

	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	344	344	345	303
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.33	3.29	3.33	3.46
+ Non-interest Income	0.92	1.07	1.00	0.93
- Overhead Expense	3.05	3.11	3.10	3.12
- Provision for Losses	0.09	0.14	0.12	0.58
+ Securities Gains (Losses)	0.02	0.04	0.03	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.23	1.23	1.21	0.86
Net Operating Income	0.86	0.87	0.88	0.57
Net Income	0.86	0.88	0.88	0.57
Net Income (Sub S Adjusted)	0.93	0.98	0.90	0.73
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.07	4.15	4.17	4.75
Interest Expense	0.46	0.57	0.54	0.96
Net Interest Income (TE)	3.59	3.56	3.61	3.77
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.29	0.25	0.94
Earnings Coverage of Net Losses (X)	11.65	8.62	12.57	4.61
Ln&Ls Allowance/Total Loans & Leases	1.44	1.67	1.54	2.01
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.79	2.56	2.06	4.00
30-89 Days Past Due Loans and Leases	0.46	0.57	0.53	0.90
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	14.58	13.89	13.83	15.79
Net ST Noncore Funding Dependence	5.98	5.30	5.07	6.08
Net Loans and Leases/Total Assets	65.48	63.24	64.41	62.29
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	9.97	9.94	9.95	9.53
Equity Capital/Total Assets	10.15	9.90	9.85	9.50
Equity Capital+Minority Int/Total Assets	10.20	10.00	9.92	9.54
Tier 1 Common Eq Cap / T RWA	12.20	12.19	12.19	11.36
Net Loans&Ls/Equity Capital (X)	6.63	6.57	6.72	6.86
Cash Dividends/Net Income	24.23	23.88	23.09	23.91
Cash Dividends/Net Income (Sub S Adjusted)	26.26	33.36	21.23	7.55
Retained Earnings/Avg Equity Cap	5.81	6.11	6.44	3.83
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.06	0.08	0.07	0.14
Long-Term Debt/Equity Capital	1.46	1.52	1.49	1.50
Equity Investment in Subs/Equity Cap	106.10	106.85	106.28	110.86
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	104.02	116.72	134.72	98.00

PERCENT OF AVERAGE ASSETS	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.77	3.82	3.85	4.06	4.36
Less: Interest Expense	0.43	0.52	0.50	0.65	0.88
Equals: Net Interest Income (TE)	3.33	3.29	3.33	3.38	3.46
Plus: Non-Interest Income	0.92	1.07	1.00	1.03	0.93
Equals: Adj Operating Income (TE)	4.31	4.41	4.38	4.48	4.43
Less: Overhead Expense	3.05	3.11	3.10	3.17	3.12
Less: Provision for Loan and Lease Losses	0.09	0.14	0.12	0.31	0.58
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	0.04	0.03	0.06	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.23	1.23	1.21	1.11	0.86
Less: Applicable Income Taxes (TE)	0.36	0.34	0.33	0.32	0.28
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.86	0.87	0.88	0.79	0.57
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.86	0.88	0.88	0.79	0.57
Memo: Net Income (Last Four Qtrs)	0.89	0.84	0.88	0.80	0.57
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.79	92.36	92.61	92.03	91.92
Avg Int-Bearing Funds / Avg Assets	73.30	74.29	73.97	75.01	77.22
Int Income (TE) / Avg Earning Assets	4.07	4.15	4.17	4.43	4.75
Int Expense / Avg Earning Assets	0.46	0.57	0.54	0.71	0.96
Net Int Inc (TE) / Avg Earn Assets	3.59	3.56	3.61	3.69	3.77
YIELD OR COST:					
Total Loans and Leases (TE)	4.86	5.10	5.08	5.41	5.65
Interest-Bearing Bank Balances	0.29	0.27	0.27	0.26	0.29
Fed Funds Sold & Reverse Repos	0.23	0.19	0.24	0.22	0.19
Trading Assets	1.08	0.73	1.20	1.13	0.95
Total Earning Assets	3.99	4.07	4.08	4.34	4.66
Investment Securities (TE)	2.44	2.31	2.37	2.63	3.14
U.S. Treasury & Agency Sec (excl MBS)	1.38	1.41	1.39	1.56	2.02
Mortgage-Backed Securities	2.25	2.03	2.05	2.41	3.02
All Other Securities	3.76	3.87	3.96	4.40	5.01
Interest-Bearing Deposits	0.43	0.53	0.50	0.66	0.91
Time Deposits of \$100K or More	0.86	0.99	0.96	1.17	1.45
Time Deposits < \$100K	0.85	1.02	0.99	1.24	1.62
Other Domestic Deposits	0.22	0.25	0.24	0.31	0.46
Foreign Deposits	0.60	1.16	0.99	1.43	1.42
Fed Funds Purchased and Repos	0.47	0.49	0.46	0.64	0.81
Other Borrowed Funds & Trading Liab	2.08	2.42	2.28	2.76	3.06
All Interest-Bearing Funds	0.57	0.67	0.65	0.83	1.13

	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	39	38	76	73	69
Avg Assets per Employee (\$000)	4,769	4,650	4,701	4,516	4,524
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.12	1.88	1.89	1.69	2.15
Overhead Exp / NII + Non-Int Income	71.64	71.46	71.73	71.63	71.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.05	3.11	3.10	3.17	3.12
Personnel Expense	1.70	1.71	1.69	1.68	1.58
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	0.95	0.99	1.00	1.06	1.12
Overhead Less Non-Interest Income	2.05	1.96	2.03	2.04	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.44	70.28	70.53	70.49	70.37
Personnel Expense	39.26	38.90	38.73	37.81	36.05
Net Occupancy Expense	9.03	8.86	8.82	8.77	8.97
Other Operating Expenses	21.77	22.21	22.57	23.55	25.25
Total Non-Interest Income	20.86	23.35	22.10	22.12	20.22
Fiduciary Activities Income	1.67	1.51	1.48	1.44	1.63
Serv Charges on Deposit Accts - Domestic	4.93	5.12	5.09	5.49	6.13
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.77	0.73	0.75	0.66	0.70
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.41	0.47	0.48	0.30	0.25
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.52	0.51	0.46	0.51	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	1.79	3.32	2.43	2.48	0.23
Other Non-Interest Income	7.14	7.45	7.68	7.99	8.12
Overhead Less Non-Interest Income	48.70	46.10	47.56	47.59	49.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.89	21.50	21.46	21.19	18.57
Appl Inc Tax+TE/Pretax NOI +TE	30.02	28.60	27.99	28.09	28.48

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	50.43	49.60	49.99	48.70	48.22
Commercial and Industrial Loans	9.06	8.51	8.84	8.36	8.80
Loans to Individuals	1.81	1.73	1.75	1.76	1.96
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.74	0.64	0.71	0.66	0.69
Other Loans and Leases	1.18	1.09	1.17	1.07	1.06
Net Loans and Leases	65.48	63.24	64.41	62.12	62.29
Debt Securities Over 1 Year	19.11	19.94	19.24	19.46	19.67
Mutual Funds and Equity Securities	0.10	0.09	0.10	0.09	0.08
Subtotal	85.68	84.28	84.83	82.78	82.92
Interest-Bearing Bank Balances	3.44	4.13	3.93	5.08	4.67
Federal Funds Sold & Reverse Repos	0.06	0.12	0.10	0.16	0.19
Debt Securities 1 Year or Less	1.69	1.92	1.79	1.82	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.56	91.34	91.59	90.94	90.74
Non-Int Cash and Due From Dep Inst	1.80	1.57	1.60	1.95	1.81
Other Real Estate Owned	0.39	0.55	0.46	0.66	0.83
All Other Assets	6.53	6.98	6.68	6.98	7.29
MEMORANDA:					
Short-Term Investments	5.63	6.76	6.42	7.70	7.29
U.S. Treasury Securities	0.18	0.15	0.14	0.13	0.13
U.S. Agency Securities (excl MBS)	3.27	3.33	3.28	3.18	3.41
Municipal Securities	4.38	4.33	4.34	4.00	3.73
Mortgage-Backed Securities	10.44	11.16	10.61	11.56	11.71
Asset-Backed Securities	0.13	0.11	0.11	0.08	0.05
Other Debt Securities	0.55	0.63	0.60	0.55	0.40
RE Loans Secured by 1-4 Family	17.49	17.20	16.77	17.11	15.63
Revolving	2.70	2.70	2.66	2.76	3.12
Closed-End, Sec by First Liens	13.71	13.32	13.05	13.19	11.29
Closed-End, Sec by Junior Liens	0.63	0.71	0.67	0.77	0.89
Commercial Real Estate Loans	29.59	29.03	29.84	28.30	29.52
Construction and Land Dev	4.18	4.05	4.12	3.93	4.63
Multi family	2.96	2.65	2.95	2.55	2.25
Nonfarm Nonresidential	21.34	21.32	21.71	20.83	21.89
RE Loans Secured by Farmland	1.34	1.26	1.31	1.22	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.06	78.02	77.38	77.82	76.66
RE Loans Secured by 1-4 Family	26.76	27.18	26.12	27.43	25.06
Revolving	4.11	4.25	4.11	4.42	4.96
Closed-End	22.19	22.42	21.58	22.48	19.69
Commercial Real Estate Loans	44.90	45.47	45.96	45.29	46.83
Construction and Land Dev	6.38	6.35	6.43	6.29	7.30
Multi family	4.43	4.13	4.51	4.05	3.52
Nonfarm Nonresidential	32.53	33.51	33.49	33.52	34.80
RE Loans Secured by Farmland	2.15	2.07	2.15	2.04	2.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.81	13.35	13.55	13.37	13.96
Loans to Individuals	2.89	2.86	2.84	2.96	3.22
Credit Card Loans	0.04	0.04	0.04	0.04	0.05
Agricultural Loans	1.19	1.08	1.19	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.83	1.77	1.84	1.75	1.71

PERCENT OF TOTAL ASSETS	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	5.63	6.76	6.42	7.70	7.29
Liquid Assets	21.33	22.86	22.12	24.30	24.20
Investment Securities	21.43	22.54	21.63	22.09	22.23
Net Loans and Leases	65.48	63.24	64.41	62.12	62.29
Net Lns, Ls & Stdbly Ltrs of Credit	66.00	63.76	64.96	62.66	62.92
Core Deposits	68.97	68.81	69.20	68.65	66.96
Noncore Funding	18.46	18.73	18.53	18.91	20.91
Time Deposits of \$100K or More	10.44	11.29	10.89	11.65	13.01
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.40	1.49	1.39	1.47	1.64
Net Fed Funds Purchased (Sold)	1.39	1.43	1.32	1.32	1.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	1.12	1.24	1.04	0.77
Earning Assets Repr in 1 Year	25.87	28.18	26.47	30.13	31.64
Int-Bearing Liab Repr in 1 Year	18.96	21.51	19.66	22.24	25.55
Long-Term Debt Repr in 1 Year	0.34	0.22	0.24	0.22	0.22
Net Assets Repriceable in 1 Year	5.87	5.90	5.97	7.14	5.61
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.58	13.89	13.83	13.14	15.79
Net ST Noncore Funding Dependence	5.98	5.30	5.07	4.57	6.08
Short-Term Inv/ST Noncore Funding	64.44	70.31	72.87	76.28	69.22
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.09	15.68	15.18	18.01	16.03
Net Loans and Leases/Total Deposits	81.08	77.72	79.13	76.03	76.11
Net Loans and Leases/Core Deposits	96.41	93.29	94.47	91.74	94.39
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.48	-0.08	-0.40	1.12	1.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.91	-0.98	-2.20	4.88	4.37
Struct Notes Appr(Depr)/T1 Cap	-0.10	-0.15	-0.26	0.03	0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.04	7.59	9.67	6.32	5.62
Available-For-Sale Securities	88.96	92.41	90.33	93.68	94.38
U.S. Treasury Securities	0.97	0.69	0.71	0.76	0.80
U.S. Agency Securities (excl MBS)	17.05	16.81	17.14	16.25	17.74
Municipal Securities	20.09	19.30	19.68	18.75	17.38
Mortgage-Backed Securities	48.80	49.93	48.98	52.36	52.95
Asset-Backed Securities	0.61	0.51	0.56	0.34	0.21
Other Debt Securities	2.82	3.14	3.02	2.73	1.91
Mutual Funds and Equity Securities	0.58	0.46	0.56	0.49	0.42
Debt Securities 1 Year or Less	9.30	10.17	9.75	10.27	8.97
Debt Securities 1 To 5 Years	25.52	25.38	25.22	26.57	29.13
Debt Securities Over 5 Years	60.67	60.38	60.68	58.66	57.62
Plledged Securities	46.17	44.74	46.02	45.53	48.03
Structured Notes, Fair Value	1.01	0.93	1.01	1.26	2.52

ANALYSIS RATIOS	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.09	0.14	0.12	0.31	0.58
Provision for Ln&Ls Losses/Avg Lns&Ls	0.14	0.23	0.19	0.49	0.91
Provision for Ln&Ls Losses/Net Losses	109.25	86.98	92.47	111.99	111.04
Ln&Ls Allowance/Total Loans & Leases	1.44	1.67	1.54	1.80	2.01
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.81	10.29	11.42	6.34	3.50
ALLL/Nonaccrual Assets	193.08	152.73	179.93	131.37	110.67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	171.76	137.01	161.23	119.80	100.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.41	0.38	0.74	1.08
Recoveries/Avg Loans and Leases	0.09	0.11	0.12	0.14	0.12
Net Losses/Avg Loans and Leases	0.16	0.29	0.25	0.59	0.94
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.00	10.22	23.76	17.71	11.41
Earnings Coverage of Net Losses (X)	11.65	8.62	12.57	8.54	4.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.25	0.21	0.55	0.96
RE Loans Secured By 1-4 Family	0.13	0.26	0.24	0.51	0.74
Revolving	0.11	0.27	0.23	0.45	0.54
Closed-End	0.13	0.25	0.23	0.50	0.74
Commercial Real Estate Loans	0.10	0.23	0.19	0.59	1.10
Construction and Land Dev	0.09	0.33	0.26	1.60	3.08
Multi family	0.02	0.10	0.10	0.28	0.58
Nonfarm Nonresidential	0.09	0.20	0.17	0.42	0.66
RE Loans Secured by Farmland	0.00	0.04	0.03	0.06	0.16
Commercial and Industrial Loans	0.14	0.32	0.27	0.60	1.05
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00
Loans to Individuals	0.79	0.79	0.74	1.07	1.11
Credit Card Loans	1.76	1.07	1.03	1.86	2.49
Agricultural Loans	0.01	0.01	0.03	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.13	0.00	0.00
Other Loans and Leases	0.21	0.32	0.30	0.60	0.93

## BHCPR PEER GROUP DATA

## PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
30-89 Days PD Loans and Leases	0.46	0.57	0.53	0.71	0.90
90+ Days PD Loans and Leases	0.06	0.08	0.06	0.07	0.10
Nonaccrual Loans and Leases	1.11	1.60	1.26	1.92	2.62
90+ Days PD and Nonaccrual Loans and Leases	1.26	1.85	1.46	2.23	2.96
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	0.45	0.37	0.52	0.60
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.46	0.58	0.53	0.71	0.90
90+ Days Past Due Assets	0.06	0.08	0.06	0.07	0.10
Nonaccrual Assets	1.14	1.63	1.29	1.94	2.65
30+ Days PD & Nonaccrual Assets	1.79	2.51	2.07	3.01	3.94
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.83	1.19	0.94	1.41	1.89
90+ PD & Nonaccrual Assets + OREO	1.26	1.80	1.45	2.15	2.78
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.68	2.28	1.91	2.70	3.26
Allowance for Loan & Lease Losses	182.66	210.91	193.25	234.95	253.84
Equity Cap + ALLL	14.96	20.08	17.35	23.83	31.00
Tier 1 Cap + ALLL	14.90	19.74	17.00	24.29	30.28
Loans & Leases + RE Acquired	2.59	3.58	2.97	4.26	5.10

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	0.58	0.53	0.73	0.92
- 90+ Days Past Due	0.05	0.08	0.06	0.07	0.09
- Nonaccrual	1.24	1.78	1.40	2.11	3.00
Coml & Indl - 30-89 Days PD	0.33	0.39	0.33	0.45	0.63
- 90+ Days Past Due	0.02	0.02	0.02	0.05	0.05
- Nonaccrual	0.67	1.15	0.89	1.39	1.64
Individuals - 30-89 Days PD	0.60	0.69	0.77	0.87	1.11
- 90+ Days Past Due	0.05	0.04	0.03	0.04	0.05
- Nonaccrual	0.20	0.28	0.24	0.32	0.35
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	5.56	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.05	0.07	0.03	0.10	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.10	0.16	0.14	0.15	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.12	0.17	0.08	0.15	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.07	0.07	0.09	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.66	0.79	0.87	1.07	1.15
- 90+ Days Past Due	0.06	0.09	0.07	0.09	0.10
- Nonaccrual	1.21	1.61	1.36	1.80	2.20
Revol vi ng - 30-89 Days PD	0.37	0.42	0.42	0.52	0.54
- 90+ Days Past Due	0.01	0.02	0.02	0.03	0.02
- Nonaccrual	0.61	0.77	0.66	0.88	0.96
Closed-End - 30-89 Days PD	0.71	0.84	0.97	1.19	1.32
- 90+ Days Past Due	0.07	0.10	0.07	0.10	0.11
- Nonaccrual	1.32	1.77	1.52	2.01	2.53
- Jr Lien 30-89 Days PD	0.04	0.05	0.05	0.07	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.08	0.12	0.09	0.14	0.19
Commercial RE - 30-89 Days PD	0.29	0.42	0.33	0.49	0.74
- 90+ Days Past Due	0.04	0.05	0.05	0.06	0.09
- Nonaccrual	1.28	1.92	1.43	2.37	3.52
Const & Dev - 30-89 Days PD	0.29	0.34	0.36	0.61	0.87
- 90+ Days Past Due	0.03	0.10	0.03	0.15	0.12
- Nonaccrual	2.02	4.09	2.77	5.13	8.85
Mul ti fami ly - 30-89 Days PD	0.09	0.17	0.08	0.21	0.50
- 90+ Days Past Due	0.00	0.00	0.00	0.02	0.02
- Nonaccrual	0.39	0.75	0.51	0.90	1.74
NonFarm Nres- 30-89 Days PD	0.28	0.42	0.32	0.46	0.65
- 90+ Days Past Due	0.03	0.04	0.04	0.04	0.07
- Nonaccrual	1.17	1.59	1.22	1.91	2.47
Farmland - 30-89 Days PD	0.18	0.22	0.20	0.20	0.41
- 90+ Days Past Due	0.01	0.02	0.02	0.01	0.01
- Nonaccrual	0.72	0.98	0.78	1.32	1.65
Credi t Card - 30-89 Days PD	0.81	0.80	0.71	0.85	1.04
- 90+ Days Past Due	0.18	0.10	0.18	0.14	0.30
- Nonaccrual	0.02	0.03	0.01	0.04	0.04

## CAPITAL RATIOS

PEER GROUP 03  
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Tier 1 Leverage Ratio	9.97	9.94	9.95	9.74	9.53
Tier 1 RBC Ratio	13.87	14.15	13.93	13.91	13.82
Total Risk-Based Capital Ratio	15.24	15.58	15.32	15.39	15.37

Tangible Tier 1 Leverage Ratio	9.89	9.85	9.87	9.67	9.47
Tangible Common Eq Cap/Tan Assets	8.74	8.39	8.48	8.30	7.99

## DERIVATIVES AND

## OFF-BALANCE-SHEET TRANSACTIONS

## PERCENT OF TOTAL ASSETS:

Loan Commitments	14.18	13.27	13.68	12.41	12.02
Standby Letters of Credit	0.45	0.45	0.46	0.45	0.52
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.84	2.14	1.47	2.09	1.51
Interest Rate Contracts	1.82	2.11	1.45	2.05	1.46
Interest Rate Futures & Forward Contr	0.22	0.37	0.13	0.44	0.22
Written Options Contr (Int Rate)	0.18	0.37	0.13	0.35	0.23
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.72	0.64	0.65	0.50	0.45
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	22.34	21.51	22.40	20.93	19.50
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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	99.99	99.98
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	21.01	30.07	21.53	25.24	29.98
Written Options	19.19	22.04	17.53	22.10	27.34
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.19	21.68	17.53	22.09	27.34
Purchased Options	0.61	0.35	0.43	0.84	2.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.61	0.35	0.43	0.66	2.11
Swaps	43.93	40.36	43.78	36.98	36.64
Held for Trading	4.71	4.70	5.40	3.21	3.07
Interest Rate Contracts	4.69	5.16	5.37	3.21	3.07
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	95.29	95.30	94.60	96.79	96.36
Interest Rate Contracts	94.71	94.87	93.87	96.27	95.22
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)	76.67	74.37	77.74	71.93	68.16
One Year or Less	20.85	31.58	23.18	24.66	31.81
Over 1 Year to 5 Years	15.46	13.22	15.14	12.81	15.37
Over 5 Years	16.64	14.94	16.00	13.46	12.33
Gross Negative Fair Value (Abs Val)	0.89	0.96	0.85	1.30	1.49
Gross Positive Fair Value	0.73	1.07	0.90	0.99	0.94
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	0.01	0.02	0.01	0.02	0.01

## INSURANCE ACTIVITIES

INSURANCE,  
PEER GROUP  
06/30/2014BROKER-DEALER AND  
03  
06/30/2013FOREIGN ACTIVITIES  
12/31/2013

12/31/2012

12/31/2011

## 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	53.57	55.11	61.94	63.17	53.95
Ins Under Assets(L/H)/Tot Ins Und Ast	46.43	44.89	38.06	36.83	46.05
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	0.52	0.51	0.46	0.51	0.58
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	85.69	83.33	80.00	88.89	77.78
Other Prem Inc/Total Prem Inc	14.31	16.67	20.00	11.11	22.22
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)	19.01	17.31	0.46	1.10	15.48
Ins Net Inc (L/H)/Equity (L/H)	33.12	40.57	25.97	17.91	-200.43
Insur Ben, Losses, Exp/Insur Premiums	106.35	61.18	72.36	168.17	245.33
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.78	20.34	20.09	14.32	16.87
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.65	20.00	25.00	20.00	16.67
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Li fe Insurance/Tier 1 Cap + ALLL	11.30	10.83	10.95	10.62	10.13

## BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
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## FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.60	1.16	0.99	1.43	1.42

## NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	1.13	0.08	0.11	0.10	2.16
Foreign Governments and Inst	0.00	0.00	0.13	0.00	0.00

## GROWTH RATES:

Net Loans and Leases	-28.92	9.43	-1.12	-15.37	-35.46
Total Selected Assets	-8.05	17.52	38.81	-5.34	24.00
Deposits	-31.43	-1.13	-12.05	-21.01	-28.41

PROFITABILITY:	PEER GROUP 03 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	8.11	8.33	8.53	7.53	5.65
Bank Net Inc/Avg Eq Inv in Banks	8.89	9.08	9.24	8.19	6.40
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.64	3.99	3.48	3.49	1.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.75	7.34	6.64	7.53	4.03
Bank Net Income/Parent Net Income	104.59	106.22	104.92	107.64	109.87
Nonbank Net Income/Parent Net Income	0.56	0.59	0.52	0.55	0.67
Sub BHCs Net Inc/Parent Net Income	94.20	84.00	83.90	94.81	92.15
LEVERAGE:					
Total Liabilities/Equity	12.10	13.93	12.96	15.09	17.20
Total Debt/Equity Capital	1.78	1.92	1.79	1.96	2.09
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.60	11.00	10.27	12.04	13.99
Tot Debt+Lns Guaranteed for Affl/Equity	1.83	1.99	1.84	2.10	2.26
Total Debt/Eq Cap - Exc Over Fair Value	1.79	1.93	1.80	1.97	2.13
Long-Term Debt/Equity Capital	1.46	1.52	1.49	1.44	1.50
Short-Term Debt/Equity Capital	0.06	0.08	0.07	0.12	0.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.03	0.02	0.02	0.05
Long-Term Debt/Consolidated LT Debt	5.37	5.05	5.31	4.83	3.56
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	106.10	106.85	106.28	108.60	110.86
Total Investment in Subs/Equity	106.41	107.37	106.74	109.07	111.39
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	98.99	98.92	98.55	99.69	99.23
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	99.18	99.24	98.91	100.03	99.66
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.49	0.57	0.48	0.72	1.22
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.50	2.58	2.26	2.65	3.30
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	106.42	100.14	125.33	113.24	91.49
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	104.02	116.72	134.72	119.06	98.00
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	89.32	112.52	124.55	96.16	97.52
Pretax Oper Inc + Int Exp/Int Expense	4965.75	4979.11	4434.92	4483.71	3100.75
Div + Int From Subs/Int Exp + Div	150.02	166.85	200.08	186.61	119.06
Fees+Other Inc From Subs/Sal + 0th Exp	7.28	6.41	6.89	7.01	7.93
Net Inc/Curr Port of LT Debt+Pfd Div(X)	36.84	23.89	34.21	29.24	28.22
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.82	0.68	0.92	0.38	0.77
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	14.55	19.31	5.05	19.72	17.91
Total	14.55	19.31	5.05	19.72	17.91
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	0.18	0.19	0.19	0.20	0.25
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 03  
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	70.83	72.44	65.62	67.16	73.51
Dividends Paid/Net Income	24.22	23.84	23.08	25.67	24.06
Net Income - Dividends/Avg Equity	5.82	6.12	6.44	5.34	3.82

## PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	122.20	117.95	160.57	161.67	107.13
Dividends From Nonbank Subs	0.33	0.85	1.30	0.86	1.02
Dividends From Subsidiary BHCs	0.00	0.00	0.04	0.34	0.00
Dividends From All Subsidiaries	128.18	131.72	173.91	178.98	122.00

## PAYOUT RATIOS - SUBSIDIARIES:

## PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	33.66	30.43	37.74	39.24	29.01
Interest Income From Bank Subs	0.06	0.04	0.06	0.07	0.05
Mgt & Service Fees From Bank Subs	1.35	1.32	1.06	1.46	2.22
Other Income From Bank Subs	0.03	0.01	0.02	0.03	0.02
Operating Income From Bank Subs	38.33	34.84	42.09	45.19	35.21

## PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	57.90	76.97	72.42	62.38	60.42
Interest Income From Nonbank Subs	0.00	0.01	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.35	1.17	0.34	0.77	0.43
Other Income From Nonbank Subs	0.00	0.06	0.06	0.19	0.00
Operating Inc From Nonbank Subs	61.60	87.15	83.87	74.31	65.49

## PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	16.13	20.56	22.85	24.03	16.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.07	0.41	0.08	1.16	0.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	16.60	21.80	23.36	26.27	20.24

## DEPENDENCE ON SUBSIDIARIES:

## PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	61.91	51.92	61.27	56.48	47.04
Interest Income From Bank Subs	1.78	2.57	1.77	1.37	4.18
Mgt & Serv Fees From Bank Subs	2.44	2.44	1.94	2.04	4.31
Other Income From Bank Subs	0.14	0.04	0.04	0.07	0.09
Operating Income From Bank Subs	76.82	70.81	75.04	72.24	70.80

Dividends From Nonbank Subs	0.86	2.45	1.48	1.14	0.67
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	2.30	5.36	3.59	3.26	4.10

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.21	0.00

Loans and Adv From Subs/ST Debt	572.46	559.87	943.80	587.17	515.27
Loans and Adv From Subs/Total Debt	260.07	298.15	287.90	296.84	251.26

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Number of BHCs in Peer Group									344
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.32	2.47	2.69	2.98	3.30	3.63	3.98	4.18	344
+ Non-interest Income	0.92	0.22	0.29	0.53	0.84	1.21	1.77	2.43	344
- Overhead Expense	3.05	1.83	2.06	2.49	3.01	3.53	4.22	4.92	344
- Provision for Losses	0.08	-0.17	-0.02	0.00	0.07	0.15	0.25	0.40	344
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.00	0.03	0.10	0.18	344
+ Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.02	344
= Pretax Net Oper Income (TE)	1.22	0.30	0.52	0.87	1.21	1.58	1.92	2.20	344
Net Operating Income	0.86	0.15	0.37	0.59	0.83	1.12	1.41	1.82	344
Net Income	0.86	0.15	0.37	0.59	0.83	1.12	1.41	1.82	344
Net Income (Sub S Adjusted)	0.92	0.38	0.53	0.71	0.91	1.14	1.40	1.59	59
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.07	3.11	3.42	3.74	4.03	4.40	4.77	5.01	344
Interest Expense	0.46	0.13	0.19	0.30	0.45	0.61	0.75	0.87	344
Net Interest Income (TE)	3.59	2.64	2.88	3.22	3.60	3.95	4.30	4.52	344
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.10	-0.04	0.01	0.09	0.26	0.57	0.76	344
Earnings Coverage of Net Losses (X)	11.65	-289.28	-41.34	2.13	8.55	24.83	87.47	214.20	342
Ln&Ls Allowance/Total Loans & Leases	1.44	0.70	0.85	1.09	1.34	1.72	2.29	2.89	344
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.78	0.22	0.38	0.76	1.40	2.47	4.30	5.97	344
30-89 Days Past Due Loans and Leases	0.46	0.02	0.07	0.19	0.37	0.68	1.15	1.50	344
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	14.58	-7.28	-2.35	7.08	13.21	23.22	31.24	36.59	344
Net ST Noncore Funding Dependence	5.97	-11.18	-6.99	0.80	5.73	11.86	17.76	20.55	344
Net Loans and Leases/Total Assets	65.48	40.73	49.52	58.19	66.36	73.14	79.10	81.96	344
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	9.96	7.34	7.91	8.80	9.80	10.95	12.51	14.06	304
Equity Capital/Total Assets	10.15	6.81	7.47	8.72	10.01	11.28	13.28	16.88	344
Equity Capital+Minority Int/Total Assets	10.20	6.95	7.59	8.79	10.10	11.31	13.28	16.88	344
Tier 1 Common Eq Cap / T RWA	12.20	7.01	8.11	10.02	11.97	13.99	17.34	20.99	304
Net Loans&Ls/Equity Capital (X)	6.62	3.03	3.92	5.42	6.72	7.73	9.29	10.68	343
Cash Dividends/Net Income	24.23	0.00	0.00	0.00	23.12	42.09	66.11	85.38	332
Cash Dividends/Net Income (Sub S Adjusted)	26.25	-28.29	-18.27	0.00	23.77	55.02	82.01	88.53	59
Retained Earnings/Avg Equity Cap	5.81	-0.67	1.29	3.65	5.75	7.94	10.30	13.32	343
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.06	0.00	0.00	0.00	0.00	0.00	0.26	2.04	343
Long-Term Debt/Equity Capital	1.46	0.00	0.00	0.00	0.00	1.05	8.59	16.44	343
Equity Investment in Subs/Equity Cap	106.09	87.63	92.71	98.02	102.44	113.54	128.01	136.45	343
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	104.01	-83.72	-1.47	52.65	99.87	142.94	245.33	362.29	333

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.76	2.83	3.16	3.49	3.71	4.05	4.40	4.64	344
Less: Interest Expense	0.42	0.12	0.18	0.28	0.42	0.57	0.69	0.83	344
Equals: Net Interest Income (TE)	3.32	2.47	2.69	2.98	3.30	3.63	3.98	4.18	344
Plus: Non-Interest Income	0.92	0.22	0.29	0.53	0.84	1.21	1.77	2.43	344
Equals: Adj Operating Income (TE)	4.31	3.07	3.27	3.80	4.26	4.73	5.39	6.46	344
Less: Overhead Expense	3.05	1.83	2.06	2.49	3.01	3.53	4.22	4.92	344
Less: Provision for Loan and Lease Losses	0.08	-0.17	-0.02	0.00	0.07	0.15	0.25	0.40	344
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Plus: Realized G/L on AFS Sec	0.02	-0.00	-0.00	0.00	0.00	0.03	0.10	0.18	344
Plus: Other Tax Equiv Adjustments	0.00	-0.00	-0.00	0.00	0.00	0.00	0.01	0.02	344
Equals: Pretax Net Oper Inc (TE)	1.22	0.30	0.52	0.87	1.21	1.58	1.92	2.20	344
Less: Applicable Income Taxes (TE)	0.35	0.00	0.01	0.18	0.36	0.52	0.65	0.74	344
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equals: Net Operating Income	0.86	0.15	0.37	0.59	0.83	1.12	1.41	1.82	344
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equals: Net Income	0.86	0.15	0.37	0.59	0.83	1.12	1.41	1.82	344
Memo: Net Income (Last Four Qtrs)	0.88	0.03	0.36	0.58	0.84	1.14	1.49	2.17	338
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.79	86.08	88.22	91.02	93.14	94.83	95.99	96.69	344
Avg Int-Bearing Funds / Avg Assets	73.30	55.79	61.74	67.98	73.53	79.63	83.70	86.13	304
Int Income (TE) / Avg Earning Assets	4.07	3.11	3.42	3.74	4.03	4.40	4.77	5.01	344
Int Expense / Avg Earning Assets	0.46	0.13	0.19	0.30	0.45	0.61	0.75	0.87	344
Net Int Inc (TE) / Avg Earn Assets	3.59	2.64	2.88	3.22	3.60	3.95	4.30	4.52	344
YIELD OR COST:									
Total Loans and Leases (TE)	4.85	3.88	4.13	4.44	4.75	5.24	5.84	6.22	344
Interest-Bearing Bank Balances	0.29	0.00	0.07	0.19	0.27	0.35	0.57	0.84	343
Fed Funds Sold & Reverse Repos	0.23	0.00	0.00	0.00	0.11	0.25	0.88	2.74	175
Trading Assets	1.07	0.00	0.00	0.00	0.00	2.23	3.45	4.65	34
Total Earning Assets	3.98	3.06	3.31	3.67	3.93	4.29	4.69	4.97	344
Investment Securities (TE)	2.44	1.34	1.62	2.01	2.42	2.88	3.44	3.90	344
U.S. Treasury & Agency Sec (excl MBS)	1.38	0.30	0.53	0.95	1.38	1.79	2.22	2.55	318
Mortgage-Backed Securities	2.24	1.23	1.57	1.89	2.21	2.54	2.98	3.59	337
All Other Securities	3.76	1.38	1.86	2.63	3.74	4.77	5.78	6.43	334
Interest-Bearing Deposits	0.43	0.13	0.18	0.29	0.42	0.55	0.70	0.82	344
Time Deposits of \$100K or More	0.86	0.36	0.46	0.61	0.83	1.08	1.30	1.59	343
Time Deposits < \$100K	0.84	0.30	0.46	0.62	0.80	1.06	1.34	1.54	343
Other Domestic Deposits	0.22	0.07	0.09	0.13	0.20	0.30	0.40	0.49	344
Foreign Deposits	0.60	0.16	0.16	0.16	0.28	0.61	0.99	1.11	3
Fed Funds Purchased and Repos	0.46	0.00	0.00	0.10	0.23	0.55	2.17	3.57	263
Other Borrowed Funds & Trading Liab	2.07	0.18	0.35	0.97	1.92	3.09	4.21	4.64	312
All Interest-Bearing Funds	0.57	0.19	0.28	0.39	0.56	0.73	0.88	0.99	304

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	38.75	26.87	28.61	32.54	36.98	43.52	53.19	64.36	344
Avg Assets per Employee (\$000)	4769.41	2721.00	3061.30	3637.00	4390.43	5681.73	7521.40	8707.38	344
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	2.12	0.00	0.00	0.00	0.68	4.67	8.23	10.22	340
Overhead Exp / NII + Non-Int Income	71.64	51.98	56.08	62.81	72.05	78.96	87.39	94.26	344
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.05	1.83	2.06	2.49	3.01	3.53	4.22	4.92	344
Personnel Expense	1.69	0.99	1.13	1.40	1.66	1.95	2.27	3.00	344
Net Occupancy Expense	0.39	0.18	0.22	0.30	0.39	0.46	0.57	0.69	344
Other Operating Expenses	0.95	0.46	0.57	0.71	0.91	1.13	1.44	1.87	344
Overhead Less Non-Interest Income	2.05	1.23	1.41	1.72	2.00	2.38	2.73	3.21	344
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	70.43	49.86	54.54	62.07	70.33	78.05	86.85	92.64	344
Personnel Expense	39.26	26.98	29.21	34.54	39.14	43.53	49.16	53.26	344
Net Occupancy Expense	9.03	4.96	5.74	7.23	8.94	10.52	12.62	13.91	344
Other Operating Expenses	21.76	13.56	15.12	17.53	21.09	25.22	30.81	35.15	344
Total Non-Interest Income	20.86	5.27	8.47	14.10	20.37	27.11	35.09	45.93	344
Fiduciary Activities Income	1.66	0.00	0.00	0.00	0.00	3.18	7.36	11.67	344
Serv Charges on Deposit Accts - Domestic	4.92	0.50	1.48	2.67	4.55	6.76	9.57	11.37	344
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.15	344
Investment Banking Fees & Commissions	0.77	0.00	0.00	0.00	0.45	1.53	2.65	3.24	344
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Net Servicing Fees	0.40	0.00	0.00	0.00	0.08	0.64	1.90	3.34	344
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Insurance Activities Revenue	0.51	0.00	0.00	0.00	0.01	0.24	4.00	8.21	344
Net Gain (Loss) - Sales Loans, OREO, Oth	1.79	-1.64	-0.47	0.08	1.03	2.58	6.59	12.61	344
Other Non-Interest Income	7.13	1.77	2.57	4.60	6.79	9.46	12.58	15.21	344
Overhead Less Non-Interest Income	48.70	25.42	31.82	39.47	47.98	56.76	68.02	77.96	344
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	22.89	0.00	0.00	16.22	26.79	33.72	37.50	40.09	333
Appl Inc Tax+TE/Pretax NOI+TE	30.01	0.26	3.93	26.88	33.88	37.24	40.26	41.36	333

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.43	26.69	33.47	41.99	50.09	59.07	67.76	72.49	344
Commercial and Industrial Loans	9.06	0.92	2.16	4.92	7.91	12.92	18.45	24.44	344
Loans to Individuals	1.81	0.04	0.08	0.42	1.04	2.24	6.15	13.29	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Agricultural Loans	0.74	0.00	0.00	0.00	0.09	0.95	3.68	8.76	344
Other Loans and Leases	1.18	0.00	0.00	0.18	0.72	1.89	3.96	6.15	344
Net Loans and Leases	65.48	40.73	49.52	58.19	66.36	73.14	79.10	81.96	344
Debt Securities Over 1 Year	19.11	2.85	5.31	11.38	17.99	27.19	34.20	39.79	344
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.12	0.52	1.11	344
Subtotal	85.68	72.79	76.94	82.34	86.47	89.27	91.23	92.37	344
Interest-Bearing Bank Balances	3.43	0.08	0.18	0.69	2.22	5.49	9.79	13.62	344
Federal Funds Sold & Reverse Repos	0.06	0.00	0.00	0.00	0.00	0.04	0.39	0.89	344
Debt Securities 1 Year or Less	1.69	0.02	0.08	0.42	1.24	2.77	4.76	7.18	344
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	344
Total Earning Assets	91.55	86.45	88.21	89.75	91.73	93.26	94.89	95.39	344
Non-Int Cash and Due From Dep Inst	1.80	0.41	0.66	1.19	1.83	2.34	2.94	3.54	344
Other Real Estate Owned	0.38	0.00	0.00	0.04	0.20	0.55	1.31	2.21	344
All Other Assets	6.53	3.16	3.66	4.89	6.31	8.09	9.81	11.06	344
MEMORANDA:									
Short-Term Investments	5.62	0.71	1.00	2.10	4.49	8.93	13.10	16.26	344
U.S. Treasury Securities	0.18	0.00	0.00	0.00	0.00	0.07	1.36	2.79	344
U.S. Agency Securities (excl MBS)	3.26	0.00	0.00	0.64	2.65	5.64	9.79	13.29	344
Municipal Securities	4.37	0.00	0.00	0.64	3.16	6.82	11.67	14.71	344
Mortgage-Backed Securities	10.43	0.15	0.82	4.12	9.37	15.51	24.25	27.30	344
Asset-Backed Securities	0.12	0.00	0.00	0.00	0.00	0.03	0.85	1.83	344
Other Debt Securities	0.55	0.00	0.00	0.00	0.07	0.93	2.63	5.12	344
RE Loans Secured by 1-4 Family	17.48	3.81	5.84	9.90	16.30	22.54	34.61	42.33	344
Revolving	2.70	0.03	0.18	1.05	2.40	3.93	6.54	7.22	344
Closed-End, Sec by First Liens	13.70	2.66	4.24	7.00	11.87	18.33	29.18	37.98	344
Closed-End, Sec by Junior Liens	0.63	0.03	0.11	0.28	0.53	0.94	1.39	1.90	344
Commercial Real Estate Loans	29.59	9.59	15.59	22.37	28.43	37.45	44.27	48.12	344
Construction and Land Dev	4.18	0.54	1.03	2.11	3.98	5.92	8.34	9.91	344
Multi family	2.95	0.25	0.49	1.19	2.41	4.13	7.43	13.03	344
Nonfarm Nonresidential	21.34	6.99	10.47	15.78	20.66	27.25	33.24	35.81	344
RE Loans Secured by Farmland	1.33	0.00	0.00	0.01	0.50	2.39	5.55	8.30	344
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.05	50.53	56.89	67.82	78.65	86.34	93.82	96.60	344
RE Loans Secured by 1-4 Family	26.76	6.19	9.35	15.90	25.82	35.95	50.08	60.00	344
Revolving	4.11	0.05	0.33	1.64	3.81	5.89	9.28	11.66	344
Closed-End	22.18	4.60	7.17	12.22	20.76	29.99	43.02	55.05	344
Commercial Real Estate Loans	44.90	18.04	25.38	35.17	44.30	54.77	63.41	68.92	344
Construction and Land Dev	6.38	0.78	1.65	3.44	5.99	9.10	12.48	14.77	344
Multi family	4.42	0.37	0.83	1.84	3.75	5.93	10.74	18.01	344
Nonfarm Nonresidential	32.53	11.23	16.63	24.60	32.05	40.64	47.94	51.30	344
RE Loans Secured by Farmland	2.15	0.00	0.00	0.02	0.78	4.03	9.30	13.27	344
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commercial and Industrial Loans	13.81	1.88	3.73	7.52	12.69	19.79	27.78	34.33	344
Loans to Individuals	2.89	0.06	0.14	0.58	1.75	3.88	9.68	19.02	344
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.01	0.25	0.47	344
Agricultural Loans	1.18	0.00	0.00	0.00	0.14	1.41	6.48	13.16	344
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Other Loans and Leases	1.83	0.00	0.01	0.28	1.09	2.91	5.97	9.06	344

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	5.62	0.71	1.00	2.10	4.49	8.93	13.10	16.26	344
Liquid Assets	21.33	8.55	10.32	14.66	20.63	28.12	33.83	39.72	344
Investment Securities	21.42	5.13	7.55	13.77	20.68	29.01	36.88	45.44	344
Net Loans and Leases	65.48	40.73	49.52	58.19	66.36	73.14	79.10	81.96	344
Net Lns, Ls & Stdbly Ltrs of Credit	66.00	41.14	50.01	58.79	66.89	73.65	79.68	82.97	344
Core Deposits	68.96	47.78	53.05	62.09	69.64	75.64	80.90	83.22	344
Noncore Funding	18.45	5.21	7.37	11.91	17.32	24.54	31.83	36.54	344
Time Deposits of \$100K or More	10.43	3.00	3.95	6.31	9.57	14.25	19.42	25.94	344
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Fed Funds Purchased and Repos	1.39	0.00	0.00	0.00	0.81	2.69	4.97	6.99	344
Net Fed Funds Purchased (Sold)	1.38	-0.31	-0.03	0.00	0.62	2.58	4.93	6.94	344
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Oth Borrowings W/Rem Mat 1 Yr or Less	1.66	0.00	0.00	0.00	0.67	3.13	6.85	8.77	344
Earning Assets Repr in 1 Year	25.86	8.81	13.24	18.08	24.08	32.41	43.45	49.93	344
Int-Bearing Liab Repr in 1 Year	18.95	4.02	5.71	9.64	14.47	23.29	52.79	57.53	344
Long-Term Debt Repr in 1 Year	0.34	0.00	0.00	0.00	0.00	0.24	2.29	5.44	344
Net Assets Repriciable in 1 Year	5.86	-33.35	-22.08	-1.96	6.81	16.23	25.41	33.12	344
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.58	-7.28	-2.35	7.08	13.21	23.22	31.24	36.59	344
Net ST Noncore Funding Dependence	5.97	-11.18	-6.99	0.80	5.73	11.86	17.76	20.55	344
Short-Term Inv/ST Noncore Funding	64.44	4.29	8.45	19.10	43.17	87.01	202.28	285.03	343
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.09	-12.71	-6.56	3.26	12.41	24.89	38.83	48.74	344
Net Loans and Leases/Total Deposits	81.07	49.00	58.23	70.94	81.24	91.43	101.30	107.71	344
Net Loans and Leases/Core Deposits	96.40	55.10	66.14	80.51	94.84	110.23	130.58	147.47	344
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.47	-0.98	-0.36	-0.00	0.06	0.79	2.51	3.33	172
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.90	-4.39	-2.08	-0.47	0.66	2.40	4.65	6.37	302
Struct Notes Appr(Depr)/T1 Cap	-0.10	-1.45	-0.42	-0.12	-0.01	0.00	0.03	0.08	139
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.03	0.00	0.00	0.00	0.69	21.57	45.92	73.26	344
Available-For-Sale Securities	88.96	25.99	52.03	78.40	99.21	100.00	100.00	100.00	344
U.S. Treasury Securities	0.96	0.00	0.00	0.00	0.00	0.47	7.05	12.85	344
U.S. Agency Securities (excl MBS)	17.04	0.00	0.00	3.70	14.84	30.57	49.74	60.24	344
Municipal Securities	20.08	0.00	0.01	4.15	16.49	31.87	46.25	55.14	344
Mortgage-Backed Securities	48.79	0.80	7.06	29.56	51.54	67.92	83.02	95.23	344
Asset-Backed Securities	0.61	0.00	0.00	0.00	0.00	0.11	4.49	8.67	344
Other Debt Securities	2.82	0.00	0.00	0.00	0.39	4.62	13.24	22.91	344
Mutual Funds and Equity Securities	0.57	0.00	0.00	0.00	0.01	0.72	3.12	6.71	344
Debt Securities 1 Year or Less	9.30	0.12	0.41	2.32	6.32	14.29	27.27	42.66	344
Debt Securities 1 To 5 Years	25.51	0.90	2.80	10.06	22.92	39.42	56.33	66.24	344
Debt Securities Over 5 Years	60.67	9.67	21.12	44.07	63.27	79.21	89.88	96.59	344
Pledged Securities	46.16	2.06	8.96	26.35	46.94	66.50	79.04	91.44	344
Structured Notes, Fair Value	1.01	0.00	0.00	0.00	0.00	1.05	6.21	11.22	344

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.17	-0.02	0.00	0.07	0.15	0.25	0.40	344
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	-0.28	-0.03	0.01	0.11	0.23	0.39	0.60	344
Provision for Ln&Ls Losses/Net Losses	109.24	-833.33	-130.64	0.00	75.84	178.49	511.21	1012.16	342
Ln&Ls Allowance/Total Loans & Leases	1.44	0.70	0.85	1.09	1.34	1.72	2.29	2.89	344
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.80	1.67	2.56	4.36	8.94	20.45	62.04	138.62	279
ALLL/Nonaccrual Assets	193.08	42.11	54.09	86.18	141.82	262.90	519.18	819.76	341
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	171.76	37.93	50.75	77.85	130.90	247.58	422.38	662.32	341
Gross Ln&Ls Losses/Avg Loans & Leases	0.25	0.00	0.02	0.07	0.17	0.38	0.75	0.99	344
Recoveries/Avg Loans and Leases	0.09	0.00	0.00	0.02	0.05	0.14	0.28	0.37	344
Net Losses/Avg Loans and Leases	0.15	-0.10	-0.04	0.01	0.09	0.26	0.57	0.76	344
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Recoveries/Prior Year-End Losses	14.99	1.40	2.84	6.02	11.42	22.34	37.19	54.01	339
Earnings Coverage of Net Losses (X)	11.65	-289.28	-41.34	2.13	8.55	24.83	87.47	214.20	342
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.11	-0.13	-0.05	-0.00	0.06	0.18	0.49	0.70	343
RE Loans Secured By 1-4 Family	0.13	-0.12	-0.02	0.00	0.07	0.21	0.50	0.83	343
Revolvi ng	0.10	-0.16	-0.06	0.00	0.00	0.19	0.51	1.04	332
Closed-End	0.12	-0.15	-0.04	0.00	0.06	0.20	0.51	0.77	343
Commercial Real Estate Loans	0.10	-0.22	-0.09	-0.00	0.02	0.18	0.52	0.95	343
Construction and Land Dev	0.09	-0.89	-0.41	-0.02	0.00	0.11	0.90	1.64	342
Multi family	0.02	-0.12	-0.02	0.00	0.00	0.00	0.20	0.53	337
Nonfarm Nonresi dential	0.09	-0.17	-0.06	-0.00	0.00	0.15	0.47	0.75	343
RE Loans Secured by Farmland	-0.00	-0.10	-0.00	0.00	0.00	0.00	0.00	0.08	270
Commercial and Industrial Loans	0.13	-0.51	-0.26	-0.03	0.02	0.28	0.88	1.32	342
Loans to Depository Institutions	0.07	0.00	0.00	0.00	0.00	0.00	0.00	0.12	18
Loans to Individuals	0.79	0.05	0.07	0.19	0.45	1.07	2.71	4.77	242
Credi t Card Loans	1.75	-0.13	0.00	0.00	1.12	2.54	5.58	8.75	95
Agricultural Loans	0.00	-0.18	-0.01	0.00	0.00	0.00	0.01	0.37	230
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.20	-0.13	-0.00	0.00	0.00	0.17	1.14	2.83	325

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	0.02	0.07	0.19	0.37	0.68	1.15	1.50	344
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.01	0.07	0.25	0.75	344
Nonaccrual Loans and Leases	1.11	0.14	0.22	0.49	0.89	1.64	2.60	3.26	344
90+ Days PD and Nonaccrual Loans and Leases	1.25	0.17	0.28	0.55	1.03	1.81	2.86	4.27	344
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.01	0.06	0.17	344
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	344
Nonaccrual Restructured	0.31	0.00	0.00	0.05	0.22	0.54	1.08	1.47	344
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.46	0.02	0.07	0.19	0.37	0.68	1.17	1.50	344
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.01	0.07	0.25	0.75	344
Nonaccrual Assets	1.13	0.14	0.23	0.49	0.94	1.64	2.63	3.49	344
30+ Days PD & Nonaccrual Assets	1.79	0.31	0.49	0.89	1.47	2.42	4.05	5.23	344
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.83	0.11	0.18	0.35	0.68	1.15	1.95	2.57	344
90+ PD & Nonaccrual Assets + OREO	1.25	0.16	0.26	0.53	0.98	1.82	3.13	3.94	344
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.68	0.22	0.34	0.78	1.29	2.52	4.06	4.67	344
Allowance for Loan & Lease Losses	182.66	29.44	44.64	90.59	163.47	255.07	396.82	508.29	343
Equity Cap + ALLL	14.96	1.93	3.38	6.44	11.69	21.72	34.90	47.36	343
Tier 1 Cap + ALLL	14.89	1.82	3.47	6.79	11.61	21.74	34.61	45.88	304
Loans & Leases + RE Acquired	2.58	0.37	0.57	1.12	1.97	3.82	6.05	8.87	344



CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.96	7.34	7.91	8.80	9.80	10.95	12.51	14.06	304
Tier 1 RBC Ratio	13.87	9.78	10.47	11.85	13.39	15.29	19.08	22.79	304
Total Risk-Based Capital Ratio	15.24	11.58	12.14	13.26	14.69	16.81	20.34	23.93	304
Tangible Tier 1 Leverage Ratio	9.89	7.13	7.85	8.72	9.73	10.80	12.51	14.04	304
Tangible Common Eq Cap/Tan Assets	8.74	5.28	6.19	7.19	8.66	10.10	11.61	13.41	304
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
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PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.17	4.44	6.69	9.80	13.36	18.38	22.88	25.85	344
Standby Letters of Credit	0.45	0.00	0.01	0.14	0.33	0.64	1.18	1.79	344
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.16	344
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.83	0.00	0.00	0.00	0.51	2.61	8.11	16.93	344
Interest Rate Contracts	1.81	0.00	0.00	0.00	0.50	2.61	8.11	16.93	344
Interest Rate Futures & Forward Contr	0.21	0.00	0.00	0.00	0.00	0.31	1.06	3.17	344
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.27	0.93	2.38	344
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	344
Interest Rate Swaps	0.72	0.00	0.00	0.00	0.00	0.97	4.31	6.75	344
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.34	7.73	11.00	16.00	21.71	27.94	35.55	40.15	344

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	99.48	100.00	100.00	100.00	100.00	100.00	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Futures and Forwards	21.01	0.00	0.00	0.00	7.97	56.05	86.12	100.00	218
Written Options	19.19	0.00	0.00	0.00	9.79	40.78	69.93	100.00	218
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Over-The-Counter	19.19	0.00	0.00	0.00	9.79	40.78	69.93	100.00	218
Purchased Options	0.61	0.00	0.00	0.00	0.00	0.00	1.64	19.16	218
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Over-The-Counter	0.61	0.00	0.00	0.00	0.00	0.00	1.64	19.16	218
Swaps	43.93	0.00	0.00	0.00	28.77	97.79	100.00	100.00	218
Held for Trading	4.71	0.00	0.00	0.00	0.00	0.00	48.23	99.61	218
Interest Rate Contracts	4.69	0.00	0.00	0.00	0.00	0.00	43.01	98.82	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Non-Traded	95.28	0.00	50.95	100.00	100.00	100.00	100.00	100.00	218
Interest Rate Contracts	94.71	0.00	37.97	100.00	100.00	100.00	100.00	100.00	218
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	218
Deriv Contr (Excl Fut & FX LE 14 Days)	76.66	0.00	7.45	50.03	82.55	100.00	100.00	100.00	193
One Year or Less	20.84	0.00	0.00	0.00	6.94	50.66	85.08	100.00	193
Over 1 Year to 5 Years	15.45	0.00	0.00	0.00	0.00	37.72	74.56	86.01	193
Over 5 Years	16.63	0.00	0.00	0.00	0.00	49.50	89.59	100.00	193
Gross Negative Fair Value (Abs Val)	0.88	0.00	0.00	0.00	0.46	1.40	3.50	5.96	218
Gross Positive Fair Value	0.73	0.00	0.00	0.00	0.51	1.34	2.29	3.45	218
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	304
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
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	304
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	304
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.16	304

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	0.00	344
Ins Under Assets(P/C)/Tot Ins Und Ast	53.57	0.00	0.00	0.00	42.98	99.05	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	46.42	0.00	0.00	0.00	8.91	100.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6
Ins Activities Revenue/Adj Oper Inc	0.51	0.00	0.00	0.00	0.01	0.24	4.00	8.21	344
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	209
Credit Rel Prem Inc/Tot Prem Inc	85.68	0.00	0.00	74.87	100.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	14.31	0.00	0.00	0.00	0.00	0.04	30.12	65.06	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
Ins Net Inc (P/C)/Equity (P/C)	19.01	-17.88	-17.88	-17.23	0.67	23.23	55.79	70.97	5
Ins Net Inc (L/H)/Equity (L/H)	33.12	-1.37	-1.37	-1.34	0.00	0.72	80.57	140.28	6
Insur Ben, Losses, Exp/Insur Premiums	106.34	0.00	0.00	0.00	34.39	145.55	267.54	292.49	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.77	0.00	0.00	0.00	0.00	0.49	6.94	10.08	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	16.64	-0.11	-0.11	-0.05	0.00	0.00	40.00	70.00	6
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344
CSV Life Insurance/Tier 1 Cap + ALLL	11.30	0.00	0.00	3.46	12.86	18.85	23.12	26.75	304
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	344
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
Cost: Interest-Bearing Deposits	0.60	0.16	0.16	0.16	0.28	0.61	0.99	1.11	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	1.12	0.85	0.85	0.85	0.85	1.12	1.28	1.34	2
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-28.91	-100.00	-100.00	-100.00	-17.26	0.05	27.94	139.32	31
Total Selected Assets	-8.05	-100.00	-100.00	-45.98	-7.81	7.87	139.51	285.65	59
Deposits	-31.43	-100.00	-100.00	-100.00	-24.46	-14.35	2.11	7.60	4



PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	70.82	0.00	0.00	27.69	80.79	106.42	146.32	196.89	232
Dividends Paid/Net Income	24.21	0.00	0.00	0.00	22.91	42.09	66.11	85.38	332
Net Income - Dividends/Avg Equity	5.82	-0.67	1.29	3.65	5.75	7.95	10.30	13.32	343
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	122.19	0.00	0.00	54.36	106.62	169.87	342.06	545.10	241
Dividends From Nonbank Subs	0.32	0.00	0.00	0.00	0.00	0.22	1.60	6.94	241
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	241
Dividends From All Subsidiaries	128.18	0.00	0.00	84.41	109.64	176.38	354.33	582.48	241
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	33.65	0.00	0.00	0.00	30.88	58.99	96.02	133.63	316
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.03	0.23	1.44	316
Mgt & Service Fees From Bank Subs	1.35	0.00	0.00	0.00	0.00	0.00	10.60	33.73	316
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.23	0.85	316
Operating Income From Bank Subs	38.32	0.00	0.00	0.77	33.80	63.65	109.95	152.15	316
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	57.90	0.00	0.00	0.00	100.00	100.00	100.00	153.48	130
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Mgt & Serv Fees From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	0.00	10.86	130
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	130
Operating Inc From Nonbank Subs	61.59	0.00	0.00	4.25	100.00	100.00	103.80	160.25	130
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	16.12	0.00	0.00	0.00	0.00	21.22	70.45	88.74	26
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Mgt & Serv Fees From Sub BHCs	0.07	0.00	0.00	0.00	0.00	0.00	0.00	1.27	26
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26
Operating Income From Sub BHCs	16.59	0.00	0.00	0.00	0.00	21.22	70.45	88.74	26
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	61.91	0.00	0.00	0.00	90.87	99.64	99.99	100.00	305
Interest Income From Bank Subs	1.77	0.00	0.00	0.00	0.00	0.08	6.58	76.67	305
Mgt & Serv Fees From Bank Subs	2.44	0.00	0.00	0.00	0.00	0.00	16.54	54.75	305
Other Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.00	0.84	4.71	305
Operating Income From Bank Subs	76.82	0.00	0.00	76.41	99.08	100.00	100.00	100.00	305
Dividends From Nonbank Subs	0.85	0.00	0.00	0.00	0.00	0.16	2.72	24.49	305
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	305
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	305
Operating Inc From Nonbank Subs	2.30	0.00	0.00	0.00	0.00	0.45	16.57	49.24	305
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	305
Loans and Adv From Subs/ST Debt	572.45	0.00	0.00	0.00	240.44	1047.04	1775.65	4373.39	39
Loans and Adv From Subs/Total Debt	260.07	0.00	0.00	0.00	112.77	377.06	1116.58	1787.47	119

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
1117464	1,057,253	ACNB CORPORATION	GETTYSBURG, PA	
3472176	1,038,331	AFNB HOLDINGS, INC.	HOUSTON, TX	Moved from Peer 4
2067007	1,531,902	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,206,361	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,175,594	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,408,666	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,198,864	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,246,650	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,039,158	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,263,605	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,561,888	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,300,648	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,726,293	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,063,717	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,235,704	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,400,974	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,121,249	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,440,712	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,153,051	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,139,502	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,359,685	ATBANCORP	DUBUQUE, IA	
3555686	1,206,784	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,491,720	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,651,540	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,115,095	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,483,758	BANCPLUS CORPORATION	RIDGELAND, MS	
1208009	1,089,387	BANK FIRST NATIONAL CORPORATIO	MANITOWOC, WI	Name change from FIRST MANITOWOC BANCORP, INC.
1202762	1,115,337	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,337,858	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,195,190	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,857,787	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,823,901	BANK OF MARIN BANCORP	NOVATO, CA	
3035928	1,442,306	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,479,619	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	1,936,966	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,182,305	BANTERRA CORP	ELDORADO, IL	
1115385	1,452,856	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
1202708	1,005,871	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 4
3170539	1,278,295	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,566,785	BEACON BANCORP	TAUNTON, MA	
4297853	1,447,956	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	Moved from Peer 4
1246159	2,480,727	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	
1823345	1,104,771	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
2545831	1,220,487	BNH FINANCIAL	LACONIA, NH	
2835514	1,425,063	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,828,472	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	2,188,870	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,628,823	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,086,505	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,970,057	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,131,225	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3929791	1,221,835	BSB BANCORP INC.	BELMONT, MA	
2183493	1,347,208	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	1,527,063	CAMBRI DGE BANCORP	CAMBRI DGE, MA	
2687795	2,655,033	CAMBRI DGE FINANCIAL GROUP, INC	CAMBRI DGE, MA	
1130249	2,691,706	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,086,978	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,091,723	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,599,893	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,555,446	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	1,755,578	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	2,288,373	CASCADE BANCORP	BEND, OR	
3594872	2,504,705	CBFH, INC.	BEAUMONT, TX	
1493654	1,486,717	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,129,463	CBX CORPORATION	CARROLLTON, IL	
1053496	1,259,400	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,665,809	CENTER BANCORP, INC.	UNION, NJ	
1250035	1,289,206	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,153,373	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,082,171	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,384,690	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,160,688	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,560,546	CERTUSHOLDINGS, INC.	ATLANTA, GA	
4459839	1,041,256	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,517,019	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,256,205	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,112,993	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,245,077	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3264764	1,231,907	CLIFTON BANCORP INC.	CLIFTON, NJ	
1118340	2,156,753	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	New Y-9C/BHCPR reporter
2705943	1,275,522	CNLBANCSHARES, INC.	ORLANDO, FL	
1142475	1,200,638	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,118,382	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	1,890,047	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
1080595	2,536,255	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,114,819	COMMUNITY BANKERS TRUST CORPOR	RICHMOND, VA	
2523389	1,034,707	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1140659	1,951,618	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1133473	2,013,513	COMMUNITYONE BANCORP	CHARLOTTE, NC	
3778542	1,456,381	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1081239	1,235,994	CREWS BANKING CORPORATION	WAUCHULA, FL	
1486517	2,232,246	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	1,430,313	CU BANCORP	ENCINO, CA	
1201112	1,200,670	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,449,214	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
2242523	1,022,735	D.L. EVANS BANCORP	BURLEY, ID	Moved from Peer 4
1121229	2,090,358	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,054,715	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,536,919	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,058,002	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,516,182	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,933,248	ENTERPRISE BANCORP, INC.	LOWELL, MA	

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3180547	1,181,729	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,016,674	ESB BANCORP MHC	EASTHAMPTON, MA	
1924925	1,940,756	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,559,178	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,272,526	EXTRACO CORPORATION	WACO, TX	
3824373	1,478,624	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,154,156	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,911,882	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,785,183	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,133,286	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,691,444	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,663,859	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,735,554	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,993,264	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	Moved from Peer 2
1988646	1,368,467	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,498,969	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,515,938	FIRST BANCSHARES, INC.	WHITING, IN	
2385493	1,009,292	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	Moved from Peer 4
1491360	1,584,969	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,306,503	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1246533	1,185,129	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,199,609	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,193,860	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,080,716	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,495,820	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,575,401	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,268,287	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,066,669	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,151,933	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,114,500	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,243,140	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,039,181	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
1064728	1,404,899	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3842658	1,164,472	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,471,290	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1206760	1,582,852	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1048894	2,523,678	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
2836801	1,012,685	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	Moved from Peer 4
1132104	2,308,301	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
1099917	1,715,576	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,481,518	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,327,575	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,015,125	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	Moved from Peer 4
1050646	1,334,790	FIRST YORK BAN CORP.	YORK, NE	
1123072	1,862,942	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,059,585	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,107,744	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,586,950	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,110,213	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1118238	1,022,551	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,603,137	FREMONT BANCORPORATION	FREMONT, CA	

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3200463	1,000,649	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	Moved from Peer 4
1098620	2,193,826	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,478,219	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,807,978	GREEN BANCORP, INC.	HOUSTON, TX	
4057262	1,113,821	GREEN DOT CORPORATION	PASADENA, CA	
3254952	2,038,890	GUARANTY BANCORP	DENVER, CO	
1862036	1,262,719	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,097,127	GUARANTY FINANCIAL, M.H.C.	GLENDALE, WI	
3392331	1,696,256	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,975,446	HAMPTON ROADS BANKSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,445,777	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,170,544	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,533,177	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,279,987	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,480,619	HERITAGE COMMERCE CORP	SAN JOSE, CA	
3846469	1,487,431	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,677,672	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,274,729	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,219,818	HILLS BANCORPORATION	HILLS, IA	
3851191	1,259,009	HOME BANCORP, INC.	LAFAYETTE, LA	
2482196	1,176,731	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,862,362	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	2,074,454	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	2,073,251	HORIZON BANCORP	MICHIGAN CITY, IN	
3742020	1,823,286	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,244,098	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,410,053	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,249,864	INDEPENDENT BANK CORPORATION	IONIA, MI	
2112439	2,782,705	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,056,996	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,571,824	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,665,608	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,029,022	ION FINANCIAL MHC	NAUGATUCK, CT	
3488485	1,097,998	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,522,135	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,255,104	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,812,036	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,150,661	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,112,063	LAKESIDE BANCORP, INC.	CHI CAGO, IL	
1054514	2,037,152	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,889,492	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,151,108	LCNB CORP.	LEBANON, OH	
2345068	1,819,009	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,058,974	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1071669	1,236,842	LNB BANCORP INC.	LORAIN, OH	
2325350	2,166,403	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,908,406	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,491,142	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,092,398	MACHIAS BANCORP, MHC	MACHIAS, ME	
1209109	2,861,017	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1139363	1,148,344	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
1123193	1,349,968	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,554,792	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,144,840	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,209,831	MBT FINANCIAL CORP.	MONROE, MI	
2608763	2,879,281	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,639,815	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,608,961	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,448,632	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
2390013	1,923,334	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,869,243	METRO BANCORP, INC.	HARRISBURG, PA	
1204627	2,403,222	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3839902	1,255,480	MIDCOUNTRY FINANCIAL CORP	MACON, GA	
2176413	1,252,735	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,103,378	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	1,750,025	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,896,278	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,158,966	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,729,907	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,047,398	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,480,652	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,023,899	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,151,927	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,410,694	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3211601	1,062,621	MVB FINANCIAL CORP.	FAIRMONT, WV	Moved from Peer 4
2623430	1,047,051	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,207,009	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,663,523	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,128,479	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,786,808	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,583,923	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,467,442	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,490,556	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	2,429,093	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,482,530	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,173,071	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,125,872	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,199,210	NORTHERN BANCORP, INC.	WOBURN, MA	
3132863	2,689,922	NORTHFIELD BANCORP, INC.	WOODBRI DGE, NJ	
3025385	1,355,692	NORTHRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,582,208	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
2835475	1,006,021	NORWAY BANCORP, MHC	NORWAY, ME	Moved from Peer 4
3848285	1,013,305	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,337,500	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,284,399	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1085527	1,352,368	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	1,187,544	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,046,864	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,536,643	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,379,069	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
1248153	1,167,308	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,499,378	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
2869733	1,012,000	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	1,921,525	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,092,095	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,108,310	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,250,893	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,090,225	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,315,582	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	2,400,971	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,222,847	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,320,912	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,317,831	PEOPLES BANCORP	BELLINGHAM, WA	
1070578	2,163,892	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,048,129	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,731,106	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	1,860,286	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	2,139,324	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,151,938	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,052,027	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,271,855	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,105,629	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,374,164	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,464,839	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,367,929	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,384,895	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,058,165	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,088,685	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,501,011	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1398807	1,065,134	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	Moved from Peer 4
1209426	1,004,792	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
1085013	2,294,156	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,291,437	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,064,853	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,352,799	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,498,039	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,731,845	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,445,080	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,231,870	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
3212943	1,009,146	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	Moved from Peer 4
1938865	1,781,198	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,149,337	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,196,208	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
3266227	1,021,422	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	Moved from Peer 4
1062621	1,885,158	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,028,803	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	2,747,102	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,261,445	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,713,056	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,055,819	STARION BANCORPORATION	BISMARCK, ND	
1207431	1,080,606	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,585,805	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1427275	1,713,515	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	

BHCPR Reporters for Quarter Ending 06/30/2014  
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3852031	1,107,263	STERLING BANCORP, INC.	SOUTHFIELD, MI	
1249730	2,411,423	STOCK YARDS BANCORP, INC.	LOUISVILLE, KY	Name change from S. Y. BANCORP, INC.
1126046	2,754,997	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4228240	1,945,060	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,093,650	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,765,239	SUFFOLK BANCORP	RIVERHEAD, NY	
1247679	1,435,958	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1139242	2,894,658	SUN BANCORP, INC	VINELAND, NJ	Moved from Peer 2
1066713	1,713,754	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,320,034	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,647,787	TERRITORIAL BANCORP INC.	HONOLULU, HI	
3934562	1,022,164	THREE SHORES BANCORPORATION	ORLANDO, FL	Moved from Peer 4
1070420	1,144,298	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,195,224	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,724,481	TRICO BANCSHARES	CHICO, CA	
1056161	1,502,178	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,732,921	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	1,407,072	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,492,839	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,026,109	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,725,638	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,792,833	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
1116609	2,197,252	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,987,866	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,630,839	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,199,620	VISION BANCSHARES, INC.	LAREDO, TX	
3922466	1,390,311	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,801,372	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	
1135048	1,717,797	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,535,693	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,079,178	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,286,318	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,069,385	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,753,522	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,810,753	WILSON BANK HOLDING COMPANY	LEBANON, TN	
3432965	1,822,253	YADKIN FINANCIAL CORPORATION	ELKIN, NC	
2860431	1,698,887	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,301,117	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	

Note: Peer Group 3 has 344 bank holding companies.