

	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	128	117	126	119
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.29	3.23	3.25	3.26
+ Non-interest Income	1.04	1.26	1.24	1.19
- Overhead Expense	2.94	3.04	3.15	3.01
- Provision for Losses	0.10	0.17	0.15	0.33
+ Securities Gains (Losses)	0.02	0.03	0.02	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.39	1.42	1.37	1.31
Net Operating Income	0.93	1.08	1.04	0.98
Net Income	0.93	1.08	1.04	0.98
Net Income (Sub S Adjusted)	1.44	1.62	1.52	1.43
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.09	4.14	4.13	4.35
Interest Expense	0.47	0.55	0.52	0.68
Net Interest Income (TE)	3.60	3.55	3.57	3.59
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.31	0.29	0.64
Earnings Coverage of Net Losses (X)	10.14	14.52	17.49	9.48
Ln&Ls Allowance/Total Loans & Leases	1.37	1.59	1.46	1.70
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.68	2.30	1.97	2.75
30-89 Days Past Due Loans and Leases	0.47	0.63	0.63	0.76
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	16.84	16.30	15.93	15.57
Net ST Noncore Funding Dependence	8.55	6.52	7.58	6.34
Net Loans and Leases/Total Assets	66.80	63.57	64.75	61.71
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.47	10.39	10.37	10.17
Equity Capital/Total Assets	11.41	11.37	11.25	11.05
Equity Capital+Minority Int/Total Assets	11.51	11.49	11.37	11.14
Tier 1 Common Eq Cap / T RWA	12.55	12.56	12.62	12.62
Net Loans&Ls/Equity Capital (X)	5.98	5.85	5.91	5.77
Cash Dividends/Net Income	29.21	27.89	29.52	32.93
Cash Dividends/Net Income (Sub S Adjusted)	32.32	45.18	57.94	95.94
Retained Earnings/Avg Equity Cap	5.44	6.34	6.12	5.36
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.01
Long-Term Debt/Equity Capital	1.56	1.79	1.74	1.71
Equity Investment in Subs/Equity Cap	103.33	103.85	103.81	103.89
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	112.54	113.66	137.09	125.26

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.73	3.76	3.75	3.94	4.26
Less: Interest Expense	0.43	0.50	0.48	0.62	0.75
Equals: Net Interest Income (TE)	3.29	3.23	3.25	3.26	3.47
Plus: Non-Interest Income	1.04	1.26	1.24	1.19	1.02
Equals: Adj Operating Income (TE)	4.44	4.63	4.61	4.62	4.53
Less: Overhead Expense	2.94	3.04	3.15	3.01	2.93
Less: Provision for Loan and Lease Losses	0.10	0.17	0.15	0.33	0.50
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.03	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.39	1.42	1.37	1.31	1.15
Less: Applicable Income Taxes (TE)	0.46	0.43	0.41	0.37	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.93	1.08	1.04	0.98	0.79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.93	1.08	1.04	0.98	0.80
Memo: Net Income (Last Four Qtrs)	0.93	1.07	1.04	0.99	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.62	91.21	91.30	91.07	90.89
Avg Int-Bearing Funds / Avg Assets	70.20	71.40	71.18	72.89	73.75
Int Income (TE) / Avg Earning Assets	4.09	4.14	4.13	4.35	4.69
Int Expense / Avg Earning Assets	0.47	0.55	0.52	0.68	0.83
Net Int Inc (TE) / Avg Earn Assets	3.60	3.55	3.57	3.59	3.83
YIELD OR COST:					
Total Loans and Leases (TE)	4.76	5.05	4.96	5.32	5.64
Interest-Bearing Bank Balances	0.29	0.27	0.28	0.28	0.30
Fed Funds Sold & Reverse Repos	0.23	0.25	0.31	0.21	0.28
Trading Assets	1.40	1.18	1.22	1.21	1.93
Total Earning Assets	4.02	4.07	4.06	4.25	4.58
Investment Securities (TE)	2.54	2.41	2.46	2.71	3.18
U.S. Treasury & Agency Sec (excl MBS)	1.59	1.52	1.51	1.65	2.09
Mortgage-Backed Securities	2.34	2.09	2.11	2.52	3.02
All Other Securities	4.09	4.13	4.28	4.96	5.22
Interest-Bearing Deposits	0.41	0.48	0.46	0.60	0.79
Time Deposits of \$100K or More	0.83	0.99	0.94	1.16	1.38
Time Deposits < \$100K	0.80	0.96	0.92	1.20	1.42
Other Domestic Deposits	0.24	0.24	0.25	0.30	0.41
Foreign Deposits	0.24	0.37	0.29	0.36	0.38
Fed Funds Purchased and Repos	0.60	0.61	0.58	0.83	0.93
Other Borrowed Funds & Trading Liab	1.86	2.39	2.21	2.65	2.55
All Interest-Bearing Funds	0.53	0.63	0.60	0.79	1.02

	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	42	42	83	79	72
Avg Assets per Employee (\$000)	5,717	5,498	5,413	5,229	5,008
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.86	3.18	2.89	2.65	3.27
Overhead Exp / NII + Non-Int Income	67.88	67.39	68.79	66.61	67.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.94	3.04	3.15	3.01	2.93
Personnel Expense	1.57	1.61	1.63	1.53	1.47
Net Occupancy Expense	0.38	0.39	0.39	0.37	0.37
Other Operating Expenses	0.98	1.05	1.09	1.09	1.07
Overhead Less Non-Interest Income	1.82	1.71	1.79	1.70	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.85	66.21	67.73	65.77	65.57
Personnel Expense	35.66	34.95	35.33	33.80	33.16
Net Occupancy Expense	8.63	8.43	8.47	8.06	8.39
Other Operating Expenses	21.56	22.18	22.81	22.88	23.68
Total Non-Interest Income	22.81	25.76	25.54	24.90	22.31
Fiduciary Activities Income	1.70	1.69	1.73	1.76	1.96
Serv Charges on Deposit Accts - Domestic	4.79	5.04	5.12	5.21	6.52
Trading Revenue	0.08	0.09	0.10	0.29	0.27
Investment Banking Fees & Commissions	1.29	1.24	1.16	1.17	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.36	0.44	0.50	0.24	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.78	0.80	0.81	0.73	0.70
Net Gain (Loss) - Sales Loans, OREO, Oth	1.82	2.88	2.78	2.04	-0.26
Other Non-Interest Income	7.84	8.85	8.21	8.61	9.73
Overhead Less Non-Interest Income	42.41	39.90	40.85	39.09	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	28.17	26.32	25.80	24.02	23.96
Appl Inc Tax+TE/Pretax NOI +TE	33.72	30.93	31.08	30.24	31.93

PERCENT OF TOTAL ASSETS	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	48.68	46.17	46.82	44.69	43.81
Commercial and Industrial Loans	11.13	10.42	10.72	9.84	10.38
Loans to Individuals	2.25	2.36	2.45	2.57	2.93
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.02
Agricultural Loans	0.44	0.42	0.43	0.39	0.55
Other Loans and Leases	2.20	1.92	2.01	1.78	1.81
Net Loans and Leases	66.80	63.57	64.75	61.71	60.46
Debt Securities Over 1 Year	16.77	17.02	17.18	17.29	20.04
Mutual Funds and Equity Securities	0.09	0.11	0.10	0.09	0.06
Subtotal	84.77	82.16	83.57	80.75	81.65
Interest-Bearing Bank Balances	2.80	3.49	3.03	4.12	4.09
Federal Funds Sold & Reverse Repos	0.06	0.11	0.08	0.07	0.07
Debt Securities 1 Year or Less	1.94	2.47	2.21	2.20	2.10
Trading Assets	0.05	0.09	0.07	0.16	0.14
Total Earning Assets	90.47	90.06	90.18	89.70	89.36
Non-Int Cash and Due From Dep Inst	1.77	1.51	1.59	1.84	1.78
Other Real Estate Owned	0.33	0.41	0.38	0.50	0.75
All Other Assets	7.59	8.24	8.03	8.04	8.57
MEMORANDA:					
Short-Term Investments	5.33	6.87	5.92	7.23	6.97
U.S. Treasury Securities	0.13	0.10	0.12	0.12	0.15
U.S. Agency Securities (excl MBS)	2.03	2.65	2.46	2.69	3.08
Municipal Securities	2.70	2.70	2.83	2.69	3.26
Mortgage-Backed Securities	11.24	11.32	11.18	11.18	13.19
Asset-Backed Securities	0.14	0.24	0.19	0.15	0.05
Other Debt Securities	0.64	0.75	0.67	0.51	0.54
RE Loans Secured by 1-4 Family	17.59	17.31	17.29	16.85	15.15
Revolving	2.78	2.88	2.83	2.79	2.91
Closed-End, Sec by First Liens	13.73	13.41	13.37	12.98	11.06
Closed-End, Sec by Junior Liens	0.69	0.76	0.71	0.75	0.88
Commercial Real Estate Loans	28.25	26.42	26.60	25.26	26.53
Construction and Land Dev	3.49	3.24	3.20	3.42	4.27
Multi family	3.10	2.75	2.64	2.32	2.13
Nonfarm Nonresidential	19.91	19.02	19.06	18.25	19.47
RE Loans Secured by Farmland	0.64	0.60	0.64	0.61	0.84
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.84	72.94	72.12	72.38	71.84
RE Loans Secured by 1-4 Family	26.65	27.33	26.56	27.26	24.86
Revolving	4.11	4.38	4.24	4.39	4.63
Closed-End	22.02	22.72	21.84	22.59	19.90
Commercial Real Estate Loans	42.65	42.41	41.78	41.67	43.67
Construction and Land Dev	5.21	5.07	4.87	5.60	7.14
Multi family	4.79	4.63	4.34	3.97	3.45
Nonfarm Nonresidential	30.20	30.37	29.89	29.87	32.07
RE Loans Secured by Farmland	1.00	1.00	1.03	1.09	1.45
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.03
Commercial and Industrial Loans	17.08	16.75	16.95	16.46	16.94
Loans to Individuals	3.59	3.89	3.96	4.41	4.97
Credit Card Loans	0.06	0.09	0.08	0.11	0.14
Agricultural Loans	0.69	0.69	0.69	0.70	0.94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.47	3.27	3.51	3.06	3.02

PERCENT OF TOTAL ASSETS

PEER GROUP 02
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	5.33	6.87	5.92	7.23	6.97
Liquid Assets	20.16	21.70	21.13	23.09	25.43
Investment Securities	19.22	20.47	20.07	20.44	22.69
Net Loans and Leases	66.80	63.57	64.75	61.71	60.46
Net Lns, Ls & Stdbly Ltrs of Credit	67.40	64.26	65.39	62.41	61.32
Core Deposits	65.53	63.53	65.65	63.52	63.72
Noncore Funding	19.80	20.41	19.30	20.19	22.38
Time Deposits of \$100K or More	9.04	9.30	9.00	9.48	11.11
Foreign Deposits	0.00	0.00	0.00	0.00	0.01
Fed Funds Purchased and Repos	1.95	2.25	2.06	2.32	3.63
Net Fed Funds Purchased (Sold)	1.93	2.15	2.02	2.26	3.34
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.80	1.79	2.11	1.18	1.40
Earning Assets Repr in 1 Year	30.75	32.97	31.96	33.63	34.61
Int-Bearing Liab Repr in 1 Year	18.23	19.04	18.69	20.86	23.00
Long-Term Debt Repr in 1 Year	0.49	0.33	0.54	0.21	0.32
Net Assets Repricible in 1 Year	11.17	12.45	11.57	11.20	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	16.84	16.30	15.93	15.57	18.88
Net ST Noncore Funding Dependence	8.55	6.52	7.58	6.34	10.18
Short-Term Inv/ST Noncore Funding	55.67	70.05	62.30	65.87	53.93
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.00	12.69	11.76	14.17	14.27
Net Loans and Leases/Total Deposits	86.92	83.08	83.99	80.30	77.94
Net Loans and Leases/Core Deposits	103.47	101.38	100.66	99.12	97.81
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.42	0.00	-0.60	1.42	1.44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.31	-0.17	-1.29	4.51	4.36
Struct Notes Appr(Depr)/T1 Cap	-0.07	-0.21	-0.35	-0.04	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	12.09	9.81	10.89	8.57	9.96
Available-For-Sale Securities	87.91	90.19	89.11	91.03	90.04
U.S. Treasury Securities	0.68	0.53	0.68	0.64	0.77
U.S. Agency Securities (excl MBS)	11.36	13.51	12.96	13.75	14.57
Municipal Securities	14.13	13.67	14.26	13.61	15.26
Mortgage-Backed Securities	60.97	58.16	59.32	57.53	58.53
Asset-Backed Securities	0.80	1.10	1.02	0.79	0.26
Other Debt Securities	3.20	3.52	3.24	2.54	2.47
Mutual Funds and Equity Securities	0.54	0.68	0.59	0.54	0.39
Debt Securities 1 Year or Less	10.30	13.03	11.40	12.03	10.96
Debt Securities 1 To 5 Years	21.68	21.75	21.22	23.58	24.65
Debt Securities Over 5 Years	64.06	60.39	63.86	58.68	60.96
Pledged Securities	51.48	50.54	50.54	50.86	56.11
Structured Notes, Fair Value	1.43	1.10	1.22	1.07	1.88

ANALYSIS RATIOS	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.10	0.17	0.15	0.33	0.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.27	0.22	0.56	0.81
Provision for Ln&Ls Losses/Net Losses	134.95	78.48	75.44	99.57	94.55
Ln&Ls Allowance/Total Loans & Leases	1.37	1.59	1.46	1.70	1.97
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.36	9.62	10.11	5.20	3.23
ALLL/Nonaccrual Assets	156.39	128.73	139.64	123.33	112.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	131.30	108.61	116.76	101.15	93.90
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.46	0.44	0.78	1.12
Recoveries/Avg Loans and Leases	0.11	0.14	0.13	0.12	0.15
Net Losses/Avg Loans and Leases	0.15	0.31	0.29	0.64	0.95
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	17.48	10.72	21.96	15.47	11.47
Earnings Coverage of Net Losses (X)	10.14	14.52	17.49	9.48	5.17
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.29	0.24	0.62	1.02
RE Loans Secured By 1-4 Family	0.15	0.34	0.29	0.54	0.78
Revolving	0.11	0.29	0.30	0.55	0.69
Closed-End	0.16	0.31	0.28	0.53	0.71
Commercial Real Estate Loans	0.07	0.28	0.22	0.67	1.22
Construction and Land Dev	-0.06	0.50	0.46	2.37	4.05
Multi family	0.02	0.16	0.17	0.46	0.69
Nonfarm Nonresidential	0.11	0.27	0.20	0.45	0.59
RE Loans Secured by Farmland	0.01	0.02	0.03	0.12	0.17
Commercial and Industrial Loans	0.13	0.33	0.32	0.63	0.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	6.25
Loans to Individuals	0.95	1.20	1.09	1.21	1.27
Credit Card Loans	2.04	1.63	2.67	2.64	3.38
Agricultural Loans	0.00	0.02	0.05	0.07	0.18
Loans to Foreign Governments & Inst	0.00	0.00	4.64	0.00	0.00
Other Loans and Leases	0.22	0.21	0.24	0.30	0.78

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
30-89 Days PD Loans and Leases	0.47	0.63	0.63	0.76	0.92
90+ Days PD Loans and Leases	0.21	0.37	0.23	0.38	0.55
Nonaccrual Loans and Leases	1.12	1.51	1.28	1.86	2.40
90+ Days PD and Nonaccrual Loans and Leases	1.51	2.13	1.71	2.53	3.29
30-89 Days PD Restructured	0.01	0.02	0.02	0.03	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.32	0.44	0.38	0.52	0.52
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.47	0.63	0.63	0.76	0.92
90+ Days Past Due Assets	0.21	0.37	0.23	0.38	0.55
Nonaccrual Assets	1.13	1.54	1.29	1.88	2.42
30+ Days PD & Nonaccrual Assets	2.02	2.81	2.41	3.37	4.25
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.94	1.28	1.08	1.45	2.03
90+ PD & Nonaccrual Assets + OREO	1.29	1.73	1.50	1.96	2.82
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.47	1.88	1.69	2.15	2.85
Allowance for Loan & Lease Losses	187.76	211.13	201.84	229.75	250.27
Equity Cap + ALLL	11.91	15.06	13.82	17.81	24.43
Tier 1 Cap + ALLL	13.20	16.62	15.01	19.96	26.38
Loans & Leases + RE Acquired	2.35	3.12	2.71	3.67	4.59

30+ DAYS PAST DUE AND NONACCRUAL
LNS&LS AS A PERCENT OF LOAN TYPE

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.44	0.65	0.66	0.83	0.96
- 90+ Days Past Due	0.25	0.45	0.30	0.49	0.67
- Nonaccrual	1.26	1.80	1.50	2.29	2.86
Coml & Indl - 30-89 Days PD	0.29	0.43	0.31	0.39	0.64
- 90+ Days Past Due	0.07	0.14	0.07	0.14	0.28
- Nonaccrual	0.94	1.19	0.95	1.21	1.77
Individuals - 30-89 Days PD	0.97	1.05	1.18	1.25	1.38
- 90+ Days Past Due	0.10	0.16	0.13	0.13	0.20
- Nonaccrual	0.28	0.24	0.30	0.33	0.37
Dep Inst Lns - 30-89 Days PD	0.16	0.05	0.00	0.00	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	5.88
Agricultural - 30-89 Days PD	0.10	0.23	0.16	0.14	0.37
- 90+ Days Past Due	0.02	0.20	0.05	0.10	0.15
- Nonaccrual	0.36	0.17	0.25	0.30	0.37
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	2.28	0.00	1.16	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.14	0.24	0.21	0.17	0.22
- 90+ Days Past Due	0.00	0.01	0.01	0.01	0.03
- Nonaccrual	0.19	0.22	0.30	0.19	0.37
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.64	0.84	1.03	1.13	1.35
- 90+ Days Past Due	0.27	0.34	0.29	0.38	0.49
- Nonaccrual	1.55	1.98	1.83	2.45	2.16
Revolvi ng - 30-89 Days PD	0.42	0.48	0.56	0.58	0.62
- 90+ Days Past Due	0.06	0.15	0.06	0.12	0.16
- Nonaccrual	0.88	0.84	0.99	1.06	0.92
Closed-End - 30-89 Days PD	0.67	0.89	1.09	1.25	1.50
- 90+ Days Past Due	0.32	0.40	0.35	0.43	0.57
- Nonaccrual	1.69	2.18	2.02	2.51	2.43
- Jr Lien 30-89 Days PD	0.05	0.06	0.06	0.07	0.11
- Jr Lien 90+ Days PD	0.01	0.02	0.01	0.03	0.04
- Jr Lien Nonaccrual	0.09	0.15	0.13	0.18	0.18
Commercial RE - 30-89 Days PD	0.29	0.52	0.42	0.61	0.76
- 90+ Days Past Due	0.19	0.40	0.24	0.39	0.72
- Nonaccrual	1.17	1.89	1.50	2.40	3.27
Const & Dev - 30-89 Days PD	0.23	0.50	0.35	0.95	0.96
- 90+ Days Past Due	0.32	0.84	0.36	0.96	1.94
- Nonaccrual	2.11	5.28	2.91	6.51	8.77
Mul ti fami ly - 30-89 Days PD	0.10	0.30	0.17	0.31	0.56
- 90+ Days Past Due	0.09	0.25	0.15	0.24	0.47
- Nonaccrual	0.38	0.69	0.55	1.21	1.52
NonFarm Nres- 30-89 Days PD	0.28	0.54	0.39	0.55	0.70
- 90+ Days Past Due	0.20	0.34	0.21	0.31	0.44
- Nonaccrual	1.16	1.67	1.41	1.97	2.14
Farmland - 30-89 Days PD	0.16	0.54	0.30	0.39	0.45
- 90+ Days Past Due	0.14	0.18	0.13	0.23	0.66
- Nonaccrual	0.91	2.77	1.87	1.55	1.74
Credi t Card - 30-89 Days PD	0.83	1.01	1.10	0.95	1.20
- 90+ Days Past Due	0.44	0.41	0.93	0.27	0.37
- Nonaccrual	0.06	0.08	0.09	0.03	0.23

CAPITAL RATIOS

PEER GROUP 02
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Tier 1 Leverage Ratio	10.47	10.39	10.37	10.17	10.04
Tier 1 RBC Ratio	13.90	14.38	14.20	14.72	15.11
Total Risk-Based Capital Ratio	15.18	15.74	15.49	16.09	16.63
Tangible Tier 1 Leverage Ratio	10.33	10.25	10.21	10.06	9.94
Tangible Common Eq Cap/Tan Assets	9.36	8.99	9.09	8.77	8.62

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	15.16	14.16	14.77	13.08	13.00
Standby Letters of Credit	0.49	0.61	0.56	0.61	0.76
Commercial & Similar Letters of Credit	0.03	0.02	0.02	0.01	0.02
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.26	5.11	4.81	5.23	4.88
Interest Rate Contracts	5.07	4.50	4.51	4.68	4.15
Interest Rate Futures & Forward Contr	0.51	0.58	0.25	0.72	0.41
Written Options Contr (Int Rate)	0.45	0.50	0.27	0.59	0.41
Purchased Options Contr (Int Rate)	0.07	0.12	0.10	0.12	0.11
Interest Rate Swaps	3.27	2.80	3.28	2.38	2.67
Foreign Exchange Contracts	0.00	0.01	0.00	0.01	0.02
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	0.01	0.02	0.01	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	0.01	0.01	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	23.67	22.48	23.84	22.19	21.67

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	99.35	97.55	98.50	98.27	99.34
Foreign Exchange Contracts	0.08	0.47	0.02	0.34	0.18
Equity, Comm, & Other Contracts	0.10	0.64	0.35	0.26	0.04
Futures and Forwards	18.66	19.31	15.82	20.96	18.80
Written Options	16.20	17.09	14.59	17.95	25.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	15.91	16.49	14.37	17.50	25.02
Purchased Options	1.52	2.88	2.33	3.55	1.85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.47	2.66	2.20	3.38	1.74
Swaps	55.00	50.90	57.66	43.61	46.42
Held for Trading	25.19	13.11	23.50	13.05	13.82
Interest Rate Contracts	22.89	11.69	14.76	13.07	13.95
Foreign Exchange Contracts	0.02	0.16	0.00	0.14	0.08
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	74.81	86.89	76.50	86.95	86.18
Interest Rate Contracts	73.83	83.98	73.80	84.46	83.86
Foreign Exchange Contracts	0.01	0.01	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.02	0.37	0.20	0.22	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	75.17	77.95	80.61	76.94	70.56
One Year or Less	21.38	24.10	19.82	26.53	24.64
Over 1 Year to 5 Years	17.46	16.50	19.77	16.38	19.09
Over 5 Years	25.02	23.54	28.62	16.92	15.56
Gross Negative Fair Value (Abs Val)	1.22	1.37	1.10	1.82	2.16
Gross Positive Fair Value	1.14	1.62	1.27	1.43	1.61
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.01	0.00	0.01	0.01
Current Credit Exposure (X)	0.00	0.01	0.00	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.06	0.09	0.07	0.09	0.12

INSURANCE ACTIVITIES

INSURANCE,
PEER GROUP
06/30/2014BROKER-DEALER
02
06/30/2013FOREIGN ACTIVITIES
12/31/2013

12/31/2012

12/31/2011

ANALYSIS RATIOS:

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	62.50	62.50	60.81	56.39	34.09
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	37.50	39.19	43.61	65.91
Sep Acct Assets(L/H)/Total Li fe Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.78	0.80	0.81	0.73	0.70
Premium Inc/Ins Activities Revenue	0.21	0.32	0.46	0.38	0.36
Credit Rel Prem Inc/Tot Prem Inc	42.86	37.50	44.44	44.44	62.50
Other Prem Inc/Total Prem Inc	57.14	62.50	55.56	55.56	37.50
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	22.49	-1.99	13.98	1.08	7.82
Ins Net Inc (L/H)/Equity (L/H)	-1.39	-0.34	14.90	8.00	6.66
Insur Ben, Losses, Exp/Insur Premiums	86.62	117.20	110.11	87.09	90.46
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.39	3.21	2.10	3.83	5.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.73	1.80	1.21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.84	10.50	10.85	9.32	9.07
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	0.03	0.16	0.02	0.02	0.05
Cost: Interest-Bearing Deposits	0.24	0.37	0.29	0.36	0.38
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	1.61	1.14	0.44	25.31	24.16
Foreign Governments and Inst	0.00	0.00	4.64	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	96.39	143.73	-9.76	13.23	76.37
Total Selected Assets	9.59	81.22	-3.85	50.53	49.91
Deposits	-4.62	-32.14	103.71	-32.22	-16.63

PROFITABILITY:	PEER GROUP 02 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.12	9.13	8.89	8.56	7.27
Bank Net Inc/Avg Eq Inv in Banks	8.93	9.43	9.58	9.50	8.03
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.69	5.12	5.30	4.60	6.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	8.77	9.35	8.81	5.65	3.95
Bank Net Income/Parent Net Income	91.56	87.08	89.61	91.46	105.84
Nonbank Net Income/Parent Net Income	1.30	1.09	1.28	1.63	1.24
Sub BHCs Net Inc/Parent Net Income	103.06	108.77	95.12	93.08	94.99
LEVERAGE:					
Total Liabilities/Equity	10.51	12.51	12.09	13.11	14.72
Total Debt/Equity Capital	1.72	1.98	1.87	1.81	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.32	9.62	9.04	9.63	11.95
Tot Debt+Lns Guaranteed for Affl/Equity	1.85	2.09	1.98	1.92	2.08
Total Debt/Eq Cap - Exc Over Fair Value	1.75	1.98	1.90	1.81	1.88
Long-Term Debt/Equity Capital	1.56	1.79	1.74	1.71	1.64
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.01	0.05
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.02	0.02	0.03	0.05
Long-Term Debt/Consolidated LT Debt	5.60	5.61	6.26	6.18	3.40
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	103.33	103.85	103.81	103.89	104.77
Total Investment in Subs/Equity	104.17	104.57	104.49	104.88	105.95
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	95.49	95.16	95.52	95.36	95.23
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	96.45	96.02	96.27	96.29	96.31
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.26	0.27	0.32	0.41	0.51
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.69	1.86	1.92	2.02	2.44
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	112.97	110.57	142.62	133.97	93.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	112.54	113.66	137.09	125.26	101.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.53	82.46	103.58	111.61	80.19
Pretax Oper Inc + Int Exp/Int Expense	6938.96	3680.51	10006.9	10982.2	17415.7
Div + Int From Subs/Int Exp + Div	143.69	119.39	186.55	167.12	108.50
Fees+Other Inc From Subs/Sal + Oth Exp	6.15	10.20	10.43	10.31	9.23
Net Inc/Curr Port of LT Debt+Pfd Div(X)	161.61	84.14	134.51	28.14	16.36
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	1.43	1.39	1.42	1.47	1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.96	0.00	0.00	0.00	0.00
Nonaccrual	10.23	4.82	8.47	2.37	4.21
Total	11.19	4.82	8.47	2.37	4.21
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	0.26	0.40	0.35	0.42	0.43
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

PEER GROUP 02
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	91.99	84.19	75.35	73.72	104.41
Dividends Paid/Net Income	29.21	27.89	29.52	32.93	29.41
Net Income - Dividends/Avg Equity	5.44	6.34	6.13	5.36	4.87

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	141.57	126.32	166.91	147.91	100.77
Dividends From Nonbank Subs	1.97	3.53	3.29	6.26	4.06
Dividends From Subsidiary BHCs	0.00	1.15	1.02	1.48	4.61
Dividends From All Subsidiaries	152.46	142.80	214.66	184.95	126.96

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	42.22	36.38	48.94	49.60	31.42
Interest Income From Bank Subs	0.13	0.16	0.17	0.16	0.20
Mgt & Service Fees From Bank Subs	0.94	2.01	1.66	2.06	2.21
Other Income From Bank Subs	0.01	0.00	0.01	0.00	0.00
Operating Income From Bank Subs	47.22	43.05	59.95	59.76	38.26

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	48.59	47.56	59.79	80.38	58.42
Interest Income From Nonbank Subs	0.17	0.23	0.16	0.50	1.55
Mgt & Serv Fees From Nonbank Subs	0.21	0.61	2.17	2.19	1.85
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.39
Operating Inc From Nonbank Subs	54.69	56.74	76.08	114.11	77.24

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	43.21	19.76	48.48	30.87	38.98
Interest Inc From Subsidiary BHCs	0.03	0.02	0.02	0.04	0.06
Mgt & Serv Fees From Sub BHCs	0.01	1.21	1.84	2.29	3.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	43.24	20.98	50.34	33.20	42.21

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	60.01	51.67	61.39	54.81	44.47
Interest Income From Bank Subs	3.09	6.41	2.53	3.46	3.29
Mgt & Serv Fees From Bank Subs	1.74	3.94	2.70	4.81	5.11
Other Income From Bank Subs	0.05	0.01	0.04	0.00	0.00
Operating Income From Bank Subs	73.31	74.76	77.77	73.92	63.73

Dividends From Nonbank Subs	1.65	2.28	1.34	2.95	4.26
Interest Income From Nonbank Subs	0.02	0.04	0.02	0.01	0.10
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.01	0.01	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.96	4.70	2.80	4.11	8.27

Dividends From Subsidiary BHCs	1.69	0.00	0.19	0.91	0.96
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	0.02
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.73	0.07	0.26	1.13	1.67

Loans and Adv From Subs/ST Debt	230.09	89.29	659.04	314.11	54714.6
Loans and Adv From Subs/Total Debt	229.13	227.29	226.69	195.64	1004.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
	-----	-----	-----	-----	-----	-----	-----	-----	-----
Number of BHCs in Peer Group									128
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.29	2.00	2.42	2.94	3.28	3.68	4.10	4.34	128
+ Non-interest Income	1.04	0.16	0.27	0.52	0.97	1.39	2.03	3.43	128
- Overhead Expense	2.94	1.56	1.88	2.35	2.86	3.29	4.29	5.89	128
- Provision for Losses	0.09	-0.24	-0.09	0.00	0.08	0.18	0.30	0.39	128
+ Securities Gains (Losses)	0.01	-0.05	-0.00	0.00	0.00	0.02	0.08	0.13	128
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	128
= Pretax Net Oper Income (TE)	1.38	0.18	0.46	1.02	1.36	1.76	2.20	2.57	128
Net Operating Income	0.92	0.09	0.28	0.68	0.91	1.19	1.54	1.86	128
Net Income	0.92	0.09	0.31	0.68	0.91	1.19	1.54	1.86	128
Net Income (Sub S Adjusted)	1.43	0.63	0.63	0.63	1.00	1.33	2.05	3.31	8
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.08	2.76	3.14	3.65	4.04	4.55	4.96	5.33	128
Interest Expense	0.46	0.14	0.20	0.29	0.42	0.54	0.88	1.12	128
Net Interest Income (TE)	3.60	2.18	2.63	3.28	3.57	4.02	4.48	4.87	128
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.11	-0.04	0.01	0.11	0.24	0.47	0.65	128
Earnings Coverage of Net Losses (X)	10.14	-317.47	-53.62	2.64	10.14	27.24	63.51	107.55	128
Ln&Ls Allowance/Total Loans & Leases	1.36	0.57	0.69	1.03	1.27	1.68	2.30	2.72	128
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.68	0.38	0.53	0.73	1.26	2.23	3.62	6.83	128
30-89 Days Past Due Loans and Leases	0.46	0.06	0.09	0.19	0.37	0.59	1.26	1.54	128
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	16.84	-17.33	-2.88	7.58	16.72	26.18	35.22	43.19	128
Net ST Noncore Funding Dependence	8.54	-20.23	-10.81	3.06	9.23	16.10	22.33	26.43	128
Net Loans and Leases/Total Assets	66.79	37.50	48.20	59.63	68.21	74.47	78.59	83.04	128
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.47	6.79	8.14	9.23	10.32	11.69	13.18	14.37	109
Equity Capital/Total Assets	11.41	7.18	8.18	9.57	11.46	13.11	14.29	16.68	128
Equity Capital+Minority Int/Total Assets	11.50	7.25	8.33	9.63	11.66	13.14	14.64	16.68	128
Tier 1 Common Eq Cap / T RWA	12.54	7.89	8.54	10.70	12.51	14.18	16.75	17.54	109
Net Loans&Ls/Equity Capital (X)	5.98	2.99	4.24	4.84	5.88	7.00	8.15	8.85	128
Cash Dividends/Net Income	29.21	0.00	0.00	7.08	32.08	49.00	66.91	86.46	124
Cash Dividends/Net Income (Sub S Adjusted)	32.32	5.75	5.75	6.21	20.11	46.95	57.45	72.32	8
Retained Earnings/Avg Equity Cap	5.44	-5.92	0.94	3.45	5.23	7.43	10.16	12.70	128
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Long-Term Debt/Equity Capital	1.55	0.00	0.00	0.00	0.00	0.55	10.50	15.31	128
Equity Investment in Subs/Equity Cap	103.33	82.31	86.92	97.41	100.34	110.43	122.80	128.16	128
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	112.54	-1.28	6.37	44.84	98.20	135.92	287.66	549.81	124

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.72	2.64	2.85	3.39	3.70	4.15	4.44	4.72	128
Less: Interest Expense	0.42	0.13	0.18	0.26	0.38	0.51	0.85	1.05	128
Equals: Net Interest Income (TE)	3.29	2.00	2.42	2.94	3.28	3.68	4.10	4.34	128
Plus: Non-Interest Income	1.04	0.16	0.27	0.52	0.97	1.39	2.03	3.43	128
Equals: Adj Operating Income (TE)	4.43	2.68	3.19	3.78	4.38	5.00	5.88	6.69	128
Less: Overhead Expense	2.94	1.56	1.88	2.35	2.86	3.29	4.29	5.89	128
Less: Provision for Loan and Lease Losses	0.09	-0.24	-0.09	0.00	0.08	0.18	0.30	0.39	128
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Plus: Realized G/L on AFS Sec	0.01	-0.02	-0.00	0.00	0.00	0.02	0.08	0.13	128
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.00	0.02	128
Equals: Pretax Net Oper Inc (TE)	1.38	0.18	0.46	1.02	1.36	1.76	2.20	2.57	128
Less: Applicable Income Taxes (TE)	0.45	0.00	0.06	0.29	0.45	0.62	0.76	1.01	128
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equals: Net Operating Income	0.92	0.09	0.28	0.68	0.91	1.19	1.54	1.86	128
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equals: Net Income	0.92	0.09	0.31	0.68	0.91	1.19	1.54	1.86	128
Memo: Net Income (Last Four Qtrs)	0.92	0.06	0.27	0.68	0.90	1.19	1.57	1.81	128
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.62	84.28	86.82	88.91	91.63	94.60	95.82	96.37	128
Avg Int-Bearing Funds / Avg Assets	70.19	54.73	58.91	65.05	70.76	75.32	81.48	85.62	109
Int Income (TE) / Avg Earning Assets	4.08	2.76	3.14	3.65	4.04	4.55	4.96	5.33	128
Int Expense / Avg Earning Assets	0.46	0.14	0.20	0.29	0.42	0.54	0.88	1.12	128
Net Int Inc (TE) / Avg Earn Assets	3.60	2.18	2.63	3.28	3.57	4.02	4.48	4.87	128
YIELD OR COST:									
Total Loans and Leases (TE)	4.76	3.79	3.98	4.21	4.62	5.16	5.84	6.60	128
Interest-Bearing Bank Balances	0.29	0.00	0.10	0.19	0.26	0.35	0.52	0.79	128
Fed Funds Sold & Reverse Repos	0.23	0.00	0.00	0.00	0.13	0.36	0.84	1.41	62
Trading Assets	1.39	0.00	0.00	0.00	0.00	2.99	4.24	13.06	44
Total Earning Assets	4.01	2.61	3.12	3.61	3.95	4.46	4.84	5.28	128
Investment Securities (TE)	2.54	1.37	1.65	2.15	2.44	2.95	3.55	3.76	128
U.S. Treasury & Agency Sec (excl MBS)	1.59	0.22	0.60	0.98	1.47	2.13	2.71	4.31	114
Mortgage-Backed Securities	2.33	1.41	1.67	1.97	2.26	2.59	3.34	4.01	128
All Other Securities	4.08	1.52	2.02	3.01	4.10	5.24	5.95	6.66	127
Interest-Bearing Deposits	0.41	0.12	0.20	0.27	0.37	0.54	0.71	0.78	128
Time Deposits of \$100K or More	0.82	0.31	0.41	0.65	0.81	0.99	1.24	1.47	128
Time Deposits < \$100K	0.80	0.23	0.36	0.57	0.78	1.05	1.24	1.40	128
Other Domestic Deposits	0.23	0.06	0.09	0.13	0.20	0.31	0.47	0.67	128
Foreign Deposits	0.24	0.14	0.14	0.14	0.19	0.27	0.30	0.31	3
Fed Funds Purchased and Repos	0.60	0.00	0.05	0.13	0.25	0.70	2.09	3.52	111
Other Borrowed Funds & Trading Liab	1.85	0.08	0.23	0.57	1.72	2.98	3.80	4.20	117
All Interest-Bearing Funds	0.53	0.19	0.27	0.37	0.51	0.67	0.84	0.99	109

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	42.34	26.16	28.71	33.94	41.12	49.89	58.07	65.26	128
Avg Assets per Employee (\$000)	5716.72	2929.45	3435.12	4095.01	5075.81	6822.09	10685.1	12421.4	128
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.85	0.00	0.00	0.00	1.52	5.11	10.05	12.40	127
Overhead Exp / NII + Non-Int Income	67.88	44.90	50.43	61.04	67.03	75.63	85.24	90.32	128
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	2.94	1.56	1.88	2.35	2.86	3.29	4.29	5.89	128
Personnel Expense	1.56	0.84	0.97	1.30	1.51	1.74	2.26	3.42	128
Net Occupancy Expense	0.37	0.16	0.21	0.29	0.37	0.44	0.52	0.66	128
Other Operating Expenses	0.97	0.46	0.54	0.70	0.91	1.11	1.62	2.14	128
Overhead Less Non-Interest Income	1.81	0.91	1.16	1.44	1.75	2.02	2.68	3.04	128
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	66.85	43.92	49.53	59.47	65.78	74.34	85.19	90.16	128
Personnel Expense	35.66	20.70	26.44	31.70	35.86	39.60	45.59	48.48	128
Net Occupancy Expense	8.63	5.05	6.15	6.97	8.57	9.74	12.32	13.69	128
Other Operating Expenses	21.56	12.83	14.40	17.27	20.68	25.01	30.91	34.78	128
Total Non-Interest Income	22.80	3.94	7.93	12.94	22.34	29.48	40.07	52.59	128
Fiduciary Activities Income	1.70	0.00	0.00	0.00	0.88	3.52	6.23	7.23	128
Serv Charges on Deposit Accts - Domestic	4.78	0.21	0.60	2.73	4.45	6.56	8.77	11.21	128
Trading Revenue	0.08	0.00	0.00	0.00	0.00	0.00	0.49	1.39	128
Investment Banking Fees & Commissions	1.28	0.00	0.00	0.12	0.74	1.84	4.29	7.76	128
Venture Capital Revenue	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Net Servicing Fees	0.36	0.00	0.00	0.00	0.13	0.46	1.81	3.00	128
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Insurance Activities Revenue	0.77	0.00	0.00	0.00	0.04	1.05	3.88	5.93	128
Net Gain (Loss) - Sales Loans, OREO, Oth	1.81	-3.29	-0.62	0.08	1.03	2.96	6.42	11.33	128
Other Non-Interest Income	7.83	-1.11	0.92	4.29	6.87	10.32	17.36	25.02	128
Overhead Less Non-Interest Income	42.40	19.98	24.11	32.28	40.81	51.51	60.45	73.44	128
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	28.16	1.00	3.90	23.48	30.66	34.04	37.39	39.85	124
Appl Inc Tax+TE/Pretax NOI+TE	33.72	1.09	17.40	32.48	35.03	37.75	40.33	45.76	124

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.68	18.42	23.85	39.32	48.23	59.72	67.82	73.66	128
Commercial and Industrial Loans	11.12	0.92	3.26	5.52	9.07	15.15	24.82	32.20	128
Loans to Individuals	2.24	0.03	0.09	0.28	0.92	3.27	8.64	12.04	128
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	128
Agricultural Loans	0.44	0.00	0.00	0.00	0.01	0.51	2.44	3.63	128
Other Loans and Leases	2.19	0.00	0.00	0.50	1.55	3.05	7.10	8.55	128
Net Loans and Leases	66.79	37.50	48.20	59.63	68.21	74.47	78.59	83.04	128
Debt Securities Over 1 Year	16.76	2.13	5.72	10.45	15.74	23.03	31.04	36.34	128
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.02	0.11	0.40	0.86	128
Subtotal	84.77	67.26	75.65	80.39	86.09	88.77	90.58	91.71	128
Interest-Bearing Bank Balances	2.80	0.06	0.19	0.50	1.78	3.88	9.86	11.88	128
Federal Funds Sold & Reverse Repos	0.06	0.00	0.00	0.00	0.00	0.03	0.32	1.08	128
Debt Securities 1 Year or Less	1.93	0.03	0.09	0.29	1.00	2.48	7.51	12.20	128
Trading Assets	0.04	0.00	0.00	0.00	0.00	0.05	0.21	0.73	128
Total Earning Assets	90.47	83.97	86.10	88.12	90.56	92.82	94.49	94.94	128
Non-Int Cash and Due From Dep Inst	1.76	0.35	0.55	1.11	1.77	2.22	3.02	3.68	128
Other Real Estate Owned	0.33	0.00	0.00	0.04	0.13	0.55	1.12	1.51	128
All Other Assets	7.58	3.31	3.88	5.06	7.68	10.12	11.44	12.60	128
MEMORANDA:									
Short-Term Investments	5.32	0.60	0.74	1.74	3.62	7.22	14.50	17.47	128
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.04	0.97	1.44	128
U.S. Agency Securities (excl MBS)	2.02	0.00	0.00	0.06	1.16	3.83	7.42	9.56	128
Municipal Securities	2.69	0.00	0.00	0.25	2.13	4.91	7.88	10.15	128
Mortgage-Backed Securities	11.23	0.72	2.39	6.71	10.47	15.18	20.91	26.54	128
Asset-Backed Securities	0.14	0.00	0.00	0.00	0.00	0.08	0.63	2.37	128
Other Debt Securities	0.63	0.00	0.00	0.00	0.11	0.99	2.79	4.80	128
RE Loans Secured by 1-4 Family	17.58	1.85	4.76	9.33	15.99	23.79	34.71	44.21	128
Revolving	2.78	0.00	0.07	0.77	2.41	4.43	6.61	7.56	128
Closed-End, Sec by First Liens	13.73	1.59	3.34	6.92	11.53	20.89	29.15	38.69	128
Closed-End, Sec by Junior Liens	0.68	0.00	0.08	0.26	0.55	1.06	1.73	2.11	128
Commercial Real Estate Loans	28.24	7.21	12.19	19.53	28.39	35.63	47.49	54.36	128
Construction and Land Dev	3.48	0.13	0.33	1.40	2.80	5.46	7.81	9.18	128
Multi family	3.10	0.05	0.43	1.07	2.42	4.47	8.41	12.79	128
Nonfarm Nonresidential	19.90	3.87	7.75	13.89	19.98	26.30	31.57	34.98	128
RE Loans Secured by Farmland	0.63	0.00	0.00	0.00	0.22	0.98	2.50	3.79	128
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.83	41.06	49.84	61.05	74.66	85.18	90.69	94.80	128
RE Loans Secured by 1-4 Family	26.65	3.43	8.42	13.39	25.25	34.87	51.05	59.36	128
Revolving	4.10	0.00	0.10	1.28	3.48	6.81	9.81	10.74	128
Closed-End	22.01	2.46	5.88	10.78	19.81	31.70	45.80	56.65	128
Commercial Real Estate Loans	42.65	14.52	21.12	31.08	41.87	53.61	66.17	72.90	128
Construction and Land Dev	5.20	0.22	0.79	2.18	4.25	8.10	11.34	13.37	128
Multi family	4.79	0.08	0.76	1.97	3.57	6.44	13.37	23.92	128
Nonfarm Nonresidential	30.19	8.03	14.37	21.65	30.22	37.52	46.88	53.43	128
RE Loans Secured by Farmland	1.00	0.00	0.00	0.00	0.34	1.55	4.17	5.73	128
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.20	128
Commercial and Industrial Loans	17.07	3.65	5.43	8.42	14.88	22.99	38.72	44.22	128
Loans to Individuals	3.58	0.06	0.16	0.43	1.39	5.09	15.02	17.51	128
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.03	0.38	0.89	128
Agricultural Loans	0.69	0.00	0.00	0.00	0.02	0.76	3.49	5.07	128
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Other Loans and Leases	3.46	0.00	0.00	0.69	2.19	4.71	10.59	16.64	128

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.32	0.60	0.74	1.74	3.62	7.22	14.50	17.47	128
Liquid Assets	20.16	5.97	9.85	13.80	17.86	26.04	36.78	40.34	128
Investment Securities	19.21	5.28	8.42	12.43	17.29	26.27	36.11	40.36	128
Net Loans and Leases	66.79	37.50	48.20	59.63	68.21	74.47	78.59	83.04	128
Net Lns, Ls & Stdbly Ltrs of Credit	67.40	37.71	49.10	59.94	69.08	74.95	79.92	83.35	128
Core Deposits	65.53	31.01	47.73	59.44	67.52	73.13	77.50	79.53	128
Noncore Funding	19.79	5.59	7.32	12.73	18.39	26.90	35.75	42.64	128
Time Deposits of \$100K or More	9.04	2.01	3.10	5.46	8.42	11.83	17.22	21.79	128
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Fed Funds Purchased and Repos	1.95	0.00	0.00	0.19	1.50	3.61	5.94	7.67	128
Net Fed Funds Purchased (Sold)	1.92	-0.02	0.00	0.11	1.29	3.40	5.89	7.53	128
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Oth Borrowings W/Rem Mat 1 Yr or Less	2.80	0.00	0.00	0.03	1.68	4.14	10.20	13.07	128
Earning Assets Repr in 1 Year	30.75	10.78	14.80	20.76	30.07	39.79	49.56	54.92	128
Int-Bearing Liab Repr in 1 Year	18.22	3.97	6.26	8.85	13.36	22.74	48.78	55.46	128
Long-Term Debt Repr in 1 Year	0.49	0.00	0.00	0.00	0.00	0.17	3.18	6.22	128
Net Assets Repriciable in 1 Year	11.16	-30.27	-14.26	0.82	12.62	21.51	33.75	41.02	128
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	16.84	-17.33	-2.88	7.58	16.72	26.18	35.22	43.19	128
Net ST Noncore Funding Dependence	8.54	-20.23	-10.81	3.06	9.23	16.10	22.33	26.43	128
Short-Term Inv/ST Noncore Funding	55.67	3.22	6.06	13.10	28.67	70.86	173.06	378.87	128
Liq Asts-ST Noncore Fndg/Nonliq Asts	10.00	-15.90	-9.85	-2.11	6.42	19.40	39.00	55.01	128
Net Loans and Leases/Total Deposits	86.92	53.01	60.87	74.06	88.95	96.34	108.94	126.15	128
Net Loans and Leases/Core Deposits	103.47	59.82	66.21	85.12	104.29	115.98	145.38	166.14	128
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.42	-1.09	-0.40	0.00	0.10	0.71	1.76	2.73	77
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.31	-1.62	-1.14	0.05	0.91	2.35	4.91	5.49	109
Struct Notes Appr(Depr)/T1 Cap	-0.07	-1.36	-0.36	-0.16	-0.00	0.01	0.09	0.19	45
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	12.08	0.00	0.00	0.00	3.95	26.32	44.63	52.18	128
Available-For-Sale Securities	87.91	46.91	54.03	72.93	95.58	100.00	100.00	100.00	128
U.S. Treasury Securities	0.67	0.00	0.00	0.00	0.00	0.37	4.82	8.79	128
U.S. Agency Securities (excl MBS)	11.36	0.00	0.00	0.48	7.36	20.27	40.03	49.65	128
Municipal Securities	14.12	0.00	0.00	1.50	13.37	24.60	37.97	43.23	128
Mortgage-Backed Securities	60.96	6.79	29.87	42.73	63.31	78.48	89.26	95.47	128
Asset-Backed Securities	0.79	0.00	0.00	0.00	0.00	0.42	3.77	12.78	128
Other Debt Securities	3.19	0.00	0.00	0.00	0.72	7.55	12.40	17.78	128
Mutual Funds and Equity Securities	0.53	0.00	0.00	0.00	0.14	0.83	2.48	4.06	128
Debt Securities 1 Year or Less	10.29	0.18	0.58	1.81	6.56	16.34	28.60	49.70	128
Debt Securities 1 To 5 Years	21.67	0.38	1.80	7.66	18.14	34.96	49.21	60.88	128
Debt Securities Over 5 Years	64.05	15.58	30.44	43.00	68.81	82.17	92.15	95.43	128
Pledged Securities	51.47	2.38	11.62	33.05	53.43	72.48	83.34	93.20	128
Structured Notes, Fair Value	1.42	0.00	0.00	0.00	0.00	1.68	9.11	12.89	128

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.09	-0.24	-0.09	0.00	0.08	0.18	0.30	0.39	128
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	-0.49	-0.13	0.00	0.14	0.24	0.44	0.59	128
Provision for Ln&Ls Losses/Net Losses	134.95	-539.83	-118.88	0.00	93.04	214.48	550.18	870.37	128
Ln&Ls Allowance/Total Loans & Leases	1.36	0.57	0.69	1.03	1.27	1.68	2.30	2.72	128
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.36	1.77	2.58	4.91	8.49	18.34	43.17	56.30	104
ALLL/Nonaccrual Assets	156.38	34.55	47.69	86.14	132.75	217.45	321.26	449.35	128
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	131.30	24.47	33.31	57.23	108.86	191.27	315.03	396.36	128
Gross Ln&Ls Losses/Avg Loans & Leases	0.27	0.03	0.05	0.09	0.21	0.36	0.67	0.90	128
Recoveries/Avg Loans and Leases	0.11	0.00	0.01	0.04	0.08	0.17	0.27	0.38	128
Net Losses/Avg Loans and Leases	0.15	-0.11	-0.04	0.01	0.11	0.24	0.47	0.65	128
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Recoveries/Prior Year-End Losses	17.48	1.55	2.86	6.33	13.18	23.85	47.20	69.59	128
Earnings Coverage of Net Losses (X)	10.14	-317.47	-53.62	2.64	10.14	27.24	63.51	107.55	128
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.09	-0.04	0.00	0.06	0.17	0.41	0.63	128
RE Loans Secured By 1-4 Family	0.14	-0.07	-0.03	0.00	0.08	0.21	0.48	0.94	127
Revolvi ng	0.11	-0.14	-0.07	0.00	0.05	0.21	0.42	0.61	121
Closed-End	0.15	-0.09	-0.02	0.00	0.08	0.23	0.65	1.03	127
Commercial Real Estate Loans	0.07	-0.19	-0.11	-0.01	0.02	0.14	0.31	0.68	127
Construction and Land Dev	-0.05	-2.04	-1.08	-0.15	0.00	0.06	0.69	1.22	124
Multi family	0.01	-0.22	-0.07	0.00	0.00	0.00	0.17	0.43	124
Nonfarm Nonresi dential	0.10	-0.19	-0.06	-0.00	0.02	0.18	0.50	0.99	127
RE Loans Secured by Farmland	0.01	-0.04	-0.01	0.00	0.00	0.00	0.04	0.36	100
Commercial and Industrial Loans	0.12	-0.31	-0.18	-0.05	0.07	0.23	0.57	1.29	126
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Loans to Individuals	0.94	0.05	0.11	0.21	0.49	1.26	2.95	5.75	102
Credit Card Loans	2.03	0.00	0.00	0.50	1.19	2.91	6.66	10.03	46
Agricultural Loans	-0.00	-0.24	-0.03	0.00	0.00	0.00	0.01	0.16	79
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.22	-0.11	-0.01	0.00	0.00	0.19	1.50	2.08	120

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.46	0.06	0.09	0.19	0.37	0.59	1.26	1.54	128
90+ Days PD Loans and Leases	0.20	0.00	0.00	0.00	0.03	0.20	1.07	2.05	128
Nonaccrual Loans and Leases	1.11	0.27	0.36	0.56	0.88	1.53	2.51	3.87	128
90+ Days PD and Nonaccrual Loans and Leases	1.50	0.34	0.42	0.70	1.24	1.83	3.43	7.26	128
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.18	128
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	128
Nonaccrual Restructured	0.31	0.01	0.02	0.09	0.19	0.44	0.92	1.47	128
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.46	0.06	0.09	0.19	0.37	0.59	1.26	1.54	128
90+ Days Past Due Assets	0.20	0.00	0.00	0.00	0.03	0.20	1.07	2.05	128
Nonaccrual Assets	1.13	0.28	0.39	0.58	0.88	1.55	2.51	3.87	128
30+ Days PD & Nonaccrual Assets	2.02	0.50	0.64	1.00	1.59	2.50	4.24	10.18	128
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.93	0.24	0.29	0.45	0.76	1.22	2.08	3.23	128
90+ PD & Nonaccrual Assets + OREO	1.29	0.29	0.37	0.55	0.90	1.87	3.22	4.59	128
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.47	0.30	0.52	0.71	1.19	2.02	3.53	5.18	128
Allowance for Loan & Lease Losses	187.76	49.35	57.66	86.42	149.32	248.99	467.35	604.48	128
Equity Cap + ALLL	11.91	2.99	3.93	6.52	9.87	14.97	28.28	40.92	128
Tier 1 Cap + ALLL	13.20	3.34	4.67	7.13	11.03	16.37	30.57	37.52	109
Loans & Leases + RE Acquired	2.35	0.54	0.71	1.03	1.80	3.03	5.55	9.47	128

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.44	0.04	0.07	0.15	0.35	0.60	1.14	1.86	128
	- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.02	0.23	1.37	2.92	128
	- Nonaccrual	1.25	0.25	0.42	0.57	1.03	1.69	2.99	3.74	128
Coml & Indl	- 30-89 Days PD	0.29	0.00	0.00	0.06	0.17	0.45	0.87	1.58	126
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.09	0.46	0.81	126
	- Nonaccrual	0.94	0.00	0.05	0.27	0.69	1.41	2.76	3.63	126
Individuals	- 30-89 Days PD	0.96	0.00	0.02	0.28	0.62	1.27	2.50	5.28	126
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.11	0.36	1.79	126
	- Nonaccrual	0.27	0.00	0.00	0.03	0.15	0.48	1.05	1.54	126
Dep Inst Lns	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.00	0.34	1.03	16
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Agricultural	- 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.09	0.74	1.14	79
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.54	79
	- Nonaccrual	0.36	0.00	0.00	0.00	0.00	0.37	2.10	5.70	79
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- Nonaccrual	2.27	0.00	0.00	0.00	0.00	0.00	5.46	7.29	4
Other Lns&Ls	- 30-89 Days PD	0.14	0.00	0.00	0.00	0.00	0.09	1.08	1.92	120
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	120
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.12	1.17	2.54	120
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.63	0.02	0.15	0.27	0.49	0.88	1.48	2.53	127
	- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.03	0.22	1.27	2.90	127
	- Nonaccrual	1.54	0.18	0.32	0.61	1.14	2.06	3.37	9.06	127
Revolving	- 30-89 Days PD	0.42	0.00	0.00	0.13	0.32	0.74	1.13	1.72	121
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.05	0.41	0.70	121
	- Nonaccrual	0.87	0.00	0.00	0.21	0.65	1.23	3.09	5.00	121
Closed-End	- 30-89 Days PD	0.66	0.02	0.10	0.25	0.52	0.97	1.68	2.65	127
	- 90+ Days Past Due	0.31	0.00	0.00	0.00	0.02	0.22	1.55	3.49	127
	- Nonaccrual	1.69	0.14	0.28	0.61	1.23	2.52	3.90	9.47	127
	- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.03	0.07	0.15	0.22	127
	- Jr Lien 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.17	127
	- Jr Lien Nonaccrual	0.09	0.00	0.00	0.01	0.06	0.13	0.40	0.52	127
Commercial RE	- 30-89 Days PD	0.29	0.00	0.01	0.06	0.16	0.47	0.83	1.10	127
	- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.12	1.41	1.86	127
	- Nonaccrual	1.17	0.15	0.20	0.51	0.90	1.72	2.81	3.27	127
Const & Dev	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.04	0.33	1.01	1.60	124
	- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.00	0.07	2.20	4.61	124
	- Nonaccrual	2.11	0.00	0.00	0.32	1.25	3.73	6.92	12.18	124
Multi family	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.12	0.52	0.75	124
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.00	0.54	1.64	124
	- Nonaccrual	0.38	0.00	0.00	0.00	0.09	0.60	1.59	2.75	124
Nonfarm Nres	- 30-89 Days PD	0.28	0.00	0.00	0.05	0.17	0.50	0.86	1.32	127
	- 90+ Days Past Due	0.19	0.00	0.00	0.00	0.00	0.13	1.38	1.94	127
	- Nonaccrual	1.16	0.13	0.20	0.46	0.93	1.63	3.05	3.72	127
Farm land	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.21	1.11	1.57	100
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.00	0.00	0.96	2.94	100
	- Nonaccrual	0.90	0.00	0.00	0.00	0.05	1.59	4.83	7.93	100
Credit Card	- 30-89 Days PD	0.83	0.00	0.00	0.00	0.70	1.13	2.18	4.67	46
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.00	0.24	1.08	6.71	46
	- Nonaccrual	0.06	0.00	0.00	0.00	0.00	0.00	0.23	1.30	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.47	6.79	8.14	9.23	10.32	11.69	13.18	14.37	109
Tier 1 RBC Ratio	13.90	9.29	10.60	12.18	13.64	15.80	17.37	19.82	109
Total Risk-Based Capital Ratio	15.18	11.18	12.18	13.48	14.89	17.12	18.61	21.01	109
Tangible Tier 1 Leverage Ratio	10.33	6.51	7.92	9.05	10.12	11.55	12.96	14.36	109
Tangible Common Eq Cap/Tan Assets	9.35	5.71	6.81	7.66	9.23	10.41	12.14	13.65	109
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	15.15	3.08	5.45	10.24	14.34	19.13	26.58	30.70	128
Standby Letters of Credit	0.49	0.00	0.00	0.17	0.39	0.78	1.37	1.70	128
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.02	0.15	0.42	128
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	128
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.26	0.00	0.00	0.54	2.72	10.05	16.50	23.35	128
Interest Rate Contracts	5.06	0.00	0.00	0.53	2.65	9.73	15.78	23.29	128
Interest Rate Futures & Forward Contr	0.51	0.00	0.00	0.00	0.12	0.64	1.74	6.57	128
Written Options Contr (Int Rate)	0.44	0.00	0.00	0.00	0.11	0.68	2.18	3.06	128
Purchased Options Contr (Int Rate)	0.06	0.00	0.00	0.00	0.00	0.00	0.59	1.02	128
Interest Rate Swaps	3.27	0.00	0.00	0.00	0.94	5.86	13.13	17.23	128
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	128
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	128
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	128
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.14	128
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	128
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.67	5.60	9.67	16.01	23.13	30.51	38.02	44.60	128

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.35	72.85	96.40	100.00	100.00	100.00	100.00	100.00	109
Foreign Exchange Contracts	0.07	0.00	0.00	0.00	0.00	0.00	0.21	2.75	109
Equity, Comm, & Other Contracts	0.09	0.00	0.00	0.00	0.00	0.00	0.17	3.58	109
Futures and Forwards	18.66	0.00	0.00	0.00	7.66	41.22	62.73	68.93	109
Written Options	16.20	0.00	0.00	0.00	7.96	34.50	51.28	64.39	109
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Over-The-Counter	15.91	0.00	0.00	0.00	7.14	34.50	50.76	64.39	109
Purchased Options	1.51	0.00	0.00	0.00	0.00	0.11	11.15	17.33	109
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Over-The-Counter	1.47	0.00	0.00	0.00	0.00	0.00	11.15	17.33	109
Swaps	54.99	0.00	0.00	3.09	63.16	95.76	100.00	100.00	109
Held for Trading	25.18	0.00	0.00	0.00	0.00	52.79	100.00	100.00	109
Interest Rate Contracts	22.89	0.00	0.00	0.00	0.00	33.36	99.98	100.00	109
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.92	109
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
Non-Traded	74.81	0.00	0.00	39.20	100.00	100.00	100.00	100.00	109
Interest Rate Contracts	73.82	0.00	0.00	39.20	100.00	100.00	100.00	100.00	109
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	109
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.89	109
Deriv Contr (Excl Fut & FX LE 14 Days)	75.16	9.05	32.36	50.48	77.24	98.77	100.00	100.00	97
One Year or Less	21.38	0.00	0.00	0.60	13.86	43.49	62.08	69.83	97
Over 1 Year to 5 Years	17.45	0.00	0.00	0.00	7.28	37.86	52.84	61.80	97
Over 5 Years	25.02	0.00	0.00	0.00	24.98	44.56	64.68	72.44	97
Gross Negative Fair Value (Abs Val)	1.21	0.00	0.03	0.50	1.12	1.75	2.73	3.37	109
Gross Positive Fair Value	1.14	0.00	0.12	0.51	0.92	1.45	2.74	3.41	109
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	109
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	109
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	109
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	109
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	109
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	109
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.05	0.00	0.00	0.00	0.00	0.08	0.25	0.35	109

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	128
Ins Under Assets(P/C)/Tot Ins Und Ast	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Ins Activities Revenue/Adj Oper Inc	0.77	0.00	0.00	0.00	0.04	1.05	3.88	5.93	128
Premium Inc/Ins Activities Revenue	0.21	0.00	0.00	0.00	0.00	0.00	0.00	7.76	91
Credit Rel Prem Inc/Tot Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	128
Ins Net Inc (P/C)/Equity (P/C)	22.48	5.28	5.28	7.57	14.68	18.85	38.89	48.25	5
Ins Net Inc (L/H)/Equity (L/H)	-1.38	-1.38	-1.38	-1.38	-1.38	-1.38	-1.38	-1.38	1
Insur Ben, Losses, Exp/Insur Premiums	86.61	0.00	0.00	29.36	86.27	110.70	145.84	148.59	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.39	0.00	0.00	0.00	0.00	0.94	5.98	8.34	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
CSV Life Insurance/Tier 1 Cap + ALLL	10.84	0.00	0.00	5.37	11.93	17.11	22.14	24.37	109
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	128
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.24	39
Cost: Interest-Bearing Deposits	0.24	0.14	0.14	0.14	0.19	0.27	0.30	0.31	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1.60	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	96.39	-100.00	-97.41	-18.73	-4.69	6.86	99.68	1015.64	35
Total Selected Assets	9.59	-100.00	-98.15	-17.40	-3.99	6.13	113.77	230.42	49
Deposits	-4.62	-23.28	-23.28	-23.28	-15.10	-1.11	9.36	12.85	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	91.99	0.00	5.83	36.45	91.33	112.83	177.15	387.06	86
Dividends Paid/Net Income	29.21	0.00	0.00	7.08	32.08	49.00	66.91	86.46	124
Net Income - Dividends/Avg Equity	5.44	-5.92	0.94	3.45	5.23	7.43	10.16	12.70	128
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	141.57	0.00	0.00	0.00	101.12	182.19	471.87	814.15	105
Dividends From Nonbank Subs	1.96	0.00	0.00	0.00	0.00	0.94	11.51	35.18	105
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Dividends From All Subsidiaries	152.46	0.00	0.00	62.55	103.73	189.31	508.38	814.34	105
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	42.22	0.00	0.00	0.00	39.13	62.14	128.57	186.56	109
Interest Income From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.09	0.60	2.14	109
Mgt & Service Fees From Bank Subs	0.94	0.00	0.00	0.00	0.00	0.00	8.15	13.80	109
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	109
Operating Income From Bank Subs	47.21	0.00	0.00	3.24	39.20	68.13	154.88	197.81	109
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	48.59	0.00	0.00	0.00	27.35	100.00	158.18	204.54	66
Interest Income From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	6.13	66
Mgt & Serv Fees From Nonbank Subs	0.21	0.00	0.00	0.00	0.00	0.00	0.00	9.40	66
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.89	66
Operating Inc From Nonbank Subs	54.69	0.00	0.00	0.00	35.00	100.00	186.04	262.21	66
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	43.20	0.00	0.00	0.00	0.00	14.58	94.17	189.68	16
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.04	0.15	16
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	16
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16
Operating Income From Sub BHCs	43.24	0.00	0.00	0.00	0.00	14.58	94.17	189.73	16
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	60.01	0.00	0.00	0.00	89.98	98.78	99.95	100.00	114
Interest Income From Bank Subs	3.09	0.00	0.00	0.00	0.00	0.26	14.44	63.49	114
Mgt & Serv Fees From Bank Subs	1.74	0.00	0.00	0.00	0.00	0.00	7.69	32.31	114
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.38	114
Operating Income From Bank Subs	73.31	0.00	0.00	57.83	98.00	99.88	100.00	100.02	114
Dividends From Nonbank Subs	1.65	0.00	0.00	0.00	0.00	0.36	10.33	16.45	114
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.57	114
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	114
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Operating Inc From Nonbank Subs	2.95	0.00	0.00	0.00	0.02	2.03	15.86	37.34	114
Dividends From Subsidiary BHCs	1.69	0.00	0.00	0.00	0.00	0.00	0.00	91.83	114
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	114
Operating Income From Sub BHCs	1.73	0.00	0.00	0.00	0.00	0.00	0.00	93.99	114
Loans and Adv From Subs/ST Debt	230.09	0.00	0.00	0.00	61.20	369.42	514.03	545.16	5
Loans and Adv From Subs/Total Debt	229.13	0.00	0.00	0.00	46.26	267.77	657.15	1268.51	37

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
1107205	3,902,853	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	3,549,918	AMERIS BANCORP	MOULTRIE, GA	
3153130	4,386,522	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,368,675	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,318,078	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,079,726	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,179,864	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	6,297,975	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,745,299	BANNER CORPORATION	WALLA WALLA, WA	
2961879	6,866,291	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	8,107,061	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,430,286	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	6,313,703	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	3,683,230	BNC BANCORP	HIGH POINT, NC	
3814310	4,402,999	BOFI HOLDING, INC.	SAN DIEGO, CA	
1020180	8,791,172	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,607,459	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,496,441	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	7,052,792	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,628,686	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,050,917	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,277,672	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	
2868129	3,901,582	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1022764	4,727,766	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,557,634	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	6,231,975	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,369,577	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	5,036,876	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
1060328	3,024,832	COBIZ FINANCIAL, INC.	DENVER, CO	Moved from Peer 3
2571120	4,518,947	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	7,297,596	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
3967430	3,056,388	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	Moved from Peer 3
1048867	7,461,343	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,652,602	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,446,715	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
4284536	5,635,728	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	7,423,993	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,301,694	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,730,513	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,252,701	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,915,173	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,804,641	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,175,485	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
3944628	5,641,708	FCB FINANCIAL HOLDINGS, INC.	WESTON, FL	
1199974	3,425,051	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	Name change from BOND STREET HOLDINGS, INC.
1250101	7,016,163	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,268,127	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	5,839,870	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,507,449	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,443,683	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,300,222	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
1071276	6,545,744	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	5,446,356	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	3,034,079	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1123670	7,649,387	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	5,616,488	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,305,247	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	3,568,408	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
3852022	9,933,114	FLAGSTAR BANCORP, INC.	TROY, MI	
2393274	4,853,812	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	7,890,807	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,921,460	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,997,196	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	3,094,738	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	5,913,918	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
2166124	3,391,579	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	Moved from Peer 3
3838727	9,396,448	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	6,666,140	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	3,235,675	HOMESTREET, INC.	SEATTLE, WA	
1048803	3,225,384	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	Moved from Peer 3
1136803	6,348,318	INDEPENDENT BANK CORP.	ROCKLAND, MA	
3140288	3,654,310	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	Moved from Peer 3
1064278	4,189,258	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,946,423	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,510,010	KEARNY MHC	KEARNY, NJ	
1404799	3,479,788	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,422,108	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3814208	3,761,071	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,818,691	MB FINANCIAL, INC.	CHICAGO, IL	
1135972	7,478,521	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
1902651	3,189,703	MERIDIAN FINANCIAL SERVICES	PEABODY, MA	Moved from Peer 3
3932072	4,092,829	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,268,587	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,220,533	NATIONAL AMERICAS HOLDINGS LLC	SIOUX FALLS, SD	
3973888	4,880,186	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,618,373	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	7,869,512	NBT BANCORP INC.	NORWICH, NY	
3212091	6,368,077	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	7,964,336	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,284,273	OCEAN BANCSHARES, INC.	MIAMI, FL	
2490575	7,710,145	OFG BANCORP	SAN JUAN, PR	
2692892	3,139,462	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1142336	6,789,173	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,698,327	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,788,794	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	8,449,357	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	5,826,020	RENASANT CORPORATION	TUPELO, MS	
1097025	3,465,324	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,788,030	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,521,610	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,234,342	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,244,934	SANTANDER BANCORP	GUAYNABO, PR	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3635319	3,762,684	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	4,325,841	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	4,053,767	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	5,930,962	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1133437	8,000,808	SOUTH STATE CORPORATION	COLUMBIA, SC	Name change from FIRST FINANCIAL HOLDINGS INC.
1245068	3,498,662	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1417333	3,099,494	STATE BANKSHARES, INC.	FARGO, ND	
3083291	7,250,730	STERLING BANCORP	MONTEBELLO, NY	
3823031	4,075,906	SWS GROUP, INC.	DALLAS, TX	
3609682	5,613,854	TALMER BANCORP INC.	TROY, MI	
2495039	5,965,197	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2367921	5,057,821	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,591,683	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,307,830	UNION BANKSHARES CORPORATION	RICHMOND, VA	Name change from UNION FIRST MARKET BANKSHARES
CORPORAT				
1249347	7,366,094	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
2509413	5,161,878	UNITED FINANCIAL BANCORP, INC.	VERNON ROCKVILLE, CT	Moved from Peer 3; Name change from ROCKVILLE
FINANCIAL,				
1050712	3,212,957	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,953,486	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,483,916	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,318,488	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
1070448	6,286,921	WESBANCO, INC.	WHEELING, WV	
1025541	4,932,232	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
3248513	3,681,255	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,204,847	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,613,090	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,926,228	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 128 bank holding companies.