

	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	80	76	80	91
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.00	3.19	3.11	3.25
+ Non-interest Income	0.86	0.86	0.90	0.73
- Overhead Expense	3.45	3.46	3.51	3.58
- Provision for Losses	0.13	0.37	0.41	0.71
+ Securities Gains (Losses)	0.05	0.08	0.09	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	0.41	0.33	0.24	-0.19
Net Operating Income	0.26	0.22	0.08	-0.35
Net Income	0.26	0.22	0.12	-0.35
Net Income (Sub S Adjusted)	0.07	0.18	0.02	-0.06
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.10	4.48	4.38	4.75
Interest Expense	0.73	0.93	0.90	1.13
Net Interest Income (TE)	3.33	3.52	3.44	3.61
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.52	0.76	0.97	1.37
Earnings Coverage of Net Losses (X)	-6.25	1.90	2.09	2.96
Ln&Ls Allowance/Total Loans & Leases	2.20	2.37	2.34	2.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.44	8.01	8.64	8.00
30-89 Days Past Due Loans and Leases	0.85	1.35	1.22	1.12
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	11.53	15.71	13.92	14.39
Net ST Noncore Funding Dependence	2.18	4.98	2.79	5.34
Net Loans and Leases/Total Assets	59.36	60.11	58.72	62.10
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	7.96	7.90	7.56	7.19
Equity Capital/Total Assets	7.37	7.66	7.09	6.87
Equity Capital+Minority Int/Total Assets	7.47	7.72	7.26	7.02
Tier 1 Common Eq Cap / T RWA	9.52	9.32	9.26	8.29
Net Loans&Ls/Equity Capital (X)	9.29	8.72	8.70	9.51
Cash Dividends/Net Income	28.71	12.22	16.86	24.49
Cash Dividends/Net Income (Sub S Adjusted)	28.93	-5.48	1.71	4.60
Retained Earnings/Avg Equity Cap	1.99	1.00	-0.83	-5.98
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.60	0.36	0.69	0.42
Long-Term Debt/Equity Capital	2.66	1.93	1.76	1.71
Equity Investment in Subs/Equity Cap	132.58	123.24	128.26	121.74
Cash FR Oper+Noncash+Op Exp+Div	86.32	96.03	84.92	93.21

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.70	4.06	3.96	4.27	4.56
Less: Interest Expense	0.66	0.84	0.81	1.01	1.36
Equals: Net Interest Income (TE)	3.00	3.19	3.11	3.25	3.20
Plus: Non-Interest Income	0.86	0.86	0.90	0.73	0.82
Equals: Adj Operating Income (TE)	3.91	4.10	4.05	4.02	4.07
Less: Overhead Expense	3.45	3.46	3.51	3.58	3.45
Less: Provision for Loan and Lease Losses	0.13	0.37	0.41	0.71	0.91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.05	0.09	0.09	0.05	0.08
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.41	0.33	0.24	-0.19	-0.18
Less: Applicable Income Taxes (TE)	0.13	0.13	0.13	0.14	0.15
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.26	0.22	0.08	-0.35	-0.38
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.26	0.22	0.12	-0.35	-0.38
Memo: Net Income (Last Four Qtrs)	0.10	-0.18	0.12	-0.35	-0.32
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.52	90.87	90.64	90.46	90.45
Avg Int-Bearing Funds / Avg Assets	77.54	78.27	78.29	79.28	80.36
Int Income (TE) / Avg Earning Assets	4.10	4.48	4.38	4.75	5.07
Int Expense / Avg Earning Assets	0.73	0.93	0.90	1.13	1.51
Net Int Inc (TE) / Avg Earn Assets	3.33	3.52	3.44	3.61	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	5.32	5.58	5.51	5.68	5.88
Interest-Bearing Bank Balances	0.31	0.30	0.29	0.30	0.36
Fed Funds Sold & Reverse Repos	0.19	0.24	0.52	0.18	0.20
Trading Assets	12.59	4.35	4.81	8.14	8.61
Total Earning Assets	4.04	4.43	4.30	4.68	4.99
Investment Securities (TE)	2.13	2.67	2.55	2.99	3.55
U.S. Treasury & Agency Sec (excl MBS)	1.31	1.59	1.47	1.89	2.36
Mortgage-Backed Securities	1.73	2.40	2.16	2.86	3.66
All Other Securities	4.47	4.75	6.47	5.67	6.16
Interest-Bearing Deposits	0.65	0.86	0.80	1.06	1.44
Time Deposits of \$100K or More	1.03	1.30	1.23	1.54	1.93
Time Deposits < \$100K	1.01	1.31	1.22	1.56	2.05
Other Domestic Deposits	0.27	0.37	0.34	0.50	0.71
Foreign Deposits	0.09	N/A	N/A	N/A	N/A
Fed Funds Purchased and Repos	0.45	0.66	0.67	0.65	0.88
Other Borrowed Funds & Trading Liab	2.95	3.09	3.11	2.70	3.26
All Interest-Bearing Funds	0.85	1.08	1.02	1.29	1.67

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	34	33	67	68	66
Avg Assets per Employee (\$000)	4,177	4,205	4,289	4,263	4,210
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	92.49	86.20	91.16	93.36	89.29
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.45	3.46	3.51	3.58	3.45
Personnel Expense	1.69	1.66	1.64	1.67	1.64
Net Occupancy Expense	0.45	0.43	0.44	0.45	0.46
Other Operating Expenses	1.27	1.36	1.40	1.40	1.32
Overhead Less Non-Interest Income	2.53	2.56	2.55	2.75	2.60
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	91.34	85.43	89.82	91.57	87.68
Personnel Expense	44.33	41.19	41.62	42.76	41.07
Net Occupancy Expense	11.69	10.38	11.06	11.47	11.54
Other Operating Expenses	34.12	33.91	36.83	37.14	34.68
Total Non-Interest Income	20.71	20.49	21.74	16.01	18.61
Fiduciary Activities Income	0.44	0.52	0.52	0.40	0.34
Serv Charges on Deposit Accts - Domestic	6.18	6.71	6.54	7.32	7.60
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.34	0.23	0.27	0.35	0.51
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.19	0.19	0.27	0.23	0.16
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.15	0.19	0.12	0.20	0.28
Net Gain (Loss) - Sales Loans, OREO, Oth	1.00	0.18	-1.70	-4.12	-1.02
Other Non-Interest Income	9.25	8.79	10.65	7.87	7.11
Overhead Less Non-Interest Income	70.18	64.59	67.47	74.72	68.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.01	11.93	9.68	6.80	10.68
Appl Inc Tax+TE/Pretax NOI+TE	21.64	18.67	30.89	25.35	29.38

PERCENT OF TOTAL ASSETS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	49.36	49.97	48.91	50.74	52.16
Commercial and Industrial Loans	6.57	6.94	6.47	7.67	8.27
Loans to Individuals	1.70	1.66	1.74	1.72	2.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.78	0.95	0.89	0.97	1.29
Other Loans and Leases	0.44	0.51	0.49	0.58	0.59
Net Loans and Leases	59.36	60.11	58.72	62.10	64.80
Debt Securities Over 1 Year	16.96	17.34	16.25	15.23	14.03
Mutual Funds and Equity Securities	0.08	0.10	0.07	0.10	0.09
Subtotal	77.88	79.11	76.22	78.49	79.81
Interest-Bearing Bank Balances	8.02	6.78	8.63	6.44	5.15
Federal Funds Sold & Reverse Repos	0.74	0.99	1.00	1.30	1.28
Debt Securities 1 Year or Less	1.25	1.00	1.23	1.02	1.55
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.49	89.73	89.18	89.27	89.43
Non-Int Cash and Due From Dep Inst	1.75	1.73	1.93	1.92	1.87
Other Real Estate Owned	2.25	2.21	2.44	2.29	2.00
All Other Assets	8.62	8.33	8.77	8.52	8.44
MEMORANDA:					
Short-Term Investments	10.94	9.61	11.77	9.90	9.04
U.S. Treasury Securities	0.09	0.08	0.10	0.09	0.27
U.S. Agency Securities (excl MBS)	3.86	3.43	3.02	3.06	3.25
Municipal Securities	3.17	3.37	3.24	2.84	2.88
Mortgage-Backed Securities	8.37	9.67	8.89	8.51	6.95
Asset-Backed Securities	0.02	0.03	0.02	0.01	0.03
Other Debt Securities	0.24	0.20	0.13	0.19	0.10
RE Loans Secured by 1-4 Family	14.69	14.90	14.33	15.24	15.94
Revolving	2.39	2.61	2.32	2.83	2.71
Closed-End, Sec by First Liens	11.19	11.17	10.75	11.15	12.01
Closed-End, Sec by Junior Liens	0.71	0.76	0.69	0.74	0.84
Commercial Real Estate Loans	30.72	31.93	30.69	32.04	32.64
Construction and Land Dev	4.39	4.38	4.49	4.55	6.46
Multi family	2.68	2.53	2.50	2.57	2.08
Nonfarm Nonresidential	22.63	24.17	23.14	23.78	22.90
RE Loans Secured by Farmland	1.66	1.80	1.79	1.86	2.15
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	80.81	80.75	81.10	79.98	78.95
RE Loans Secured by 1-4 Family	24.20	24.14	24.21	24.20	24.74
Revolving	3.89	4.26	3.90	4.49	4.12
Closed-End	19.95	19.71	19.80	19.24	20.18
Commercial Real Estate Loans	50.07	51.06	50.80	50.09	48.77
Construction and Land Dev	7.22	7.15	7.40	7.26	9.66
Multi family	4.32	4.02	4.03	3.95	3.17
Nonfarm Nonresidential	36.38	38.09	37.83	36.78	34.19
RE Loans Secured by Farmland	2.91	3.11	3.16	3.11	3.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.69	11.13	10.75	11.86	12.40
Loans to Individuals	2.93	2.88	3.04	2.84	3.34
Credit Card Loans	0.05	0.06	0.09	0.05	0.04
Agricultural Loans	1.40	1.68	1.58	1.61	2.07
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.77	0.91	0.87	0.96	0.94

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	10.94	9.61	11.77	9.90	9.04
Liquid Assets	26.33	25.60	26.78	24.63	21.83
Investment Securities	18.95	19.27	18.24	17.37	16.25
Net Loans and Leases	59.36	60.11	58.72	62.10	64.80
Net Lns, Ls & Stbby Ltrs of Credit	59.66	60.54	59.07	62.59	65.29
Core Deposits	67.52	66.71	66.38	67.98	66.06
Noncore Funding	20.70	22.31	22.15	21.93	24.06
Time Deposits of \$100K or More	15.58	15.54	16.18	15.39	15.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.76	1.01	0.90	0.92	0.89
Net Fed Funds Purchased (Sold)	0.14	0.09	0.07	-0.36	-0.28
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.87	0.92	0.80	0.98	1.66
Earning Assets Repr in 1 Year	34.30	34.88	36.77	34.84	36.96
Int-Bearing Liab Repr in 1 Year	29.28	30.58	29.48	30.43	33.32
Long-Term Debt Repr in 1 Year	0.38	0.57	0.39	0.39	0.72
Net Assets Repriceable in 1 Year	3.90	2.83	6.63	3.41	2.34
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	11.53	15.71	13.92	14.39	17.77
Net ST Noncore Funding Dependence	2.18	4.98	2.79	5.34	8.28
Short-Term Inv/ST Noncore Funding	98.36	81.08	108.51	85.32	67.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.86	16.80	18.73	14.13	8.46
Net Loans and Leases/Total Deposits	70.03	71.76	70.01	73.50	77.68
Net Loans and Leases/Core Deposits	88.97	92.91	91.16	93.91	101.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.25	1.07	1.38	1.27	0.48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.30	4.46	4.15	2.99	-1.78
Struct Notes Appr(Depr)/T1 Cap	-0.83	0.04	0.00	0.04	-0.40
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	4.52	5.19	6.76	3.09	5.55
Available-For-Sale Securities	94.35	94.81	93.24	96.91	94.45
U.S. Treasury Securities	0.43	0.34	0.49	0.62	1.95
U.S. Agency Securities (excl MBS)	21.71	18.86	17.59	19.04	23.27
Municipal Securities	15.90	17.13	17.97	16.52	16.41
Mortgage-Backed Securities	45.18	48.90	49.45	47.76	42.99
Asset-Backed Securities	0.17	0.12	0.15	0.04	0.13
Other Debt Securities	1.65	1.57	1.21	1.07	0.62
Mutual Funds and Equity Securities	0.64	0.99	0.64	0.88	0.97
Debt Securities 1 Year or Less	8.10	6.18	8.39	7.74	11.02
Debt Securities 1 To 5 Years	24.86	28.11	22.87	31.11	32.32
Debt Securities Over 5 Years	59.05	60.70	60.29	54.28	50.88
Pledged Securities	44.26	48.90	48.82	47.76	52.15
Structured Notes, Fair Value	1.23	1.60	1.10	1.67	3.17

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.13	0.37	0.41	0.71	0.91
Provision for Ln&Ls Losses/Avg Lns&Ls	0.20	0.58	0.64	1.10	1.35
Provision for Ln&Ls Losses/Net Losses	48.73	80.28	58.32	85.71	117.75
Ln&Ls Allowance/Total Loans & Leases	2.20	2.37	2.34	2.46	2.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.39	6.50	3.47	4.35	3.39
ALLL/Nonaccrual Assets	119.35	80.10	67.67	77.32	75.13
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	113.72	77.49	64.84	75.47	78.97
Gross Ln&Ls Losses/Avg Loans & Leases	0.74	1.01	1.21	1.58	1.51
Recoveries/Avg Loans and Leases	0.21	0.16	0.19	0.18	0.10
Net Losses/Avg Loans and Leases	0.52	0.76	0.97	1.37	1.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	12.56	6.33	12.70	12.46	7.94
Earnings Coverage of Net Losses (X)	-6.25	1.90	2.09	2.96	2.74
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.49	0.72	1.00	1.32	1.44
RE Loans Secured By 1-4 Family	0.52	0.76	0.88	1.13	0.99
Revolving	0.28	0.47	0.69	1.08	0.73
Closed-End	0.56	0.74	0.88	1.22	1.03
Commercial Real Estate Loans	0.47	0.77	1.12	1.45	1.69
Construction and Land Dev	0.81	2.23	2.86	5.99	4.94
Multi family	0.20	0.80	1.21	1.27	0.31
Nonfarm Nonresidential	0.36	0.43	0.75	0.66	0.62
RE Loans Secured by Farmland	0.04	0.01	0.21	0.22	0.28
Commercial and Industrial Loans	0.84	0.80	1.58	2.62	1.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.69	1.10	1.37	1.46	1.92
Credit Card Loans	1.75	2.04	2.04	1.51	3.68
Agricultural Loans	0.00	0.00	0.00	-0.01	0.07
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	0.00
Other Loans and Leases	0.77	1.42	0.75	2.36	3.03

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 05

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PERCENT OF LOANS AND LEASES	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.85	1.35	1.22	1.12	1.33
90+ Days PD Loans and Leases	0.09	0.07	0.08	0.06	0.08
Nonaccrual Loans and Leases	3.96	4.64	4.99	4.55	5.05
90+ Days PD and Nonaccrual Loans and Leases	4.08	4.78	5.13	4.68	5.17
30-89 Days PD Restructured	0.04	0.08	0.05	0.04	0.03
90+ Days PD Restructured	0.00	0.01	0.00	0.00	0.00
Nonaccrual Restructured	1.30	1.38	1.52	1.19	0.93
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.85	1.35	1.22	1.12	1.33
90+ Days Past Due Assets	0.09	0.07	0.08	0.06	0.08
Nonaccrual Assets	3.97	4.66	4.99	4.57	5.12
30+ Days PD & Nonaccrual Assets	5.00	6.22	6.42	5.94	6.67
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	2.45	3.01	3.05	3.06	3.55
90+ PD & Nonaccrual Assets + OREO	4.95	5.36	5.64	5.50	5.64
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	6.44	7.15	7.37	7.30	6.89
Allowance for Loan & Lease Losses	439.50	468.37	492.53	425.94	393.66
Equity Cap + ALLL	74.24	78.07	84.75	79.12	91.18
Tier 1 Cap + ALLL	67.99	68.98	88.53	78.57	94.07
Loans & Leases + RE Acquired	9.87	10.87	11.46	10.76	9.73

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	0.88	1.31	1.29	1.17	1.40
- 90+ Days Past Due	0.08	0.07	0.08	0.06	0.09
- Nonaccrual	4.33	4.99	5.47	4.80	5.55
Coml & Indl - 30-89 Days PD	0.60	0.97	0.72	0.79	0.98
- 90+ Days Past Due	0.03	0.01	0.06	0.02	0.01
- Nonaccrual	2.28	3.29	2.79	3.06	2.69
Individuals - 30-89 Days PD	0.95	0.84	0.92	0.90	1.34
- 90+ Days Past Due	0.06	0.05	0.07	0.07	0.05
- Nonaccrual	0.36	0.50	0.40	0.67	0.64
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	0.00	0.03	0.03	0.07	0.04
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.11	0.06	0.24	0.31	0.49
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	0.00
- 90+ Days Past Due	N/A	N/A	N/A	N/A	0.00
- Nonaccrual	N/A	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.27	0.32	0.17	0.56	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.02	0.62	0.00	0.88	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.27	1.48	1.75	1.56	1.50
- 90+ Days Past Due	0.06	0.07	0.09	0.05	0.08
- Nonaccrual	2.59	3.39	3.35	3.09	3.07
Revolving - 30-89 Days PD	0.44	0.62	0.80	0.65	0.44
- 90+ Days Past Due	0.01	0.01	0.02	0.00	0.02
- Nonaccrual	1.52	1.01	1.34	1.28	1.18
Closed-End - 30-89 Days PD	1.38	1.64	1.91	1.83	1.70
- 90+ Days Past Due	0.06	0.08	0.09	0.05	0.08
- Nonaccrual	2.80	3.97	3.90	3.62	3.34
- Jr Lien 30-89 Days PD	0.06	0.17	0.14	0.13	0.09
- Jr Lien 90+ Days PD	0.00	0.01	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.15	0.21	0.18	0.16	0.19
Commercial RE - 30-89 Days PD	0.61	1.13	0.89	0.66	1.08
- 90+ Days Past Due	0.06	0.05	0.06	0.04	0.05
- Nonaccrual	5.17	5.66	6.31	5.40	6.78
Const & Dev - 30-89 Days PD	0.71	0.82	0.58	0.92	1.04
- 90+ Days Past Due	0.14	0.04	0.01	0.00	0.04
- Nonaccrual	11.62	15.59	13.35	14.62	16.40
Multi family - 30-89 Days PD	0.07	0.56	0.15	0.09	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.36	2.26	2.35	3.38	2.49
Nonfarm Nres- 30-89 Days PD	0.49	1.01	0.96	0.56	1.03
- 90+ Days Past Due	0.03	0.03	0.05	0.03	0.04
- Nonaccrual	3.51	3.40	4.59	3.32	3.77
Farmland - 30-89 Days PD	0.19	0.45	0.33	0.29	0.55
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.04
- Nonaccrual	2.99	1.16	2.48	0.68	1.22
Credit Card - 30-89 Days PD	0.96	0.96	1.34	1.34	1.35
- 90+ Days Past Due	0.49	0.36	0.24	0.91	0.45
- Nonaccrual	0.01	0.00	0.00	0.00	0.09



CAPITAL RATIOS	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	7.96	7.90	7.56	7.19	7.49
Tier 1 RBC Ratio	12.07	11.48	11.73	10.41	10.69
Total Risk-Based Capital Ratio	13.82	13.15	13.43	11.92	12.31
Tangible Tier 1 Leverage Ratio	7.92	7.86	7.50	7.16	7.46
Tangible Common Eq Cap/Tan Assets	6.17	6.56	6.18	5.92	6.23
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	7.97	7.55	7.36	8.18	8.02
Standby Letters of Credit	0.22	0.32	0.27	0.34	0.40
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	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	0.53	0.49	0.35	0.23	0.31
Interest Rate Contracts	0.52	0.49	0.35	0.23	0.31
Interest Rate Futures & Forward Contr	0.06	0.08	0.03	0.01	0.04
Written Options Contr (Int Rate)	0.13	0.11	0.07	0.03	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.04	0.06	0.04	0.00	0.07
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	13.45	12.55	11.95	12.58	11.98

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	27.11	31.17	24.74	27.84	32.38
Written Options	48.80	38.13	48.76	41.06	28.12
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	48.80	38.13	48.76	41.06	28.12
Purchased Options	0.09	4.17	4.06	11.11	3.03
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.09	4.17	4.06	11.11	3.03
Swaps	21.43	26.53	22.44	19.98	32.25
Held for Trading	0.00	15.32	17.65	13.33	13.04
Interest Rate Contracts	0.00	15.32	17.65	13.33	13.04
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	100.00	84.68	82.35	86.67	86.96
Interest Rate Contracts	99.19	84.68	82.35	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	47.30	56.06	42.28	52.73	61.70
One Year or Less	25.94	29.19	15.06	29.56	33.54
Over 1 Year to 5 Years	3.20	14.66	9.83	10.66	9.47
Over 5 Years	12.02	12.21	17.39	12.51	18.68
Gross Negative Fair Value (Abs Val)	0.52	1.23	0.65	0.57	1.44
Gross Positive Fair Value	0.61	0.47	0.37	0.33	0.26
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	50.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.15	0.19	0.12	0.20	0.28
Premium Inc/Ins Activities Revenue	1.76	0.62	1.75	0.73	0.59
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	30.63
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	69.37
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)	13.38	25.54	23.94	24.74	31.23
Ins Net Inc (L/H)/Equity (L/H)	1.74	2.93	3.30	4.48	5.90
Insur Ben, Losses, Exp/Insur Premiums	31.75	51.82	29.80	40.12	62.68
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)	2.19	2.48	2.02	2.74	3.22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	12.68	9.96	12.57	10.30	9.53
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	0.81	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.09	N/A	N/A	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-41.42	-71.23	-100.00	-58.70	-10.56
Total Selected Assets	-12.02	-52.74	-50.00	-5.80	-10.56
Deposits	-18.25	N/A	N/A	N/A	N/A

PROFITABILITY:	06/30/2013	06/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	4.11	1.48	0.00	-4.99	-11.75
Bank Net Inc/Avg Eq Inv in Banks	3.77	2.31	0.09	-7.62	-7.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.74	4.09	3.24	2.52	2.18
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	2.47	6.91	4.94	-39.63	-0.76
Bank Net Income/Parent Net Income	132.42	119.60	116.53	111.34	135.09
Nonbank Net Income/Parent Net Income	3.21	4.49	3.46	8.60	2.65
Sub BHCs Net Inc/Parent Net Income	88.63	79.50	83.75	79.54	76.69
LEVERAGE:					
Total Liabilities/Equity	37.90	26.90	32.45	26.12	46.08
Total Debt/Equity Capital	4.12	3.03	3.56	2.33	5.95
Tot Debt+NP to Subs Iss Tr Pref/Equity	14.14	15.40	9.13	6.46	31.59
Tot Debt+Lns Guaranteed for Affl/Equity	2.11	2.97	1.66	1.37	6.48
Total Debt/Eq Cap - Exc Over Fair Value	4.13	3.04	3.57	2.34	6.07
Long-Term Debt/Equity Capital	2.66	1.93	1.76	1.71	2.22
Short-Term Debt/Equity Capital	0.60	0.36	0.69	0.42	0.94
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.02
Exc Cost Over Fair Value/Equity Cap	0.00	0.02	0.00	0.00	0.03
Long-Term Debt/Consolidated LT Debt	9.16	6.88	8.52	5.32	6.20
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	132.58	123.24	128.26	121.74	138.39
Total Investment in Subs/Equity	133.41	123.79	128.86	122.26	139.51
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.32	97.39	92.19	89.09	111.55
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	102.04	98.15	92.63	89.73	112.84
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	6.17	3.53	2.19	1.72	3.94
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	18.66	7.33	6.99	17.85	11.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	53.48	59.39	55.87	68.83	75.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	86.32	96.03	84.92	97.41	93.21
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	91.89	95.54	94.03	98.96	91.00
Pretax Oper Inc + Int Exp/Int Expense	-873.06	-259.52	-105.89	828.39	34.20
Div + Int From Subs/Int Exp + Div	87.71	100.28	75.91	108.76	91.01
Fees+Other Inc From Subs/Sal + Oth Exp	4.85	8.06	7.76	10.21	9.34
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.33	42.17	10.19	32.60	26.45
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.70	-2.35	-4.18	-2.48	-1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	25.00	28.10	34.01	0.00	0.00
Total	25.00	28.10	34.01	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.02
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.28	0.35	0.38	0.31	0.54
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



## EARNINGS AND PROFITABILITY

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PERCENT OF AVERAGE ASSETS:

Net Interest Income (TE)	3.00	1.46	2.01	2.58	3.09	3.33	3.69	4.01	80
+ Non-interest Income	0.86	-0.10	0.11	0.27	0.68	1.22	1.95	3.70	80
- Overhead Expense	3.45	1.92	2.21	2.83	3.45	3.94	4.53	6.04	80
- Provision for Losses	0.13	-0.28	0.00	0.00	0.06	0.18	0.48	0.96	80
+ Securities Gains (Losses)	0.05	-0.00	0.00	0.00	0.01	0.08	0.19	0.35	80
+ Other Tax Equiv Adjustments	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.04	80
= Pretax Net Oper Income (TE)	0.40	-2.13	-1.35	-0.11	0.50	0.89	1.63	1.95	80
Net Operating Income	0.25	-2.13	-1.45	-0.09	0.24	0.75	1.26	1.92	80
Net Income	0.25	-2.13	-1.45	-0.09	0.24	0.75	1.26	1.92	80
Net Income (Sub S Adjusted)	0.07	-3.52	-2.75	-0.33	0.46	0.65	1.28	1.32	24

## PERCENT OF AVG EARNING ASSETS:

Interest Income (TE)	4.09	3.10	3.31	3.72	4.06	4.44	4.88	5.06	80
Interest Expense	0.73	0.22	0.33	0.49	0.65	0.93	1.32	1.73	80
Net Interest Income (TE)	3.32	1.72	2.25	2.88	3.38	3.69	4.22	4.40	80

## LOSSES, ALLOW, AND PAST DUE+NONACCR:

Net Ln&Ls Losses/Avg Loans & Leases	0.51	-0.41	-0.02	0.09	0.42	0.80	1.65	2.07	79
Earnings Coverage of Net Losses (X)	-6.24	-352.05	-13.21	-1.23	1.17	3.98	16.92	47.74	79
Ln&Ls Allowance/Total Loans & Leases	2.19	1.04	1.12	1.60	2.14	2.82	3.30	4.23	79
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	7.43	0.42	1.11	3.01	5.14	10.88	19.85	25.12	79
30-89 Days Past Due Loans and Leases	0.84	0.00	0.00	0.36	0.63	1.42	2.33	3.03	79

## LIQUIDITY AND FUNDING:

Net Noncore Funding Dependence	11.52	-20.06	-9.15	2.09	11.88	22.02	34.36	42.32	79
Net ST Noncore Funding Dependence	2.17	-25.67	-19.37	-3.36	3.14	8.93	20.30	24.57	79
Net Loans and Leases/Total Assets	59.35	33.57	38.30	52.95	61.19	66.83	71.77	78.67	80

## CAPITALIZATION:

Tier 1 Leverage Ratio	7.96	-6.24	-2.45	4.34	9.01	11.49	14.46	15.38	78
Equity Capital/Total Assets	7.36	-8.45	-4.65	3.38	8.39	11.41	14.68	16.42	80
Equity Capital+Minority Int/Total Assets	7.46	-7.49	-4.65	3.38	8.59	11.41	14.82	16.42	80
Tier 1 Common Eq Cap / T RWA	9.52	-9.66	-5.44	2.95	9.76	15.55	19.43	26.73	78
Net Loans&Ls/Equity Capital (X)	9.29	2.27	2.97	4.82	6.50	9.75	20.38	43.02	69
Cash Dividends/Net Income	28.70	0.00	0.00	0.00	8.36	56.47	103.70	128.25	58
Cash Dividends/Net Income (Sub S Adjusted)	28.93	-39.57	-20.49	0.00	0.00	61.61	113.42	136.49	24
Retained Earnings/Avg Equity Cap	1.99	-30.31	-6.68	-0.80	2.26	5.93	8.75	12.03	70

## PARENT COMPANY RATIOS:

Short-Term Debt/Equity Capital	0.59	0.00	0.00	0.00	0.00	0.00	3.42	8.97	69
Long-Term Debt/Equity Capital	2.65	0.00	0.00	0.00	0.00	0.00	14.38	29.45	69
Equity Investment in Subs/Equity Cap	132.57	61.84	93.02	99.34	113.88	146.41	230.58	318.97	69
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	86.31	-44.73	2.27	60.49	93.29	105.30	144.14	253.88	79

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.70	2.74	2.91	3.41	3.69	3.98	4.38	4.64	80
Less: Interest Expense	0.65	0.20	0.30	0.45	0.61	0.84	1.17	1.38	80
Equals: Net Interest Income (TE)	3.00	1.46	2.01	2.58	3.09	3.33	3.69	4.01	80
Plus: Non-Interest Income	0.86	-0.10	0.11	0.27	0.68	1.22	1.95	3.70	80
Equals: Adj Operating Income (TE)	3.91	1.92	2.30	3.24	3.85	4.58	5.49	6.25	80
Less: Overhead Expense	3.45	1.92	2.21	2.83	3.45	3.94	4.53	6.04	80
Less: Provision for Loan and Lease Losses	0.13	-0.28	0.00	0.00	0.06	0.18	0.48	0.96	80
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Plus: Realized G/L on AFS Sec	0.05	-0.00	0.00	0.00	0.01	0.08	0.19	0.35	80
Plus: Other Tax Equiv Adjustments	0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.04	80
Equals: Pretax Net Oper Inc (TE)	0.40	-2.13	-1.35	-0.11	0.50	0.89	1.63	1.95	80
Less: Applicable Income Taxes (TE)	0.12	0.00	0.00	0.00	0.03	0.23	0.43	0.63	80
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equals: Net Operating Income	0.25	-2.13	-1.45	-0.09	0.24	0.75	1.26	1.92	80
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equals: Net Income	0.25	-2.13	-1.45	-0.09	0.24	0.75	1.26	1.92	80
Memo: Net Income (Last Four Qtrs)	0.10	-3.02	-1.83	-0.17	0.36	0.64	1.19	1.67	79
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.51	79.88	84.02	87.71	90.94	93.02	95.24	96.74	80
Avg Int-Bearing Funds / Avg Assets	77.53	54.90	65.04	70.85	76.76	82.99	92.49	95.90	78
Int Income (TE) / Avg Earning Assets	4.09	3.10	3.31	3.72	4.06	4.44	4.88	5.06	80
Int Expense / Avg Earning Assets	0.73	0.22	0.33	0.49	0.65	0.93	1.32	1.73	80
Net Int Inc (TE) / Avg Earn Assets	3.32	1.72	2.25	2.88	3.38	3.69	4.22	4.40	80
YIELD OR COST:									
Total Loans and Leases (TE)	5.32	4.46	4.61	4.82	5.33	5.77	6.01	6.46	79
Interest-Bearing Bank Balances	0.31	0.00	0.09	0.21	0.26	0.36	0.67	0.84	80
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.02	0.19	0.25	0.31	0.54	33
Trading Assets	12.59	5.41	5.41	5.41	5.41	12.59	16.89	18.33	2
Total Earning Assets	4.03	3.05	3.29	3.64	3.99	4.37	4.83	5.04	80
Investment Securities (TE)	2.12	0.91	1.24	1.52	2.07	2.71	3.16	3.62	79
U.S. Treasury & Agency Sec (excl MBS)	1.31	0.09	0.38	0.87	1.15	1.64	2.48	3.07	65
Mortgage-Backed Securities	1.72	0.14	0.87	1.28	1.55	1.99	2.83	4.63	71
All Other Securities	4.47	0.78	1.20	2.85	3.97	5.19	8.54	15.67	74
Interest-Bearing Deposits	0.65	0.22	0.32	0.46	0.64	0.83	0.99	1.10	79
Time Deposits of \$100K or More	1.03	0.43	0.49	0.77	0.96	1.32	1.63	1.73	79
Time Deposits < \$100K	1.01	0.44	0.57	0.74	0.99	1.23	1.53	1.79	79
Other Domestic Deposits	0.26	0.08	0.10	0.16	0.26	0.35	0.45	0.48	79
Foreign Deposits	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	1
Fed Funds Purchased and Repos	0.45	0.00	0.00	0.00	0.20	0.42	1.30	3.29	51
Other Borrowed Funds & Trading Liab	2.94	0.00	0.26	1.75	2.61	3.80	6.15	8.86	67
All Interest-Bearing Funds	0.84	0.31	0.44	0.61	0.79	0.97	1.37	1.82	78

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	34.33	24.05	25.83	28.45	32.84	39.48	47.53	53.38	79
Avg Assets per Employee (\$000)	4176.56	2369.58	2620.23	3117.43	3867.76	4787.32	6688.60	8701.52	79

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	75
Overhead Exp / NOI + Non-Int Income	92.49	56.34	63.36	72.98	84.79	102.40	156.45	184.85	80

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.45	1.92	2.21	2.83	3.45	3.94	4.53	6.04	80
Personnel Expense	1.69	0.95	1.07	1.31	1.71	1.99	2.41	2.82	80
Net Occupancy Expense	0.44	0.15	0.25	0.34	0.42	0.54	0.70	0.77	80
Other Operating Expenses	1.27	0.66	0.74	0.93	1.15	1.56	2.00	2.63	80
Overhead Less Non-Interest Income	2.53	1.01	1.41	2.04	2.47	3.11	3.45	4.07	80

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	91.34	55.05	61.95	71.97	84.11	101.85	156.36	184.85	80
Personnel Expense	44.33	27.86	30.56	38.14	42.88	48.96	60.03	82.13	80
Net Occupancy Expense	11.68	5.56	6.48	8.41	10.79	14.83	19.93	22.10	80
Other Operating Expenses	34.12	16.50	18.42	23.29	27.83	40.67	67.39	93.85	80
Total Non-Interest Income	20.70	-5.56	3.92	10.06	16.46	27.16	47.75	61.93	80
Fiduciary Activities Income	0.44	0.00	0.00	0.00	0.00	0.00	2.57	8.55	80
Serv Charges on Deposit Accts - Domestic	6.17	0.12	1.20	2.74	5.54	9.03	13.34	17.52	80
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Investment Banking Fees & Commissions	0.34	0.00	0.00	0.00	0.00	0.51	1.86	3.47	80
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Net Servicing Fees	0.18	0.00	0.00	0.00	0.00	0.24	0.97	2.34	80
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Insurance Activities Revenue	0.14	0.00	0.00	0.00	0.00	0.14	0.72	2.51	80
Net Gain (Loss) - Sales Loans, OREO, Oth	1.00	-18.24	-10.87	-2.63	0.47	4.15	8.26	26.66	80
Other Non-Interest Income	9.24	1.89	2.79	5.21	8.42	11.74	17.22	25.68	80
Overhead Less Non-Interest Income	70.17	20.61	30.52	48.49	64.76	84.66	124.20	183.67	80

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	13.01	-41.54	-0.82	0.00	6.39	29.10	35.96	38.77	58
Appl Inc Tax+TE/Pretax NOI+TE	21.63	-32.00	0.00	1.87	27.12	37.63	43.97	50.00	58



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.36	16.36	27.67	39.08	52.36	57.34	63.27	67.76	80
Commercial and Industrial Loans	6.57	0.12	1.39	3.72	6.14	8.34	14.01	15.93	80
Loans to Individuals	1.70	0.00	0.06	0.42	1.09	2.53	5.47	9.09	80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Agricultural Loans	0.78	0.00	0.00	0.00	0.01	1.09	4.75	7.08	80
Other Loans and Leases	0.44	0.00	0.00	0.04	0.30	0.76	1.35	1.97	80
Net Loans and Leases	59.35	33.57	38.30	52.95	61.19	66.83	71.77	78.67	80
Debt Securities Over 1 Year	16.96	0.00	1.27	8.27	15.54	23.13	34.64	38.83	80
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.06	0.56	0.82	80
Subtotal	77.88	48.69	62.39	71.76	78.98	85.12	87.18	88.04	80
Interest-Bearing Bank Balances	8.02	0.43	1.00	2.95	6.61	11.57	19.79	27.97	80
Federal Funds Sold & Reverse Repos	0.73	0.00	0.00	0.00	0.00	0.23	4.93	8.65	80
Debt Securities 1 Year or Less	1.24	0.00	0.00	0.19	0.90	2.42	3.57	6.97	80
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Total Earning Assets	89.48	78.39	82.90	86.99	90.30	91.81	93.37	94.83	80
Non-Int Cash and Due From Dep Inst	1.74	0.32	0.57	1.00	1.40	2.29	3.49	4.26	80
Other Real Estate Owned	2.24	0.00	0.05	0.37	1.58	3.62	6.45	9.51	80
All Other Assets	8.61	3.35	4.66	6.14	8.06	10.54	14.20	18.60	80
MEMORANDA:									
Short-Term Investments	10.93	3.24	3.90	5.89	8.98	13.81	25.78	29.41	80
U.S. Treasury Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.43	1.68	80
U.S. Agency Securities (excl MBS)	3.85	0.00	0.00	0.13	3.28	7.06	10.03	15.02	80
Municipal Securities	3.17	0.00	0.00	0.15	1.94	5.49	10.69	15.19	80
Mortgage-Backed Securities	8.36	0.00	0.00	3.06	8.34	13.79	18.35	27.25	80
Asset-Backed Securities	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.68	80
Other Debt Securities	0.23	0.00	0.00	0.00	0.00	0.25	0.96	2.96	80
RE Loans Secured by 1-4 Family	14.68	0.66	3.55	8.99	14.85	20.09	25.03	32.95	80
Revolving	2.39	0.00	0.00	0.67	1.99	3.80	5.60	6.57	80
Closed-End, Sec by First Liens	11.19	0.66	2.59	5.76	9.93	16.09	22.16	31.13	80
Closed-End, Sec by Junior Liens	0.70	0.00	0.01	0.22	0.50	1.04	1.52	2.47	80
Commercial Real Estate Loans	30.72	7.26	8.61	20.15	31.34	39.76	49.39	52.36	80
Construction and Land Dev	4.39	0.00	0.42	1.90	3.47	6.92	8.51	12.03	80
Multi family	2.67	0.00	0.10	0.82	1.83	3.76	6.60	9.43	80
Nonfarm Nonresidential	22.63	5.03	7.57	12.95	21.88	28.06	42.17	48.64	80
RE Loans Secured by Farml and	1.66	0.00	0.00	0.00	1.13	3.37	5.35	8.07	80
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	80.80	53.15	61.09	74.34	83.67	89.25	92.21	96.84	79
RE Loans Secured by 1-4 Family	24.19	2.28	6.09	15.06	24.76	32.27	40.83	43.20	79
Revolving	3.88	0.00	0.23	0.93	3.36	6.19	9.11	9.93	79
Closed-End	19.94	1.44	5.76	11.28	18.97	28.84	36.69	39.86	79
Commercial Real Estate Loans	50.06	14.80	21.13	41.63	50.20	62.14	75.96	83.25	79
Construction and Land Dev	7.22	0.18	1.03	3.12	6.20	10.92	15.45	20.62	79
Multi family	4.31	0.00	0.30	1.54	3.06	6.54	11.05	14.08	79
Nonfarm Nonresidential	36.37	12.06	16.06	26.89	36.39	44.23	57.52	70.73	79
RE Loans Secured by Farml and	2.91	0.00	0.00	0.03	1.87	5.32	11.32	15.41	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commercial and Industrial Loans	10.69	1.52	2.98	6.05	9.81	14.23	22.86	24.79	79
Loans to Individuals	2.93	0.02	0.12	0.64	1.73	4.39	8.45	14.82	79
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.61	79
Agricultural Loans	1.40	0.00	0.00	0.00	0.03	2.13	7.24	12.60	79
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Other Loans and Leases	0.76	0.00	0.00	0.07	0.45	1.40	2.52	4.36	79

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	10.93	3.24	3.90	5.89	8.98	13.81	25.78	29.41	80
Liquid Assets	26.32	11.72	13.11	18.72	26.84	32.89	40.06	47.95	80
Investment Securities	18.94	1.30	5.28	10.15	17.21	25.51	37.13	40.50	80
Net Loans and Leases	59.35	33.57	38.30	52.95	61.19	66.83	71.77	78.67	80
Net Lns, Ls & Stdbly Ltrs of Credit	59.66	33.57	38.35	53.56	61.29	66.91	72.20	79.40	80
Core Deposits	67.52	33.22	50.58	61.77	67.55	75.13	78.40	79.60	80
Noncore Funding	20.70	6.79	9.60	13.26	18.58	26.67	36.99	45.46	80
Time Deposits of \$100K or More	15.58	3.62	6.79	9.29	13.75	19.07	27.84	39.99	80
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Fed Funds Purchased and Repos	0.75	0.00	0.00	0.00	0.00	1.39	4.20	5.26	80
Net Fed Funds Purchased (Sold)	0.14	-10.86	-4.92	-0.00	0.00	1.10	2.42	4.49	80
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Oth Borrowings W/Rem Mat 1 Yr or Less	0.86	0.00	0.00	0.00	0.31	1.34	3.58	5.28	80
Earning Assets Repr in 1 Year	34.29	15.29	17.63	25.97	30.82	42.84	55.24	74.51	80
Int-Bearing Liab Repr in 1 Year	29.28	8.18	10.42	18.27	25.70	38.85	59.82	65.27	80
Long-Term Debt Repr in 1 Year	0.38	0.00	0.00	0.00	0.00	0.09	2.62	3.56	80
Net Assets Repriceable in 1 Year	3.89	-40.56	-26.03	-8.34	4.43	16.81	25.74	57.09	80
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	11.52	-20.06	-9.15	2.09	11.88	22.02	34.36	42.32	79
Net ST Noncore Funding Dependence	2.17	-25.67	-19.37	-3.36	3.14	8.93	20.30	24.57	79
Short-Term Inv/ST Noncore Funding	98.35	20.51	27.62	39.59	75.12	131.79	252.94	398.29	80
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.85	-12.31	-0.51	4.78	15.14	30.37	43.22	71.51	80
Net Loans and Leases/Total Deposits	70.03	40.53	45.73	62.62	70.44	80.02	88.20	93.98	79
Net Loans and Leases/Core Deposits	88.97	50.82	58.49	75.27	90.21	104.06	115.89	134.66	79
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.25	-3.46	-2.11	-0.01	0.00	0.47	1.95	3.24	26
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.30	-44.22	-15.86	-6.21	-1.08	0.54	2.55	5.43	66
Struct Notes Appr(Depr)/T1 Cap	-0.83	-7.87	-4.61	-1.05	-0.32	-0.03	0.00	0.01	27
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	4.52	0.00	0.00	0.00	0.00	1.15	27.84	67.35	79
Available-For-Sale Securities	94.35	10.00	71.63	98.55	100.00	100.00	100.00	100.00	79
U. S. Treasury Securities	0.42	0.00	0.00	0.00	0.00	0.00	2.34	8.35	79
U. S. Agency Securities (excl MBS)	21.71	0.00	0.00	2.40	18.90	39.90	59.34	75.55	79
Municipal Securities	15.89	0.00	0.00	2.35	14.66	30.63	45.21	54.31	79
Mortgage-Backed Securities	45.18	0.00	0.00	24.64	46.31	71.13	89.74	97.30	79
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.00	0.37	5.66	79
Other Debt Securities	1.65	0.00	0.00	0.00	0.00	1.81	9.60	18.98	79
Mutual Funds and Equity Securities	0.64	0.00	0.00	0.00	0.00	0.39	4.21	7.47	79
Debt Securities 1 Year or Less	8.10	0.00	0.12	1.23	5.73	12.60	24.66	46.55	79
Debt Securities 1 To 5 Years	24.86	0.00	0.58	6.06	19.97	37.32	65.59	85.12	79
Debt Securities Over 5 Years	59.04	0.00	0.24	28.01	64.24	84.00	94.58	96.76	79
Pledged Securities	44.25	0.00	4.44	22.65	42.96	64.53	83.31	93.83	79
Structured Notes, Fair Value	1.22	0.00	0.00	0.00	0.00	1.82	5.98	12.29	79

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.28	0.00	0.00	0.06	0.18	0.48	0.96	80
Provision for Ln&Ls Losses/Avg Ln&Ls	0.20	-0.42	-0.00	0.00	0.12	0.33	0.71	1.26	79
Provision for Ln&Ls Losses/Net Losses	48.73	-200.35	-21.08	0.00	23.62	97.90	217.22	373.33	79
Ln&Ls Allowance/Total Loans & Leases	2.19	1.04	1.12	1.60	2.14	2.82	3.30	4.23	79
Ln&Ls Allowance/Net Ln&Ls Losses (X)	8.39	1.27	1.60	2.34	3.76	8.31	30.89	62.18	67
ALLL/Nonaccrual Assets	119.35	16.53	21.06	37.51	69.63	150.17	362.47	648.28	79
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	113.72	15.75	20.37	37.39	67.98	147.33	350.05	616.57	79
Gross Ln&Ls Losses/Avg Loans & Leases	0.74	0.00	0.04	0.16	0.58	1.03	2.10	2.29	79
Recoveries/Avg Loans and Leases	0.20	0.00	0.00	0.05	0.11	0.28	0.64	0.90	79
Net Losses/Avg Loans and Leases	0.51	-0.41	-0.02	0.09	0.42	0.80	1.65	2.07	79
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Recoveries/Prior Year-End Losses	12.56	0.58	1.11	2.53	6.08	19.42	38.88	49.24	78
Earnings Coverage of Net Losses (X)	-6.24	-352.05	-13.21	-1.23	1.17	3.98	16.92	47.74	79
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.49	-0.40	-0.03	0.02	0.27	0.85	2.12	2.41	79
RE Loans Secured By 1-4 Family	0.52	-0.16	-0.03	0.00	0.21	0.89	1.93	2.84	79
Revolving	0.27	-0.21	-0.07	0.00	0.00	0.43	1.25	2.10	73
Closed-End	0.55	-0.17	-0.03	0.00	0.18	1.05	2.11	2.83	79
Commercial Real Estate Loans	0.47	-0.45	-0.08	0.00	0.31	0.75	1.72	3.26	79
Construction and Land Dev	0.81	-3.40	-0.96	-0.07	0.00	1.38	3.92	7.02	76
Multi family	0.20	-0.38	-0.00	0.00	0.00	0.00	0.88	3.64	74
Nonfarm Nonresidential	0.35	-0.19	-0.01	0.00	0.08	0.55	1.27	3.34	79
RE Loans Secured by Farmland	0.03	-0.07	-0.01	0.00	0.00	0.00	0.00	1.66	60
Commercial and Industrial Loans	0.84	-3.88	-0.62	-0.06	0.05	1.44	4.20	8.17	77
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	0.68	0.01	0.04	0.19	0.50	0.79	2.01	2.36	40
Credit Card Loans	1.75	-0.14	-0.01	0.00	1.00	3.02	5.02	8.92	19
Agricultural Loans	-0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.02	42
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.76	-0.21	0.00	0.00	0.00	0.18	4.93	8.39	72

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.84	0.00	0.00	0.36	0.63	1.42	2.33	3.03	79
90+ Days PD Loans and Leases	0.08	0.00	0.00	0.00	0.00	0.10	0.43	0.75	79
Nonaccrual Loans and Leases	3.95	0.21	0.48	1.22	2.51	4.97	11.75	15.17	79
90+ Days PD and Nonaccrual Loans and Leases	4.07	0.28	0.51	1.39	2.56	5.04	12.38	15.55	79
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.01	0.24	0.94	79
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	79
Nonaccrual Restructured	1.29	0.00	0.00	0.25	0.81	2.35	3.68	5.96	79
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.84	0.00	0.00	0.36	0.63	1.42	2.33	3.03	79
90+ Days Past Due Assets	0.08	0.00	0.00	0.00	0.00	0.10	0.43	0.75	79
Nonaccrual Assets	3.96	0.21	0.48	1.22	2.57	4.98	11.75	15.17	79
30+ Days PD & Nonaccrual Assets	4.99	0.59	1.17	2.21	3.47	6.34	14.35	19.43	79
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	2.45	0.11	0.19	0.66	1.73	3.18	7.01	10.70	80
90+ PD & Nonaccrual Assets + OREO	4.94	0.21	0.47	1.78	3.28	6.97	13.41	18.40	80
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	6.43	0.24	0.69	2.26	4.78	8.76	15.71	22.19	80
Allowance for Loan & Lease Losses	439.49	55.84	85.88	232.56	388.69	567.02	1166.92	1537.11	79
Equity Cap + ALLL	74.24	0.73	6.07	16.90	38.90	88.03	258.17	432.33	69
Tier 1 Cap + ALLL	67.99	-295.51	-3.20	10.80	34.81	80.62	251.10	533.48	78
Loans & Leases + RE Acquired	9.87	0.70	1.45	4.35	8.09	14.39	23.51	31.95	79

BHCPR PERCENTILE DISTRIBUTION REPORT  
 PEER GROUP 5  
 30+ DAYS PAST DUE AND NONACCRUAL  
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.87	0.00	0.00	0.31	0.58	1.49	2.37	3.54	79
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.10	0.40	0.86	79
- Nonaccrual	4.32	0.24	0.72	1.58	2.91	5.69	12.97	15.10	79
Coml & Indl - 30-89 Days PD	0.59	0.00	0.00	0.00	0.33	1.06	2.10	2.84	77
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.05	0.65	77
- Nonaccrual	2.28	0.00	0.00	0.08	0.85	3.40	6.81	19.20	77
Individuals - 30-89 Days PD	0.95	0.00	0.00	0.00	0.52	1.47	3.29	4.76	77
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.19	0.64	77
- Nonaccrual	0.36	0.00	0.00	0.00	0.04	0.64	1.56	2.08	77
Dep Inst Lns - 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
Agri cul tural - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
- Nonaccrual	0.11	0.00	0.00	0.00	0.00	0.00	0.89	1.22	42
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.16	1.18	4.00	72
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	72
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.52	72
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.26	0.00	0.00	0.29	0.96	1.68	4.52	6.31	79
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.08	0.34	0.84	79
- Nonaccrual	2.59	0.00	0.00	0.92	2.01	4.54	6.52	9.93	79
Revol vi ng - 30-89 Days PD	0.43	0.00	0.00	0.00	0.14	0.71	1.65	2.82	73
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.20	73
- Nonaccrual	1.51	0.00	0.00	0.00	0.19	2.64	6.09	9.17	73
Closed-End - 30-89 Days PD	1.37	0.00	0.00	0.01	0.95	2.08	4.54	7.45	79
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.09	0.35	0.85	79
- Nonaccrual	2.80	0.00	0.00	1.06	2.21	4.39	7.97	11.80	79
- Jr Li en 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.11	0.30	0.46	79
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.12	79
- Jr Li en Nonaccrual	0.15	0.00	0.00	0.00	0.03	0.27	0.64	1.09	79
Commercial RE - 30-89 Days PD	0.60	0.00	0.00	0.00	0.36	1.07	2.43	3.35	79
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.00	0.40	0.96	79
- Nonaccrual	5.17	0.00	0.37	1.27	3.78	7.43	14.70	18.08	79
Const & Dev - 30-89 Days PD	0.70	0.00	0.00	0.00	0.00	1.05	2.57	6.83	76
- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.00	0.05	3.82	76
- Nonaccrual	11.62	0.00	0.00	0.00	3.71	25.34	38.70	53.00	76
Mul ti fami ly - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.08	74
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	74
- Nonaccrual	1.35	0.00	0.00	0.00	0.00	0.97	9.04	13.82	74
Nonfarm Nres- 30-89 Days PD	0.49	0.00	0.00	0.00	0.20	0.94	1.96	3.15	79
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.15	0.63	79
- Nonaccrual	3.50	0.00	0.00	0.80	2.01	6.07	11.60	17.60	79
Farm land - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.04	1.40	2.18	60
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60
- Nonaccrual	2.99	0.00	0.00	0.00	0.00	2.20	16.51	40.11	60
Credi t Card - 30-89 Days PD	0.96	0.00	0.00	0.00	0.66	1.58	3.21	3.43	19
- 90+ Days Past Due	0.49	0.00	0.00	0.00	0.28	0.88	1.53	1.81	19
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.02	1.02	19

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.96	-6.24	-2.45	4.34	9.01	11.49	14.46	15.38	78
Tier 1 RBC Ratio	12.07	-9.02	-3.43	6.69	12.95	17.70	22.21	27.23	78
Total Risk-Based Capital Ratio	13.82	-9.02	-3.43	9.92	14.48	19.34	23.74	28.48	78
Tangible Tier 1 Leverage Ratio	7.92	-6.40	-2.44	4.34	8.99	11.49	14.46	15.38	78
Tangible Common Eq Cap/Tan Assets	6.17	-8.74	-4.87	2.45	7.07	10.08	12.68	14.77	78
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.96	1.93	3.35	4.66	6.95	10.22	15.44	17.90	80
Standby Letters of Credit	0.22	0.00	0.00	0.04	0.15	0.39	0.65	1.04	80
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	80
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.52	0.00	0.00	0.00	0.00	0.32	2.99	7.19	80
Interest Rate Contracts	0.51	0.00	0.00	0.00	0.00	0.32	2.54	7.19	80
Interest Rate Futures & Forward Contr	0.05	0.00	0.00	0.00	0.00	0.00	0.22	1.43	80
Written Options Contr (Int Rate)	0.13	0.00	0.00	0.00	0.00	0.00	0.66	2.54	80
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Interest Rate Swaps	0.04	0.00	0.00	0.00	0.00	0.00	0.00	2.01	80
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	13.44	3.99	5.82	8.76	11.61	17.18	25.11	29.65	79









PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	60.81	0.00	0.00	21.18	60.09	103.01	113.78	126.29	31
Dividends Paid/Net Income	28.70	0.00	0.00	0.00	8.36	56.47	103.70	128.25	58
Net Income - Dividends/Avg Equity	2.00	-30.31	-6.68	-0.80	2.26	5.93	8.75	12.03	70
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	138.57	0.00	0.00	0.00	100.34	205.35	391.45	513.83	35
Dividends From Nonbank Subs	2.63	0.00	0.00	0.00	0.00	0.03	6.59	29.00	35
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35
Dividends From All Subsidiaries	144.14	0.00	0.00	0.00	101.34	205.35	400.04	515.38	35
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	21.20	0.00	0.00	0.00	0.00	45.69	89.40	109.84	59
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.01	0.30	5.12	59
Mgt & Service Fees From Bank Subs	4.28	0.00	0.00	0.00	0.00	0.00	17.45	105.11	59
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.22	59
Operating Income From Bank Subs	38.05	0.00	0.00	0.00	24.70	64.05	115.49	195.37	59
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	90.89	0.00	0.00	0.00	100.00	100.00	251.60	463.04	19
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4.46	19
Mgt & Serv Fees From Nonbank Subs	2.97	0.00	0.00	0.00	0.00	0.00	21.05	27.69	19
Other Income From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.36	3.91	19
Operating Inc From Nonbank Subs	101.74	0.00	0.00	7.22	100.00	110.93	254.31	488.77	19
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.43	0.00	0.00	0.00	0.00	0.00	1.09	1.64	5
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating Income From Sub BHCs	0.43	0.00	0.00	0.00	0.00	0.00	1.09	1.64	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	40.71	0.00	0.00	0.00	0.00	99.11	100.00	100.00	56
Interest Income From Bank Subs	13.19	0.00	0.00	0.00	0.00	0.27	100.00	100.00	56
Mgt & Serv Fees From Bank Subs	8.52	0.00	0.00	0.00	0.00	0.00	31.17	94.61	56
Other Income From Bank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	0.94	56
Operating Income From Bank Subs	67.66	0.00	0.00	0.00	99.22	100.00	100.00	100.00	56
Dividends From Nonbank Subs	5.39	0.00	0.00	0.00	0.00	0.10	56.95	100.00	56
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Mgt & Serv Fees From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.00	1.76	56
Other Income From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.00	1.87	56
Operating Inc From Nonbank Subs	16.18	0.00	0.00	0.00	0.00	3.53	99.55	100.00	56
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56
Loans and Adv From Subs/ST Debt	5990.91	0.00	0.00	0.00	95.25	710.91	1229.02	22363.7	15
Loans and Adv From Subs/Total Debt	214.31	0.00	0.00	0.00	48.35	190.92	855.05	1253.57	28

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
2533100	299,050	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	370,759	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	445,281	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	419,166	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3035049	482,896	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3416376	296,767	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	452,602	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	340,529	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	428,968	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	466,756	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	302,254	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	284,014	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	291,270	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	171,212	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	153,939	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	461,835	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	484,061	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
3101010	445,020	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2754585	486,940	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	Moved from Peer 4
3108194	468,098	COMMUNITY FIRST, INC.	COLUMBIA, TN	Moved from Peer 4
1131497	435,334	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	421,587	DELMAR BANCORP	SALISBURY, MD	
1094613	472,285	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
3023466	157,962	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1247615	407,980	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3031902	413,176	FCB FINANCIAL CORP.	SAVANNAH, GA	
3362923	406,835	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3866373	472,293	FIRST MARBLEHEAD CORPORATION	BOSTON, MA	
1107830	415,643	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	380,867	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	404,293	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	365,743	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	159,107	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2938349	380,959	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
3019339	335,104	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
2540292	496,478	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1205950	486,282	GNB BANCORPORATION	GRUNDY CENTER, IA	
3047163	223,502	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	467,259	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	495,232	HERRING BANCORP, INC.	AMARILLO, TX	Moved from Peer 4
1131750	387,409	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	289,820	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	440,255	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	223,042	IRELAND BANCORP, LTD.	MALAD CITY, ID	
3851285	290,563	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	
1995523	94,643	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	450,620	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	363,468	MERCANTILE BANCORP, INC.	QUINCY, IL	
1082469	400,877	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	280,123	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1142309	362,788	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	

BHCPR Reporters for Quarter Ending 06/30/2013  
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2013 and Other Notes
2767660	144,833	MILLENNIUM BANKSHARES CORPORAT	STERLING, VA	
1086001	385,710	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	482,532	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
2962737	426,073	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	
1204748	435,165	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	397,951	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	300,015	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	391,178	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	485,076	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1056769	493,492	OTTAWA BANCSHARES, INC.	SALINA, KS	Moved from Peer 4
1248032	457,181	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	284,857	PEDCOR CAPITAL, LLC	CARMEL, IN	
1866155	479,369	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	Moved from Peer 4
1081314	368,456	PERSONS BANKING CO., INC.	MACON, GA	
3098576	493,106	PLUMAS BANCORP	QUINCY, CA	
3314575	466,049	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
1246252	490,734	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 4
2891006	402,851	REGENT BANCORP, INC.	DAVIE, FL	
2702232	492,623	RSI BANCORP, MHC	RAHWAY, NJ	
3449075	396,392	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
3308677	471,642	SBT BANCSHARES, INC.	DALLAS, TX	
1135374	434,377	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	290,473	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	351,370	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1140341	387,382	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
3009666	401,183	TFC HOLDING COMPANY	ALHAMBRA, CA	
1208531	474,386	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	434,318	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	483,331	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 80 bank holding companies.