and Industrial Loans	0.32	0.62	0.68	1.12	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.05
Loans to Individuals	0.82	0.96	0.91	1.13	1.38
Credit Card Loans	1.72	1.90	1.67	2.10	3.07
Agricultural Loans	0.00	0.00	0.02	0.02	0.09
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.45	0.67	0.73	0.87	1.22

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

PAGE 7

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	0.70	0.83	0.92	1.02	1.16
90+ Days PD Loans and Leases	0.04	0.06	0.06	0.08	0.12
Nonaccrual Loans and Leases	1.88	2.61	2.19	2.85	3.31
90+ Days PD and Nonaccrual Loans and Leases	1.97	2.74	2.31	2.98	3.50
30-89 Days PD Restructured	0.02	0.02	0.02	0.03	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.51	0.67	0.61	0.66	0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.70	0.83	0.92	1.02	1.16
90+ Days Past Due Assets	0.04	0.06	0.06	0.08	0.12
Nonaccrual Assets	1.90	2.64	2.22	2.88	3.34
30+ Days PD & Nonaccrual Assets	2.77	3.67	3.33	4.11	4.77

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.27	1.77	1.47	1.95	2.37
90+ PD & Nonaccrual Assets + OREO	1.94	2.64	2.25	2.92	3.38

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

Total Assets	2.54	3.31	2.88	3.65	3.96
Allowance for Loan & Lease Losses	230.62	276.05	255.42	288.14	287.39
Equity Cap + ALLL	24.55	32.03	27.67	36.03	42.24
Tier 1 Cap + ALLL	23.31	31.59	26.91	35.92	40.95
Loans & Leases + RE Acquired	3.92	5.09	4.48	5.55	5.78

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	0.70	0.84	0.94	1.04	1.18
- 90+ Days Past Due	0.04	0.06	0.06	0.08	0.12
- Nonaccrual	2.07	2.88	2.44	3.18	3.70
Coml & Indl - 30-89 Days PD	0.48	0.56	0.58	0.67	0.81
- 90+ Days Past Due	0.01	0.02	0.02	0.04	0.08
- Nonaccrual	1.17	1.49	1.26	1.64	2.06
Individuals - 30-89 Days PD	0.84	0.85	1.04	1.17	1.17
- 90+ Days Past Due	0.04	0.04	0.05	0.07	0.08
- Nonaccrual	0.25	0.35	0.31	0.35	0.39
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.08	0.09	0.07	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.11	0.08	0.14	0.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.19	0.18	0.15	0.20	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.08	0.08	0.08	0.05	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.97	1.04	1.32	1.28	1.42
- 90+ Days Past Due	0.05	0.06	0.06	0.10	0.10
- Nonaccrual	1.65	2.06	1.80	2.13	2.44
Revolving - 30-89 Days PD	0.48	0.46	0.52	0.46	0.53
- 90+ Days Past Due	0.00	0.01	0.01	0.02	0.03
- Nonaccrual	0.60	0.70	0.58	0.60	0.65
Closed-End - 30-89 Days PD	0.91	1.13	1.42	1.47	1.60
- 90+ Days Past Due	0.05	0.07	0.06	0.10	0.11
- Nonaccrual	1.84	2.33	2.00	2.47	2.91
- Jr Lien 30-89 Days PD	0.05	0.06	0.06	0.09	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.10	0.14	0.12	0.15	0.20
Commercial RE - 30-89 Days PD	0.51	0.67	0.65	0.85	1.05
- 90+ Days Past Due	0.02	0.04	0.03	0.05	0.10
- Nonaccrual	2.38	3.50	2.90	3.91	4.35
Const & Dev - 30-89 Days PD	0.40	0.73	0.56	0.74	0.99
- 90+ Days Past Due	0.00	0.02	0.01	0.05	0.11
- Nonaccrual	4.24	7.76	6.19	8.71	9.28
Multi family - 30-89 Days PD	0.09	0.21	0.18	0.32	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.78	1.41	0.91	1.17	1.60
Nonfarm Nres- 30-89 Days PD	0.48	0.60	0.60	0.78	0.88
- 90+ Days Past Due	0.01	0.03	0.02	0.03	0.06
- Nonaccrual	2.00	2.49	2.28	2.70	2.80
Farmland - 30-89 Days PD	0.15	0.28	0.26	0.30	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.81	1.28	1.03	1.56	1.27
Credit Card - 30-89 Days PD	0.88	0.96	1.11	1.12	1.12
- 90+ Days Past Due	0.24	0.28	0.29	0.43	0.49
- Nonaccrual	0.00	0.01	0.01	0.00	0.01

CAPITAL RATIOS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.86	9.47	9.67	9.35	8.83
Tier 1 RBC Ratio	14.45	13.95	14.29	13.64	12.59
Total Risk-Based Capital Ratio	15.91	15.51	15.79	15.20	14.12
Tangible Tier 1 Leverage Ratio	9.79	9.40	9.60	9.28	8.78
Tangible Common Eq Cap/Tan Assets	8.38	8.22	8.44	7.99	7.30
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.63	10.36	10.47	10.13	10.00
Standby Letters of Credit	0.36	0.37	0.36	0.41	0.45
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	0.88	0.87	0.95	0.72	0.63
Interest Rate Contracts	0.87	0.87	0.94	0.72	0.62
Interest Rate Futures & Forward Contr	0.21	0.20	0.23	0.14	0.09
Written Options Contr (Int Rate)	0.18	0.21	0.21	0.16	0.15
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.16	0.12	0.14	0.15	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	18.44	16.51	17.00	15.99	15.04

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	100.00	100.00	100.00	99.93
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	0.02
Futures and Forwards	33.05	29.89	33.55	29.51	25.03
Written Options	33.71	34.75	32.11	34.06	36.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	32.72	33.60	30.95	32.53	35.60
Purchased Options	0.01	0.71	0.18	0.82	0.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.52	0.06	0.60	0.59
Swaps	30.05	31.09	30.81	32.38	33.51
Held for Trading	2.28	2.36	3.21	1.71	2.79
Interest Rate Contracts	2.28	2.36	3.21	1.70	2.77
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.72	97.64	96.79	98.29	97.21
Interest Rate Contracts	97.42	87.95	87.17	87.70	86.62
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)	61.02	63.31	65.14	63.60	62.05
One Year or Less	33.29	30.49	36.48	31.43	28.19
Over 1 Year to 5 Years	5.52	8.64	6.50	17.90	20.74
Over 5 Years	9.67	8.73	10.56	7.71	6.44
Gross Negative Fair Value (Abs Val)	1.21	1.76	1.64	1.75	1.22
Gross Positive Fair Value	0.64	0.63	0.57	0.65	0.51
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	19.59	18.75	25.25	18.38	19.54
Ins Under Assets(L/H)/Tot Ins Und Ast	80.41	81.25	74.75	81.62	80.46
Sep Acct Assets(L/H)/Total Life Ast	0.00	8.33	0.00	8.10	8.46
Ins Activities Revenue/Adj Oper Inc	0.28	0.30	0.32	0.31	0.36
Premium Inc/Ins Activities Revenue	0.01	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	56.95	64.78	67.87	74.67	78.57
Other Prem Inc/Total Prem Inc	43.05	35.22	32.13	25.33	21.43
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)	18.61	17.52	134.52	71.74	-207.28
Ins Net Inc (L/H)/Equity (L/H)	0.65	1.93	1.21	1.30	2.17
Insur Ben, Losses, Exp/Insur Premiums	83.33	64.60	64.22	77.84	74.72
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.01	0.58	0.98	0.61	0.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.06	10.84	10.99	10.66	10.14
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.20	0.29	0.32	0.32	0.30
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	0.02	N/A	N/A	1.04	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-20.46	-10.47	-24.63	-17.11	1.77
Total Selected Assets	-22.54	4.13	-13.67	-8.87	-1.60
Deposits	N/A	-33.74	-52.44	-50.63	-13.60

PROFITABILITY:

	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	7.77	7.18	6.92	4.50	1.15
Bank Net Inc/Avg Eq Inv in Banks	8.61	8.11	7.82	5.64	2.65
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.48	2.99	3.61	2.88	3.28
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.90	4.34	4.22	2.99	2.67
Bank Net Income/Parent Net Income	106.93	109.95	108.40	110.51	113.43
Nonbank Net Income/Parent Net Income	0.30	0.36	0.40	0.49	0.52
Sub BHCs Net Inc/Parent Net Income	92.88	89.96	93.82	92.67	85.82

LEVERAGE:

Total Liabilities/Equity	14.07	15.79	14.67	16.95	19.71
Total Debt/Equity Capital	2.68	3.08	2.84	3.19	3.47
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.28	13.61	12.75	14.82	17.66
Tot Debt+Lns Guaranteed for Affl/Equity	2.73	3.21	2.92	3.31	3.66
Total Debt/Eq Cap - Exc Over Fair Value	2.70	3.09	2.85	3.21	3.51
Long-Term Debt/Equity Capital	2.08	2.00	2.00	2.07	2.11
Short-Term Debt/Equity Capital	0.18	0.37	0.25	0.40	0.54
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	0.04	0.03	0.07	0.10
Long-Term Debt/Consolidated LT Debt	7.62	5.47	6.01	4.57	4.07

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	110.31	112.01	110.95	113.10	115.26
Total Investment in Subs/Equity	110.76	112.44	111.37	113.56	115.70
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.44	102.25	101.90	101.97	101.96
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.79	102.63	102.26	102.44	102.33

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.08	1.33	1.14	1.62	1.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.75	3.88	3.70	4.79	4.69

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	106.46	82.98	100.57	84.78	83.69
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	121.40	100.92	109.36	99.60	94.74
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.27	92.45	100.30	102.38	99.53
Pretax Oper Inc + Int Exp/Int Expense	2042.30	1686.69	2843.12	1728.77	918.53
Div + Int From Subs/Int Exp + Div	131.65	95.63	130.74	111.29	97.80
Fees+Other Inc From Subs/Sal + Oth Exp	2.50	2.90	2.47	4.95	3.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	19.06	12.60	15.40	11.43	9.42

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.21	-0.50	-0.19	-0.60	-0.89
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	10.27	11.36	13.09	18.62	23.26
Total	10.27	11.36	13.09	18.62	23.26

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	0.17	0.19	0.17	0.24	0.22
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

	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	65.72	77.47	71.70	75.07	81.37
Dividends Paid/Net Income	19.83	19.53	24.27	24.42	28.96
Net Income - Dividends/Avg Equity	6.03	5.61	5.00	2.80	-0.52

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	134.44	101.98	135.19	113.39	99.87
Dividends From Nonbank Subs	0.14	0.30	0.52	0.44	0.53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	137.82	106.36	140.52	118.99	108.02

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	29.17	23.81	34.36	30.99	33.60
Interest Income From Bank Subs	0.02	0.04	0.03	0.05	0.05
Mgt & Service Fees From Bank Subs	0.10	0.26	0.13	0.68	0.72
Other Income From Bank Subs	0.01	0.01	0.01	0.02	0.02
Operating Income From Bank Subs	31.69	27.17	37.01	36.10	39.06

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	58.60	61.43	66.64	66.23	73.29
Interest Income From Nonbank Subs	0.04	0.07	0.21	0.24	0.29
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.00	0.05	0.28
Other Income From Nonbank Subs	0.00	0.00	0.03	0.00	0.02
Operating Inc From Nonbank Subs	60.49	64.17	77.65	72.64	82.04

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	3.63	1.79	9.52	9.30	15.70
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	3.64	1.86	9.58	9.32	15.70

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	63.16	59.07	66.95	58.31	56.55
Interest Income From Bank Subs	2.53	2.83	2.41	2.76	1.19
Mgt & Serv Fees From Bank Subs	0.24	0.71	0.32	1.76	1.47
Other Income From Bank Subs	0.05	0.05	0.02	0.04	0.05
Operating Income From Bank Subs	76.54	75.78	79.82	73.90	70.33

Dividends From Nonbank Subs	1.11	2.50	1.79	1.97	3.06
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.22	4.29	4.07	4.36	6.14

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00

Loans and Adv From Subs/ST Debt	506.61	696.78	534.07	678.47	791.89
Loans and Adv From Subs/Total Debt	140.73	180.27	162.05	210.47	215.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									511
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.31	2.41	2.59	2.96	3.30	3.64	4.00	4.28	511
+ Non-interest Income	0.94	0.20	0.30	0.53	0.82	1.23	1.97	3.22	511
- Overhead Expense	3.12	2.03	2.21	2.58	3.04	3.56	4.35	5.17	511
- Provision for Losses	0.17	-0.10	0.00	0.03	0.14	0.29	0.50	0.71	511
+ Securities Gains (Losses)	0.03	-0.00	-0.00	0.00	0.00	0.06	0.16	0.27	511
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.03	511
= Pretax Net Oper Income (TE)	1.08	-0.16	0.22	0.65	1.11	1.49	1.95	2.30	511
Net Operating Income	0.79	-0.12	0.18	0.44	0.75	1.08	1.50	1.88	511
Net Income	0.79	-0.12	0.18	0.44	0.75	1.09	1.50	1.88	511
Net Income (Sub S Adjusted)	0.86	0.14	0.29	0.48	0.89	1.16	1.40	1.70	109
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.22	3.24	3.49	3.83	4.22	4.58	4.97	5.27	511
Interest Expense	0.63	0.22	0.30	0.45	0.61	0.81	1.02	1.14	511
Net Interest Income (TE)	3.58	2.61	2.82	3.20	3.57	3.96	4.34	4.69	511
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.31	-0.06	-0.00	0.04	0.17	0.48	1.14	1.51	511
Earnings Coverage of Net Losses (X)	11.99	-56.65	-9.56	1.31	5.41	18.27	55.93	124.46	508
Ln&Ls Allowance/Total Loans & Leases	1.70	0.82	1.02	1.23	1.57	2.08	2.82	3.20	511
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.89	0.28	0.51	1.12	2.25	4.24	7.55	9.04	511
30-89 Days Past Due Loans and Leases	0.70	0.05	0.09	0.24	0.57	1.07	1.70	2.39	511
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.37	-9.18	-1.21	6.97	14.16	21.98	30.80	38.00	511
Net ST Noncore Funding Dependence	4.56	-15.45	-9.18	-1.18	4.84	10.43	17.50	21.21	511
Net Loans and Leases/Total Assets	63.85	42.66	46.43	55.63	63.96	72.29	79.22	81.87	511
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.86	6.06	7.35	8.48	9.74	11.18	12.78	14.02	464
Equity Capital/Total Assets	9.58	4.64	6.27	8.01	9.51	11.12	13.28	14.83	511
Equity Capital+Minority Int/Total Assets	9.66	5.23	6.43	8.05	9.53	11.17	13.35	14.88	511
Tier 1 Common Eq Cap / T RWA	12.51	4.76	7.16	9.29	12.17	14.91	19.57	22.84	464
Net Loans&Ls/Equity Capital (X)	7.01	3.48	4.22	5.40	6.67	8.47	10.90	13.30	510
Cash Dividends/Net Income	19.95	0.00	0.00	0.00	15.91	39.03	61.19	85.93	475
Cash Dividends/Net Income (Sub S Adjusted)	21.09	-25.13	-17.41	0.00	10.86	39.04	89.58	100.58	109
Retained Earnings/Avg Equity Cap	6.00	-2.87	0.24	3.25	5.79	8.73	12.48	15.44	511
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.17	0.00	0.00	0.00	0.00	0.00	0.96	5.96	510
Long-Term Debt/Equity Capital	2.08	0.00	0.00	0.00	0.00	0.46	13.17	27.72	510
Equity Investment in Subs/Equity Cap	110.30	88.05	94.41	98.95	104.03	122.01	140.71	162.98	510
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	121.40	-76.43	-1.69	55.80	101.49	151.51	330.77	629.19	483

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.90	2.98	3.18	3.54	3.90	4.24	4.61	4.96	511
Less: Interest Expense	0.58	0.21	0.27	0.41	0.56	0.74	0.94	1.06	511
Equals: Net Interest Income (TE)	3.31	2.41	2.59	2.96	3.30	3.64	4.00	4.28	511
Plus: Non-Interest Income	0.94	0.20	0.30	0.53	0.82	1.23	1.97	3.22	511
Equals: Adj Operating Income (TE)	4.32	3.08	3.29	3.72	4.23	4.76	5.74	6.71	511
Less: Overhead Expense	3.12	2.03	2.21	2.58	3.04	3.56	4.35	5.17	511
Less: Provision for Loan and Lease Losses	0.17	-0.10	0.00	0.03	0.14	0.29	0.50	0.71	511
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.00	0.06	0.16	0.27	511
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.03	511
Equals: Pretax Net Oper Inc (TE)	1.08	-0.16	0.22	0.65	1.11	1.49	1.95	2.30	511
Less: Applicable Income Taxes (TE)	0.27	-0.00	0.00	0.07	0.26	0.45	0.58	0.71	511
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	511
Equals: Net Operating Income	0.79	-0.12	0.18	0.44	0.75	1.08	1.50	1.88	511
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Equals: Net Income	0.79	-0.12	0.18	0.44	0.75	1.09	1.50	1.88	511
Memo: Net Income (Last Four Qtrs)	0.75	-0.59	0.06	0.44	0.74	1.06	1.50	1.83	465
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.60	85.71	88.39	90.68	92.73	94.63	96.14	96.87	511
Avg Int-Bearing Funds / Avg Assets	75.61	59.79	64.52	70.85	75.87	80.68	85.15	87.34	464
Int Income (TE) / Avg Earning Assets	4.22	3.24	3.49	3.83	4.22	4.58	4.97	5.27	511
Int Expense / Avg Earning Assets	0.63	0.22	0.30	0.45	0.61	0.81	1.02	1.14	511
Net Int Inc (TE) / Avg Earn Assets	3.58	2.61	2.82	3.20	3.57	3.96	4.34	4.69	511
YIELD OR COST:									
Total Loans and Leases (TE)	5.24	4.35	4.53	4.84	5.20	5.59	6.02	6.46	511
Interest-Bearing Bank Balances	0.29	0.00	0.07	0.19	0.26	0.34	0.63	0.90	507
Fed Funds Sold & Reverse Repos	0.16	0.00	0.00	0.00	0.12	0.23	0.42	1.50	278
Trading Assets	0.66	0.00	0.00	0.00	0.00	0.59	3.20	3.74	24
Total Earning Assets	4.13	3.15	3.43	3.76	4.11	4.50	4.88	5.26	511
Investment Securities (TE)	2.35	1.00	1.36	1.81	2.22	2.85	3.66	4.04	509
U.S. Treasury & Agency Sec (excl MBS)	1.44	0.28	0.55	0.96	1.42	1.92	2.35	2.76	457
Mortgage-Backed Securities	1.92	0.63	0.88	1.34	1.77	2.36	3.38	4.20	483
All Other Securities	3.97	1.17	1.98	2.93	3.89	4.91	6.14	7.64	485
Interest-Bearing Deposits	0.60	0.24	0.30	0.43	0.59	0.76	0.93	1.06	511
Time Deposits of \$100K or More	1.08	0.51	0.62	0.83	1.04	1.31	1.68	1.85	511
Time Deposits < \$100K	1.09	0.51	0.62	0.83	1.05	1.34	1.67	1.88	511
Other Domestic Deposits	0.27	0.09	0.11	0.16	0.25	0.37	0.53	0.63	511
Foreign Deposits	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	1
Fed Funds Purchased and Repos	0.46	0.00	0.00	0.12	0.28	0.65	1.88	3.20	361
Other Borrowed Funds & Trading Liab	2.71	0.24	0.63	1.72	2.81	3.72	4.49	5.02	454
All Interest-Bearing Funds	0.76	0.29	0.41	0.57	0.74	0.96	1.17	1.30	464

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	35.15	24.77	27.06	29.65	33.82	40.22	47.11	53.89	511
Avg Assets per Employee (\$000)	4289.27	2597.22	2897.04	3419.54	4126.28	4992.84	6386.54	7193.58	511
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	508
Overhead Exp / NOI + Non-Int Income	73.74	51.47	56.61	64.55	73.42	82.42	92.03	101.71	511
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.12	2.03	2.21	2.58	3.04	3.56	4.35	5.17	511
Personnel Expense	1.69	1.09	1.17	1.41	1.62	1.95	2.28	2.78	511
Net Occupancy Expense	0.38	0.19	0.23	0.28	0.37	0.47	0.58	0.68	511
Other Operating Expenses	1.02	0.57	0.63	0.79	0.97	1.21	1.60	1.93	511
Overhead Less Non-Interest Income	2.12	1.14	1.43	1.77	2.11	2.45	2.85	3.19	511
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	72.38	50.24	54.88	63.08	71.75	81.12	91.90	101.02	511
Personnel Expense	39.45	27.14	29.30	34.78	38.95	44.34	49.91	53.08	511
Net Occupancy Expense	8.93	4.60	5.64	6.92	8.65	10.84	12.94	14.42	511
Other Operating Expenses	23.60	14.33	15.91	19.05	22.64	27.78	33.77	41.73	511
Total Non-Interest Income	21.00	5.94	8.17	13.53	20.01	27.13	37.69	49.61	511
Fiduciary Activities Income	0.72	0.00	0.00	0.00	0.00	1.12	4.17	7.61	511
Serv Charges on Deposit Accts - Domestic	5.04	0.74	1.26	2.74	4.62	6.98	10.11	12.88	511
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Investment Banking Fees & Commissions	0.57	0.00	0.00	0.00	0.08	1.14	2.33	3.40	511
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Net Servicing Fees	0.49	-0.00	0.00	0.00	0.00	0.74	2.83	3.80	511
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Insurance Activities Revenue	0.28	0.00	0.00	0.00	0.00	0.21	1.50	4.67	511
Net Gain (Loss) - Sales Loans, OREO, Oth	3.00	-4.47	-1.86	0.00	1.59	5.32	12.44	20.91	511
Other Non-Interest Income	7.50	2.19	2.74	4.61	7.02	9.74	14.07	18.57	511
Overhead Less Non-Interest Income	50.52	19.46	31.26	40.80	49.69	60.05	71.63	82.89	511
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	18.72	-1.47	0.00	1.62	21.96	30.82	36.50	38.06	478
Appl Inc Tax+TE/Pretax NOI+TE	25.85	0.00	0.40	13.13	32.04	36.50	39.40	41.69	478

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.94	27.61	34.08	41.31	51.06	59.90	67.93	72.44	511
Commercial and Industrial Loans	7.95	1.01	2.32	4.29	7.09	11.14	16.06	19.26	511
Loans to Individuals	1.74	0.07	0.17	0.52	1.26	2.40	5.09	8.16	511
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Agricultural Loans	0.99	0.00	0.00	0.00	0.06	1.43	5.88	9.94	511
Other Loans and Leases	0.79	0.00	0.00	0.04	0.39	1.30	3.00	4.48	511
Net Loans and Leases	63.85	42.66	46.43	55.63	63.96	72.29	79.22	81.87	511
Debt Securities Over 1 Year	19.20	2.04	4.39	10.20	17.94	27.68	36.55	40.04	511
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.08	0.47	1.05	511
Subtotal	83.81	70.19	73.54	79.42	84.74	88.23	90.63	91.66	511
Interest-Bearing Bank Balances	4.42	0.11	0.28	1.31	3.44	6.87	12.82	14.79	511
Federal Funds Sold & Reverse Repos	0.20	0.00	0.00	0.00	0.00	0.13	1.18	2.89	511
Debt Securities 1 Year or Less	1.98	0.00	0.04	0.38	1.30	3.06	6.33	8.57	511
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Total Earning Assets	91.65	85.86	87.77	89.91	91.86	93.49	94.77	95.34	511
Non-Int Cash and Due From Dep Inst	1.71	0.43	0.68	1.16	1.62	2.15	3.01	3.81	511
Other Real Estate Owned	0.63	0.00	0.01	0.10	0.38	0.97	2.07	2.91	511
All Other Assets	6.54	2.99	3.62	4.83	6.40	8.11	9.95	11.34	511
MEMORANDA:									
Short-Term Investments	7.34	0.98	1.65	3.41	6.27	10.53	15.73	21.08	511
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.99	2.77	511
U.S. Agency Securities (excl MBS)	4.30	0.00	0.00	0.62	3.05	7.55	13.55	19.27	511
Municipal Securities	5.06	0.00	0.00	0.66	4.47	9.10	14.44	17.02	511
Mortgage-Backed Securities	8.70	0.00	0.19	2.78	8.02	13.60	20.26	26.27	511
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.91	511
Other Debt Securities	0.38	0.00	0.00	0.00	0.00	0.59	2.24	3.60	511
RE Loans Secured by 1-4 Family	18.48	4.67	6.82	10.71	17.23	25.87	34.77	41.25	511
Revolving	2.45	0.00	0.10	0.80	2.21	3.74	5.70	7.23	511
Closed-End, Sec by First Liens	14.79	3.40	4.86	8.22	13.47	20.67	29.61	36.04	511
Closed-End, Sec by Junior Liens	0.75	0.02	0.10	0.29	0.60	1.15	1.88	2.36	511
Commercial Real Estate Loans	28.38	11.27	13.71	20.19	28.11	36.16	43.31	48.86	511
Construction and Land Dev	4.03	0.53	0.90	1.86	3.55	5.89	8.61	11.01	511
Multi family	2.27	0.14	0.31	0.89	1.76	3.38	6.00	7.51	511
Nonfarm Nonresidential	21.24	7.63	10.21	14.80	20.38	27.42	34.05	39.56	511
RE Loans Secured by Farml and	1.78	0.00	0.00	0.03	0.46	3.34	8.07	12.09	511
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.40	53.95	60.64	71.32	80.41	88.44	93.06	95.54	511
RE Loans Secured by 1-4 Family	28.88	8.53	10.59	17.48	26.95	39.07	52.15	59.79	511
Revolving	3.82	0.00	0.18	1.31	3.54	5.98	8.91	10.94	511
Closed-End	24.58	6.36	8.71	14.43	22.69	34.01	46.38	55.76	511
Commercial Real Estate Loans	44.44	18.20	24.30	33.13	43.97	54.87	65.36	69.95	511
Construction and Land Dev	6.30	0.82	1.50	2.94	5.46	8.98	13.42	16.06	511
Multi family	3.51	0.25	0.61	1.43	2.76	5.02	8.73	12.60	511
Nonfarm Nonresidential	33.38	12.23	17.85	24.65	32.70	41.92	52.39	57.06	511
RE Loans Secured by Farml and	2.85	0.00	0.00	0.05	0.75	5.23	13.08	18.16	511
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Commercial and Industrial Loans	12.36	1.78	3.95	7.05	11.33	17.19	23.92	27.66	511
Loans to Individuals	2.88	0.11	0.25	0.84	1.94	4.15	8.60	13.20	511
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.08	0.43	0.69	511
Agricultural Loans	1.58	0.00	0.00	0.00	0.10	2.34	8.85	15.30	511
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Other Loans and Leases	1.24	0.00	0.00	0.07	0.63	2.15	4.87	6.95	511

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.34	0.98	1.65	3.41	6.27	10.53	15.73	21.08	511
Liquid Assets	22.01	7.92	10.09	14.75	20.80	28.11	37.69	43.47	511
Investment Securities	21.98	3.58	6.27	12.57	20.70	30.58	40.40	44.17	511
Net Loans and Leases	63.85	42.66	46.43	55.63	63.96	72.29	79.22	81.87	511
Net Lns, Ls & Stdbly Ltrs of Credit	64.28	42.93	47.03	55.95	64.54	72.82	79.59	82.33	511
Core Deposits	68.39	50.32	55.21	62.66	69.33	74.92	78.80	80.46	511
Noncore Funding	19.84	7.90	9.81	13.56	18.78	25.92	32.28	38.35	511
Time Deposits of \$100K or More	13.08	5.01	6.07	8.64	12.17	17.30	22.67	26.24	511
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Fed Funds Purchased and Repos	1.17	0.00	0.00	0.00	0.33	2.39	4.92	7.15	511
Net Fed Funds Purchased (Sold)	0.97	-2.43	-0.81	0.00	0.05	2.10	4.59	6.76	511
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Oth Borrowings W/Rem Mat 1 Yr or Less	1.02	0.00	0.00	0.00	0.35	1.67	4.52	7.27	511
Earning Assets Repr in 1 Year	28.25	12.11	14.44	20.27	27.50	36.11	43.83	49.41	511
Int-Bearing Liab Repr in 1 Year	22.17	6.79	9.08	12.94	18.09	27.31	52.10	58.40	511
Long-Term Debt Repr in 1 Year	0.26	0.00	0.00	0.00	0.00	0.07	1.66	3.62	511
Net Assets Repriceable in 1 Year	5.43	-33.33	-18.52	-3.76	6.81	15.86	24.56	29.88	511
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.37	-9.18	-1.21	6.97	14.16	21.98	30.80	38.00	511
Net ST Noncore Funding Dependence	4.56	-15.45	-9.18	-1.18	4.84	10.43	17.50	21.21	511
Short-Term Inv/ST Noncore Funding	76.33	6.02	13.19	28.42	58.89	110.16	200.36	276.95	510
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.70	-11.77	-5.17	2.49	12.36	24.47	42.25	56.87	511
Net Loans and Leases/Total Deposits	77.59	51.63	55.34	66.77	77.52	88.45	98.27	104.18	511
Net Loans and Leases/Core Deposits	94.92	58.63	66.61	78.18	92.38	109.88	131.17	146.87	511
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.03	-3.51	-1.45	-0.10	0.00	0.16	0.99	2.02	198
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.87	-10.16	-6.97	-2.67	-0.29	1.11	3.18	4.63	462
Struct Notes Appr(Depr)/T1 Cap	-0.40	-3.55	-1.77	-0.51	-0.19	-0.00	0.02	0.07	199
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.76	0.00	0.00	0.00	0.00	4.57	36.29	69.98	509
Available-For-Sale Securities	94.23	28.95	62.49	95.29	100.00	100.00	100.00	100.00	509
U. S. Treasury Securities	0.59	0.00	0.00	0.00	0.00	0.00	4.75	10.70	509
U. S. Agency Securities (excl MBS)	21.15	0.00	0.00	3.98	17.16	35.06	63.86	77.70	509
Municipal Securities	22.20	0.00	0.00	4.45	22.74	39.90	53.11	63.27	509
Mortgage-Backed Securities	42.22	0.00	1.55	19.24	42.79	61.99	84.04	94.47	509
Asset-Backed Securities	0.20	0.00	0.00	0.00	0.00	0.00	1.46	4.56	509
Other Debt Securities	2.09	0.00	0.00	0.00	0.00	2.73	12.06	19.89	509
Mutual Funds and Equity Securities	0.51	0.00	0.00	0.00	0.00	0.39	3.11	8.38	509
Debt Securities 1 Year or Less	10.00	0.02	0.30	2.27	7.61	16.16	28.00	38.45	509
Debt Securities 1 To 5 Years	24.09	0.53	2.14	7.98	21.16	37.57	56.36	66.72	509
Debt Securities Over 5 Years	61.28	5.99	17.38	43.01	63.80	82.21	92.37	96.17	509
Pledged Securities	42.10	0.30	5.75	21.95	42.05	61.14	78.34	87.82	509
Structured Notes, Fair Value	1.68	0.00	0.00	0.00	0.00	2.33	8.86	18.40	509

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.10	0.00	0.03	0.14	0.29	0.50	0.71	511
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	-0.20	0.00	0.06	0.21	0.43	0.76	1.06	511
Provision for Ln&Ls Losses/Net Losses	118.73	-406.33	-40.15	22.67	87.01	174.86	421.78	823.69	508
Ln&Ls Allowance/Total Loans & Leases	1.70	0.82	1.02	1.23	1.57	2.08	2.82	3.20	511
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.76	1.20	1.61	2.90	6.94	16.03	43.94	92.90	446
ALLL/Nonaccrual Assets	148.66	30.20	40.60	64.03	104.69	212.78	401.43	626.91	508
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	140.41	28.82	38.63	63.20	101.70	192.20	374.65	565.31	509
Gross Ln&Ls Losses/Avg Loans & Leases	0.41	0.01	0.04	0.11	0.28	0.62	1.29	1.74	511
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.06	0.14	0.28	0.44	511
Net Losses/Avg Loans and Leases	0.31	-0.06	-0.00	0.04	0.17	0.48	1.14	1.51	511
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Recoveries/Prior Year-End Losses	8.52	0.70	1.42	3.01	6.50	12.67	23.22	35.39	465
Earnings Coverage of Net Losses (X)	11.99	-56.65	-9.56	1.31	5.41	18.27	55.93	124.46	508
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.27	-0.05	-0.01	0.01	0.14	0.43	1.05	1.48	511
RE Loans Secured By 1-4 Family	0.25	-0.09	-0.01	0.01	0.14	0.42	0.89	1.37	511
Revolving	0.19	-0.12	-0.03	0.00	0.00	0.32	0.99	1.76	485
Closed-End	0.24	-0.10	-0.03	0.00	0.10	0.40	0.92	1.50	511
Commercial Real Estate Loans	0.30	-0.13	-0.04	0.00	0.06	0.51	1.36	1.94	510
Construction and Land Dev	0.62	-0.54	-0.19	0.00	0.00	0.73	3.55	7.50	507
Multi family	0.03	-0.07	0.00	0.00	0.00	0.00	0.11	1.22	501
Nonfarm Nonresidential	0.20	-0.09	-0.02	0.00	0.03	0.35	0.88	1.58	510
RE Loans Secured by Farmland	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.28	412
Commercial and Industrial Loans	0.31	-0.66	-0.29	-0.02	0.05	0.58	1.55	2.63	508
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Loans to Individuals	0.82	0.06	0.11	0.21	0.58	1.12	2.45	3.95	352
Credit Card Loans	1.71	-0.46	0.00	0.00	1.27	3.24	5.03	6.85	160
Agricultural Loans	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.11	320
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.44	-0.28	-0.02	0.00	0.00	0.10	2.45	8.73	453

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.70	0.05	0.09	0.24	0.57	1.07	1.70	2.39	511
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.38	511
Nonaccrual Loans and Leases	1.87	0.21	0.31	0.74	1.46	2.57	4.89	6.47	511
90+ Days PD and Nonaccrual Loans and Leases	1.97	0.25	0.35	0.80	1.54	2.63	5.09	6.60	511
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.21	511
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Nonaccrual Restructured	0.51	0.00	0.00	0.02	0.32	0.85	2.00	2.78	511
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.70	0.05	0.09	0.24	0.57	1.08	1.70	2.39	511
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.38	511
Nonaccrual Assets	1.90	0.21	0.33	0.75	1.50	2.61	4.89	6.47	511
30+ Days PD & Nonaccrual Assets	2.76	0.47	0.70	1.28	2.37	3.90	6.39	7.93	511
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.26	0.14	0.23	0.51	1.02	1.76	3.28	4.35	511
90+ PD & Nonaccrual Assets + OREO	1.94	0.23	0.35	0.79	1.52	2.72	5.14	6.43	511
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.53	0.30	0.44	1.07	2.03	3.59	6.28	7.95	511
Allowance for Loan & Lease Losses	230.62	38.02	54.62	113.80	202.84	326.66	495.64	604.61	511
Equity Cap + ALLL	24.55	2.68	4.24	9.65	19.39	34.41	64.63	95.38	510
Tier 1 Cap + ALLL	23.31	2.95	4.50	9.76	18.64	32.05	57.37	89.08	464
Loans & Leases + RE Acquired	3.92	0.47	0.74	1.70	3.19	5.69	9.35	11.50	511

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

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.69	0.01	0.06	0.21	0.57	1.09	1.72	2.26	511
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.06	0.20	0.34	511
- Nonaccrual	2.06	0.15	0.31	0.81	1.66	3.04	5.39	7.18	511
Coml & Indl - 30-89 Days PD	0.47	0.00	0.00	0.02	0.27	0.75	1.90	3.10	508
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.05	0.22	508
- Nonaccrual	1.17	0.00	0.00	0.09	0.58	1.92	4.48	6.74	508
Individuals - 30-89 Days PD	0.84	0.00	0.00	0.19	0.62	1.38	2.58	3.45	507
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.24	0.43	507
- Nonaccrual	0.25	0.00	0.00	0.00	0.08	0.36	1.09	2.47	507
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22
Agri cul tural - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.01	0.53	1.08	320
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	320
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.48	1.51	320
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.08	1.19	3.72	453
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	453
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.55	2.95	453
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.96	0.00	0.07	0.33	0.74	1.46	2.47	3.16	511
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.28	0.46	511
- Nonaccrual	1.64	0.00	0.16	0.49	1.27	2.63	4.32	5.86	511
Revol vi ng - 30-89 Days PD	0.47	0.00	0.00	0.00	0.21	0.82	1.95	3.07	485
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	485
- Nonaccrual	0.60	0.00	0.00	0.00	0.24	1.05	2.67	4.29	485
Closed-End - 30-89 Days PD	0.91	0.00	0.00	0.26	0.72	1.51	2.59	3.28	511
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.30	0.52	511
- Nonaccrual	1.83	0.00	0.14	0.54	1.32	2.98	4.95	6.69	511
- Jr Li en 30-89 Days PD	0.04	0.00	0.00	0.00	0.01	0.08	0.20	0.32	511
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	511
- Jr Li en Nonaccrual	0.10	0.00	0.00	0.00	0.03	0.18	0.43	0.79	511
Commercial RE - 30-89 Days PD	0.50	0.00	0.00	0.05	0.31	0.88	1.81	2.33	510
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.32	510
- Nonaccrual	2.37	0.00	0.11	0.66	1.84	3.70	6.63	8.78	510
Const & Dev - 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.63	2.12	4.58	507
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	507
- Nonaccrual	4.23	0.00	0.00	0.00	1.77	7.32	17.87	28.00	507
Mul ti fami ly - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.57	2.49	501
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
- Nonaccrual	0.78	0.00	0.00	0.00	0.00	0.56	5.25	12.75	501
Nonfarm Nres- 30-89 Days PD	0.47	0.00	0.00	0.02	0.29	0.80	1.78	2.56	510
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.32	510
- Nonaccrual	2.00	0.00	0.04	0.43	1.22	3.29	5.27	7.11	510
Farm land - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.10	0.98	1.95	412
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	412
- Nonaccrual	0.81	0.00	0.00	0.00	0.00	0.31	5.14	15.32	412
Credi t Card - 30-89 Days PD	0.87	0.00	0.00	0.00	0.61	1.50	2.91	4.02	160
- 90+ Days Past Due	0.23	0.00	0.00	0.00	0.00	0.39	1.20	1.73	160
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.28	160

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.86	6.06	7.35	8.48	9.74	11.18	12.78	14.02	464
Tier 1 RBC Ratio	14.44	8.62	10.05	11.98	13.84	16.58	20.88	23.29	464
Total Risk-Based Capital Ratio	15.91	10.69	11.73	13.40	15.37	17.95	22.14	24.75	464
Tangible Tier 1 Leverage Ratio	9.78	6.06	7.27	8.38	9.67	11.05	12.72	14.01	464
Tangible Common Eq Cap/Tan Assets	8.38	3.30	5.09	6.46	8.36	9.97	12.17	13.64	464
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.63	3.21	4.55	7.65	11.48	15.46	19.03	22.05	511
Standby Letters of Credit	0.35	0.00	0.00	0.08	0.24	0.54	1.02	1.48	511
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.19	511
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.88	0.00	0.00	0.00	0.00	1.31	4.63	9.55	511
Interest Rate Contracts	0.87	0.00	0.00	0.00	0.00	1.29	4.63	9.55	511
Interest Rate Futures & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.00	1.28	3.93	511
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.00	1.17	2.91	511
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Interest Rate Swaps	0.15	0.00	0.00	0.00	0.00	0.00	1.30	2.77	511
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	511
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.44	5.04	8.53	12.44	18.13	23.42	31.32	35.65	511

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	65.71	0.00	0.00	22.63	76.78	100.62	132.97	252.98	296
Dividends Paid/Net Income	19.82	0.00	0.00	0.00	15.82	38.85	60.99	84.07	474
Net Income - Dividends/Avg Equity	6.03	-3.10	0.24	3.32	5.81	8.75	12.53	15.68	511
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	134.43	0.00	0.00	63.36	109.73	183.22	390.18	601.99	321
Dividends From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.03	0.83	2.66	321
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	321
Dividends From All Subsidiaries	137.81	0.00	0.00	70.25	110.12	185.26	417.13	619.48	321
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.16	0.00	0.00	0.00	23.38	56.12	92.17	126.95	455
Interest Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.64	455
Mgt & Service Fees From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.00	455
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.61	455
Operating Income From Bank Subs	31.69	0.00	0.00	0.00	27.84	60.99	94.75	136.11	455
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.60	0.00	0.00	0.00	100.00	100.00	100.00	125.26	159
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.43	159
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	159
Operating Inc From Nonbank Subs	60.49	0.00	0.00	0.00	100.00	100.00	100.00	147.62	159
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	3.63	0.00	0.00	0.00	0.00	0.00	19.34	36.21	35
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	35
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Operating Income From Sub BHCs	3.64	0.00	0.00	0.00	0.00	0.01	19.34	36.21	35
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	63.15	0.00	0.00	0.00	95.60	99.89	100.00	100.00	420
Interest Income From Bank Subs	2.52	0.00	0.00	0.00	0.00	0.00	3.03	100.00	420
Mgt & Serv Fees From Bank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.00	12.00	420
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	3.10	420
Operating Income From Bank Subs	76.54	0.00	0.00	76.41	99.23	100.00	100.00	100.00	420
Dividends From Nonbank Subs	1.10	0.00	0.00	0.00	0.00	0.05	3.34	43.89	420
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.43	420
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Operating Inc From Nonbank Subs	3.22	0.00	0.00	0.00	0.00	0.28	22.37	75.00	420
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	420
Loans and Adv From Subs/ST Debt	506.61	0.00	0.00	0.00	220.16	662.39	2575.34	3144.55	67
Loans and Adv From Subs/Total Debt	140.72	0.00	0.00	0.00	84.73	229.04	518.70	904.33	168

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
3109904	841,683	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	975,017	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	589,829	ADBANC, INC.	OGALLALA, NE	
2467474	607,081	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	897,592	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	538,109	ALBANK CORPORATION	CHICAGO, IL	
3744239	826,805	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
2127068	580,573	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	580,512	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	590,015	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	824,546	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	881,117	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	584,402	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
1136269	625,831	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	513,834	AMERICAN BANK INCORPORATED	ALLEN TOWN, PA	
1095414	686,346	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	577,545	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	648,182	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
1107193	680,490	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	749,163	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	884,448	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	577,283	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	525,708	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	752,741	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	529,632	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	New Y-9C/BHCPR reporter
3840029	743,530	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	767,852	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	810,855	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	671,133	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	534,971	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	588,523	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	589,456	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	915,603	BANCTENN CORP.	KINGSPORT, TN	
1030040	956,612	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	569,983	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	717,277	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	747,288	BANKFIVE, MHC	FALL RIVER, MA	
1201363	791,025	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	675,208	BANKSHARES, INC., THE	WINTER PARK, FL	
1209248	666,299	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
1202708	945,456	BAYLAKE CORP.	STURGEON BAY, WI	
3832949	637,950	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	596,354	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
4297853	515,870	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	789,841	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	593,257	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	636,776	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
3553815	654,252	BNC FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1248162	798,206	BNCCORP, INC.	BISMARCK, ND	
3807974	938,243	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	774,178	BOU BANCORP, INC.	OGDEN, UT	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1471960	535,647	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3929791	909,119	BSB BANCORP INC.	BELMONT, MA	
3189728	534,893	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	698,621	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	988,988	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	527,010	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1251256	757,716	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	738,518	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	669,595	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	878,759	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	661,634	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	635,008	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	536,323	CB FINANCIAL SERVICES, INC.	CARMICHAELS, PA	
2254508	851,575	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	625,279	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	788,912	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	688,213	CENTRABANC CORPORATION	WACO, TX	
1025662	712,239	CENTRAL BANCORPORATION	PROVO, UT	
1203899	698,814	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	851,613	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	569,019	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	871,372	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	830,258	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	886,357	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	605,226	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	781,473	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	Moved from Peer 3
3831269	557,828	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	712,896	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	642,969	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	598,414	CHEVIOT FINANCIAL CORPORATION	CHEVIOT, OH	
3434633	596,962	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	663,756	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	615,963	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	638,106	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	827,484	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	532,935	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	667,294	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	676,338	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	701,387	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	552,080	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	879,076	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	866,751	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	527,707	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	726,905	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	541,694	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	653,955	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1086270	823,046	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	712,872	CNB BANK SHARES, INC.	CARLISVILLE, IL	Name change from CARLISVILLE NATIONAL BANK SHARES, INC.
1134108	953,677	CNB CORPORATION	CONWAY, SC	
3444801	689,557	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	600,914	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
2146359	778,486	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	625,601	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	709,620	COMMERCE BANCSHARES, INC.	PLAINVIEW, TX	
1057588	948,401	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	Moved from Peer 3
1838974	780,573	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	647,296	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	885,834	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	552,555	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	554,644	COMMUNITY BANCORP	DERBY, VT	
1247398	815,699	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	763,319	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1084511	502,677	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	Moved from Peer 5
2356073	838,373	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	560,915	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	612,219	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	536,252	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	514,367	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	613,935	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	668,995	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	631,466	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	537,809	CORTLAND BANCORP	CORTLAND, OH	
2524788	741,766	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	615,305	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	571,068	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	634,971	CU BANK SHARES, INC.	DALLAS, TX	
2242523	978,466	D.L. EVANS BANCORP	BURLEY, ID	
2265782	650,455	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2497462	505,860	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2294812	791,364	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	837,736	DI BOLL STATE BANCSHARES, INC.	DI BOLL, TX	
2065432	603,363	DIMECO, INC	HONESDALE, PA	
1117455	668,458	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	542,959	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
4126609	510,535	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	585,673	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	534,954	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	598,878	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	644,674	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	529,937	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	812,348	ENB FINANCIAL CORP	EPHRATA, PA	
3728930	973,588	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	578,976	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	816,696	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	556,842	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	520,099	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	519,358	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	810,019	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	838,881	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	922,333	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	514,293	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	669,318	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
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1055155	659,011	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	565,511	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	590,899	FAUCQUIER BANKSHARES, INC.	WARRENTON, VA	
3818822	613,849	FB BANCORP	SAN ANTONIO, TX	
2348274	705,703	FCT BANCSHARES, INC.	WACO, TX	
4183693	627,410	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	
1891979	595,046	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	693,026	FIDELITY COMPANY	DUBUQUE, IA	
2858773	615,189	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	551,970	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	607,137	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	539,334	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	518,371	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	661,512	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	959,837	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	571,206	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	568,725	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	697,033	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	964,377	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	603,364	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	793,056	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	577,542	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	513,642	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	722,508	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	538,938	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	557,266	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	619,323	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	597,768	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	850,613	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	792,483	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	633,470	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	837,108	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	679,437	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	976,633	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	820,547	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	515,733	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
3839201	975,796	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
2568102	836,506	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	902,215	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	884,518	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
3842658	894,754	FIRST FOUNDATION INC.	IRVINE, CA	
1095889	529,687	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	613,877	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	656,766	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	598,572	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	842,774	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	988,733	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
2624398	626,976	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	639,899	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
2560263	938,255	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1076123	540,739	FIRST NATIONAL CORPORATION	STRASBURG, VA	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1426755	936,514	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	546,912	FIRST NEBRASKA BANC, INC.	SIDNEY, NE	
2880626	844,664	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	565,000	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	714,573	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	687,554	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	653,029	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	680,082	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	731,427	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	827,354	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	508,897	FIRST STATE CORPORATION	WAYNESBORO, MS	
1204177	580,217	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	883,436	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	604,189	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	716,923	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	882,413	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	617,895	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	845,741	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	901,200	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	540,895	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	558,801	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	501,782	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3223828	546,196	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	603,628	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
3467275	555,115	FLORIDA SHORES BANCORP, INC.	POMPANO BEACH, FL	
1086814	591,034	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	900,964	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	834,490	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	956,353	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	880,321	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	827,209	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3637582	618,111	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
3200463	947,727	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	672,690	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	785,216	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1064915	537,659	GN BANKSHARES, INC.	GIRARD, KS	
1203714	709,510	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	936,559	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	602,210	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	634,550	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	645,382	GSB, MHC	GREENFIELD, MA	
1096952	591,545	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	640,498	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	822,565	GUARDIAN BANCORP, INC	CINCINNATI, OH	
3001156	572,324	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	652,291	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	805,334	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	691,464	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	610,664	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
1399073	566,896	HEARTLAND BANCORP	GAHANNA, OH	
3162486	518,510	HERITAGE BANCORP	RENO, NV	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1055089	572,717	HERITAGE GROUP, INC.	AURORA, NE	
1472220	793,731	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	599,566	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	560,694	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	971,764	HOME BANCORP, INC.	LAFAYETTE, LA	
3234105	728,663	HOME STATE BANCORP	LOVELAND, CO	
1209181	592,272	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	793,588	HOME BANCORP, INC.	TAMPA, FL	
1144107	580,451	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	949,395	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	725,907	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	506,117	HSB BANCORP, INC.	HEBRON, MD	
3462485	576,396	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	547,535	IF BANCORP, INC.	WATSEKA, IL	
1208054	672,116	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	939,558	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	826,781	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	705,944	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	615,718	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	931,634	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	523,106	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	711,891	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
3821756	503,028	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	898,877	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	548,592	JJR HOLDING COMPANY, INC.	ELIZABETH, NJ	
4208961	738,931	JRMB II, INC	LAWTON, OK	
1140127	610,993	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	708,966	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	542,765	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	612,773	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	641,924	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	945,407	LCNB CORP.	LEBANON, OH	
1131406	564,903	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	673,864	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	548,743	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	579,116	LEGEND BANCORP, INC.	BOWIE, TX	
1145001	577,540	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	558,910	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	639,415	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	661,416	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	641,032	LINCOLN BANCORP	REINBECK, IA	
1097173	663,947	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	845,007	LOVE SAVINGS HOLDING COMPANY	SANIT LOUIS, MO	
4268349	924,762	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	693,078	LYONS BANCORP, INC.	LYONS, NY	
2052777	751,053	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	975,424	MACHIAS BANCORP, MHC	MACHIAS, ME	
1123933	553,501	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	772,953	MACON BANCORP	FRANKLIN, NC	
1135413	763,921	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	532,452	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
3842528	870,254	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	665,907	MALVERN BANCORP, INC	PAOLI, PA	
1139363	984,728	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1823608	587,429	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	876,869	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	615,713	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	586,202	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	557,496	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	647,256	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	705,454	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	588,889	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	669,349	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	705,649	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	522,730	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	660,922	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
2868950	961,200	MIDLAND BANCSHARES, INC.	MIDLAND, TX	Moved from Peer 3
1054840	645,265	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	501,798	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1064652	576,754	MIDWEST BANC HOLDING CO.	PIERCE, NE	
1126354	997,982	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	Moved from Peer 3
3719992	680,263	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	890,615	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	535,771	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	939,559	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	770,887	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	634,209	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	791,383	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	859,743	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
3211601	781,979	MVB FINANCIAL CORP.	FAIRMONT, WV	
2623430	994,538	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	511,483	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
2947882	925,499	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3551389	655,331	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
3059773	542,791	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
3306806	517,988	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1070756	659,932	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	643,819	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	550,009	NEW CENTURY BANCORP, INC.	DUNN, NC	
3049617	699,238	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	640,534	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	511,543	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
1070569	517,057	NEXTER INCORPORATED	BUTLER, PA	
1827893	638,246	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	798,433	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	687,754	NORTH STATE BANCORP	RALEIGH, NC	
1029334	917,239	NORTH VALLEY BANCORP	REDDING, CA	
2324111	670,639	NORTHEAST BANCORP	LEWISTON, ME	
1246935	946,925	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	748,363	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	883,745	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	697,010	NORTHWEST INDIANA BANCORP	MUNSTER, IN	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
4029474	850,907	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	982,097	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	697,606	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	980,257	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	
2460569	684,962	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	644,230	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	759,036	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	752,112	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	922,885	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	799,717	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
1076673	866,881	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	911,873	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	723,193	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	699,099	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	689,843	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
2454586	627,981	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	680,841	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	621,409	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	686,334	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
2869733	952,646	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	Moved from Peer 3
1099908	530,426	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	655,524	PALM BANCORP	PALMERTON, PA	
1209716	699,602	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	738,363	PARKE BANCORP, INC	SEWELL, NJ	
2337081	569,248	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	552,904	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
2623524	919,669	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	982,240	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1209499	536,311	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	574,531	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	799,084	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
1139541	688,974	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
3145966	568,238	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	655,773	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	754,521	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	748,967	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	725,597	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	583,662	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	640,862	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	723,134	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1842355	525,267	PRIME BANC CORP.	DIETERICH, IL	
1084575	536,167	PRIORYONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	753,942	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	
2838159	610,130	PROVIDENT BANCORP	AMESBURY, MA	
2321419	694,246	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	617,030	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
3828652	784,678	PVF CAPITAL CORP.	SOLON, OH	
1118434	910,829	QNB CORP.	QUAKERTOWN, PA	
1130904	843,699	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	718,122	RBB BANCORP	LOS ANGELES, CA	
1132243	661,275	RED RIVER BANCORP, INC.	GAINESVILLE, TX	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
1398807	919,666	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	601,558	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	741,514	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
1209426	999,082	RIVER VALLEY BANCORPORATION	WAUSAU, WI	Moved from Peer 3
3180060	774,578	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	763,170	ROBERTSON HOLDING COMPANY, L.P.	HARROGATE, TN	
2352280	534,724	ROCKHOLD BANCORP	KIRKSVILLE, MO	
2066886	993,635	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	Moved from Peer 3
4299147	555,636	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	748,601	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2336806	782,512	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	724,636	SABINE BANCSHARES, INC.	MANY, LA	
2603928	548,865	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	813,735	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	600,711	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	631,492	SB FINANCIAL GROUP INC	DEFIANCE, OH	Name change from RURBAN FINANCIAL CORP.
1204814	589,841	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	785,399	SBM FINANCIAL, INC.	GARDNER, ME	
1204029	555,987	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	508,886	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	867,354	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	709,032	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	765,320	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	764,226	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	
1248573	646,275	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	606,189	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	839,053	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3306815	947,625	SI FINANCIAL GROUP INC	WILLIAMSBURG, VA	
3076592	582,723	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	649,350	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	867,385	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	758,794	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	655,710	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	798,600	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	876,583	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	819,648	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2497202	559,824	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	510,431	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	665,122	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
2849799	839,394	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
1207824	523,473	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	796,438	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	706,730	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	737,351	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	612,869	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	874,218	SPIRIT BANKCORP, INC.	BRISTOW, OK	
1247361	733,692	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1126729	986,539	STARION BANCORPORATION	BISMARCK, ND	Moved from Peer 3
1097771	957,563	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	923,393	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	689,045	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
2360454	876,470	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	506,284	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	679,833	SUNWEST BANCORP, INC.	TUSTIN, CA	
2461463	526,756	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	531,578	SWORD FINANCIAL CORPORATION	HORIZON, WI	
3841772	839,981	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	689,349	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	842,324	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	717,476	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	668,449	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	873,719	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	504,926	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	732,775	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
2745604	680,941	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	509,655	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	510,440	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
2523389	980,102	TRI-COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	945,931	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	883,740	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	735,644	TWO RIVER BANCORP	TINTON FALLS, NJ	Name change from COMMUNITY PARTNERS BANCORP
1947102	633,725	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	543,432	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	546,674	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1135516	907,330	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	654,239	UNITED BANCORPORATION	OSSEO, WI	
1136009	557,494	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	512,709	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	New Y-9C/BHCPR reporter
3015975	635,662	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	555,706	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	824,575	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	684,845	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	572,663	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	529,658	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	806,339	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	876,924	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	666,168	VB TEXAS, INC.	HOUSTON, TX	
3292253	635,225	VISION BANCSHARES, INC.	ADA, OK	
1204104	798,203	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	546,949	WEBFIVE MHC	WEBSTER, MA	
1085255	546,104	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	815,024	WESTBRAND, INC.	MINOT, ND	
4472249	550,519	WESTBURY BANCORP, INC.	WEST BEND, WI	New Y-9C/BHCPR reporter
1123223	623,461	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
3831326	975,478	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	685,055	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	709,743	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	548,167	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	805,370	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	692,085	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	830,833	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	853,399	1854 BANCORP	CAMBRIDGE, MA	

BHCPR Reporters for Quarter Ending 06/30/2013
Peer Group 4 by BHC Name

<u>ID_RSSD</u>	<u>Consolidated Assets(\$000)</u>	<u>BHC Name</u>	<u>Home Office Location</u>	<u>Change From 03/31/2013 and Other Notes</u>
1247576	648,206	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 511 bank holding companies.

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