

	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	484	512	490	451
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.37	3.31	3.34	3.42
+ Non-interest Income	0.83	0.95	0.94	0.93
- Overhead Expense	3.03	3.13	3.15	3.15
- Provision for Losses	0.11	0.18	0.16	0.34
+ Securities Gains (Losses)	0.02	0.04	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.15	1.08	1.07	1.02
Net Operating Income	0.82	0.79	0.79	0.72
Net Income	0.82	0.79	0.79	0.72
Net Income (Sub S Adjusted)	0.89	0.86	0.87	0.83
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.16	4.22	4.22	4.52
Interest Expense	0.52	0.64	0.60	0.80
Net Interest Income (TE)	3.63	3.58	3.61	3.71
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.20	0.32	0.33	0.58
Earnings Coverage of Net Losses (X)	15.58	11.98	11.52	8.65
Ln&Ls Allowance/Total Loans & Leases	1.51	1.70	1.59	1.76
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.99	2.91	2.39	3.36
30-89 Days Past Due Loans and Leases	0.56	0.70	0.73	0.93
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	14.83	14.32	14.17	13.56
Net ST Noncore Funding Dependence	5.62	4.53	4.92	3.76
Net Loans and Leases/Total Assets	64.70	63.85	63.89	62.97
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.06	9.87	10.05	9.67
Equity Capital/Total Assets	9.89	9.59	9.64	9.68
Equity Capital+Minority Int/Total Assets	9.98	9.66	9.74	9.75
Tier 1 Common Eq Cap / T RWA	12.93	12.52	12.83	12.24
Net Loans&Ls/Equity Capital (X)	6.84	7.02	6.94	6.86
Cash Dividends/Net Income	23.24	19.83	22.48	23.90
Cash Dividends/Net Income (Sub S Adjusted)	22.11	21.03	14.13	10.98
Retained Earnings/Avg Equity Cap	5.85	6.01	5.75	5.02
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.14	0.19	0.12	0.24
Long-Term Debt/Equity Capital	1.89	2.02	1.94	2.00
Equity Investment in Subs/Equity Cap	108.48	110.33	108.99	110.85
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	112.04	122.28	134.42	109.42

PERCENT OF AVERAGE ASSETS	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.86	3.90	3.90	4.16	4.48
Less: Interest Expense	0.48	0.59	0.55	0.74	0.99
Equals: Net Interest Income (TE)	3.37	3.31	3.34	3.42	3.50
Plus: Non-Interest Income	0.83	0.95	0.94	0.93	0.80
Equals: Adj Operating Income (TE)	4.25	4.33	4.35	4.41	4.34
Less: Overhead Expense	3.03	3.13	3.15	3.15	3.11
Less: Provision for Loan and Lease Losses	0.11	0.18	0.16	0.34	0.56
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	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.15	1.08	1.07	1.02	0.75
Less: Applicable Income Taxes (TE)	0.29	0.28	0.28	0.27	0.25
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.82	0.79	0.79	0.72	0.49
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.82	0.79	0.79	0.72	0.49
Memo: Net Income (Last Four Qtrs)	0.79	0.75	0.79	0.72	0.48
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.13	92.61	92.73	92.36	92.18
Avg Int-Bearing Funds / Avg Assets	74.70	75.62	75.53	76.68	78.68
Int Income (TE) / Avg Earning Assets	4.16	4.22	4.22	4.52	4.88
Int Expense / Avg Earning Assets	0.52	0.64	0.60	0.80	1.07
Net Int Inc (TE) / Avg Earn Assets	3.63	3.58	3.61	3.71	3.81
YIELD OR COST:					
Total Loans and Leases (TE)	5.02	5.24	5.21	5.54	5.78
Interest-Bearing Bank Balances	0.32	0.30	0.30	0.29	0.31
Fed Funds Sold & Reverse Repos	0.18	0.16	0.17	0.20	0.18
Trading Assets	0.99	0.65	0.49	0.83	1.59
Total Earning Assets	4.05	4.13	4.12	4.43	4.77
Investment Securities (TE)	2.52	2.35	2.38	2.67	3.22
U.S. Treasury & Agency Sec (excl MBS)	1.61	1.45	1.48	1.68	2.04
Mortgage-Backed Securities	2.20	1.92	1.96	2.39	3.00
All Other Securities	3.94	3.97	4.07	4.48	5.09
Interest-Bearing Deposits	0.50	0.60	0.57	0.76	1.03
Time Deposits of \$100K or More	0.93	1.08	1.04	1.26	1.55
Time Deposits < \$100K	0.92	1.10	1.05	1.33	1.67
Other Domestic Deposits	0.24	0.28	0.27	0.35	0.51
Foreign Deposits	N/A	0.20	0.20	0.32	0.32
Fed Funds Purchased and Repos	0.34	0.45	0.43	0.64	0.77
Other Borrowed Funds & Trading Liab	2.20	2.72	2.49	2.98	3.08
All Interest-Bearing Funds	0.64	0.77	0.73	0.96	1.25

	PEER GROUP 04 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	36	35	71	69	66
Avg Assets per Employee (\$000)	4,480	4,285	4,303	4,260	4,211
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	73.00	73.80	74.17	73.37	73.81
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.03	3.13	3.15	3.15	3.11
Personnel Expense	1.67	1.69	1.70	1.67	1.60
Net Occupancy Expense	0.38	0.39	0.39	0.39	0.39
Other Operating Expenses	0.96	1.03	1.04	1.08	1.10
Overhead Less Non-Interest Income	2.14	2.12	2.16	2.17	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.48	72.44	72.73	72.02	72.32
Personnel Expense	39.44	39.48	39.54	38.15	37.29
Net Occupancy Expense	8.91	8.93	8.88	8.82	8.99
Other Operating Expenses	22.61	23.63	23.92	24.61	25.44
Total Non-Interest Income	19.02	21.06	20.79	20.39	17.92
Fiduciary Activities Income	0.86	0.73	0.78	0.72	0.84
Serv Charges on Deposit Accts - Domestic	4.89	5.04	5.14	5.33	5.80
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.60	0.57	0.58	0.51	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.43	0.50	0.53	0.35	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.25	0.28	0.33	0.31	0.31
Net Gain (Loss) - Sales Loans, OREO, Oth	1.73	3.04	2.30	2.27	0.22
Other Non-Interest Income	7.03	7.49	7.47	7.62	7.25
Overhead Less Non-Interest Income	51.48	50.49	51.10	50.85	53.65
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.45	18.73	18.01	17.75	16.95
Appl Inc Tax+TE/Pretax NOI +TE	25.89	25.87	26.05	25.90	26.95

PERCENT OF TOTAL ASSETS	PEER GROUP 04 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	50.76	50.97	50.69	50.45	50.86
Commercial and Industrial Loans	8.06	7.94	7.82	7.63	7.90
Loans to Individuals	1.88	1.75	1.83	1.75	1.82
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.27	1.00	1.07	0.96	0.98
Other Loans and Leases	0.83	0.79	0.79	0.75	0.82
Net Loans and Leases	64.70	63.85	63.89	62.97	63.29
Debt Securities Over 1 Year	19.82	19.17	19.56	18.70	18.81
Mutual Funds and Equity Securities	0.07	0.08	0.08	0.08	0.07
Subtotal	85.23	83.78	84.33	82.55	82.83
Interest-Bearing Bank Balances	3.59	4.45	4.15	5.22	4.96
Federal Funds Sold & Reverse Repos	0.17	0.20	0.18	0.25	0.35
Debt Securities 1 Year or Less	1.84	1.98	1.93	2.09	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.96	91.67	91.76	91.32	91.16
Non-Int Cash and Due From Dep Inst	1.89	1.71	1.73	1.98	1.83
Other Real Estate Owned	0.43	0.63	0.52	0.72	0.90
All Other Assets	6.07	6.54	6.43	6.61	6.91
MEMORANDA:					
Short-Term Investments	6.34	7.38	7.05	8.43	7.82
U.S. Treasury Securities	0.22	0.13	0.16	0.11	0.14
U.S. Agency Securities (excl MBS)	4.38	4.30	4.40	4.15	4.10
Municipal Securities	5.36	5.05	5.19	4.79	4.52
Mortgage-Backed Securities	8.66	8.69	8.70	8.95	9.14
Asset-Backed Securities	0.05	0.04	0.05	0.04	0.02
Other Debt Securities	0.30	0.38	0.36	0.37	0.27
RE Loans Secured by 1-4 Family	18.32	18.52	18.41	18.52	17.26
Revolving	2.34	2.45	2.42	2.48	2.70
Closed-End, Sec by First Liens	14.85	14.84	14.80	14.84	13.26
Closed-End, Sec by Junior Liens	0.69	0.75	0.72	0.79	0.93
Commercial Real Estate Loans	27.94	28.38	28.23	28.13	29.89
Construction and Land Dev	4.08	4.03	4.08	4.23	5.06
Multi family	2.22	2.30	2.28	2.20	2.02
Nonfarm Nonresidential	20.83	21.23	21.07	20.85	22.07
RE Loans Secured by Farmland	2.10	1.78	1.83	1.73	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.40	79.43	79.13	79.71	79.61
RE Loans Secured by 1-4 Family	28.34	28.95	28.81	29.28	27.13
Revolving	3.61	3.82	3.76	3.91	4.20
Closed-End	24.36	24.66	24.61	24.93	22.45
Commercial Real Estate Loans	43.37	44.43	44.20	44.64	46.88
Construction and Land Dev	6.24	6.30	6.34	6.66	7.87
Multi family	3.39	3.54	3.49	3.45	3.15
Nonfarm Nonresidential	32.44	33.35	33.12	33.20	34.73
RE Loans Secured by Farmland	3.27	2.85	2.89	2.80	2.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.44	12.35	12.14	12.08	12.35
Loans to Individuals	3.09	2.88	3.00	2.94	2.98
Credit Card Loans	0.08	0.07	0.07	0.08	0.08
Agricultural Loans	1.99	1.58	1.68	1.57	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.28	1.24	1.23	1.20	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	6.34	7.38	7.05	8.43	7.82
Liquid Assets	21.59	22.04	22.01	23.20	22.95
Investment Securities	22.38	21.95	22.19	21.62	21.34
Net Loans and Leases	64.70	63.85	63.89	62.97	63.29
Net Lns, Ls & Stdbly Ltrs of Credit	65.12	64.28	64.31	63.41	63.81
Core Deposits	68.65	68.42	68.76	67.89	65.79
Noncore Funding	19.37	19.82	19.44	20.15	22.71
Time Deposits of \$100K or More	12.43	13.07	12.55	13.31	14.67
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.11	1.16	1.20	1.16	1.33
Net Fed Funds Purchased (Sold)	0.97	0.96	1.05	0.91	0.98
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.30	1.04	1.20	1.10	1.03
Earning Assets Repr in 1 Year	26.56	28.27	27.21	29.92	31.13
Int-Bearing Liab Repr in 1 Year	20.89	22.06	21.39	23.45	27.54
Long-Term Debt Repr in 1 Year	0.30	0.26	0.29	0.33	0.39
Net Assets Repriceable in 1 Year	4.82	5.55	5.19	5.70	2.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	14.83	14.32	14.17	13.56	17.38
Net ST Noncore Funding Dependence	5.62	4.53	4.92	3.76	6.24
Short-Term Inv/ST Noncore Funding	67.40	76.78	74.34	82.77	66.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.13	14.75	14.56	16.04	13.48
Net Loans and Leases/Total Deposits	78.83	77.58	77.74	76.73	77.33
Net Loans and Leases/Core Deposits	95.87	94.88	94.39	94.20	97.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.35	-0.04	-0.32	0.86	0.83
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.02	-0.87	-2.28	4.79	4.39
Struct Notes Appr(Depr)/T1 Cap	-0.26	-0.37	-0.74	0.02	0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.60	5.88	7.43	5.06	4.13
Available-For-Sale Securities	92.40	94.12	92.57	94.94	95.87
U.S. Treasury Securities	0.95	0.59	0.70	0.49	0.68
U.S. Agency Securities (excl MBS)	20.22	21.12	20.70	20.65	20.55
Municipal Securities	23.34	22.15	22.63	21.48	20.70
Mortgage-Backed Securities	42.05	42.34	42.52	43.41	45.24
Asset-Backed Securities	0.22	0.20	0.24	0.20	0.07
Other Debt Securities	1.45	2.09	1.78	2.07	1.46
Mutual Funds and Equity Securities	0.42	0.51	0.49	0.47	0.38
Debt Securities 1 Year or Less	8.61	10.09	9.62	10.86	9.67
Debt Securities 1 To 5 Years	24.56	24.01	23.58	25.12	25.72
Debt Securities Over 5 Years	63.09	61.18	62.47	59.19	60.22
Plledged Securities	43.84	42.06	43.37	43.38	46.87
Structured Notes, Fair Value	1.78	1.68	1.80	1.95	2.99

ANALYSIS RATIOS	PEER GROUP 04 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.11	0.18	0.16	0.34	0.56
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.28	0.25	0.52	0.84
Provision for Ln&Ls Losses/Net Losses	117.19	118.62	97.53	117.24	114.12
Ln&Ls Allowance/Total Loans & Leases	1.51	1.70	1.59	1.76	1.90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.76	12.76	10.06	6.29	4.00
ALLL/Nonaccrual Assets	197.43	148.47	170.89	122.94	100.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	173.72	140.24	155.98	115.91	95.96
Gross Ln&Ls Losses/Avg Loans & Leases	0.29	0.42	0.44	0.70	1.01
Recoveries/Avg Loans and Leases	0.09	0.09	0.11	0.10	0.10
Net Losses/Avg Loans and Leases	0.20	0.32	0.33	0.58	0.89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	13.85	8.49	19.92	13.22	11.34
Earnings Coverage of Net Losses (X)	15.58	11.98	11.52	8.65	5.35
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.13	0.28	0.28	0.54	0.85
RE Loans Secured By 1-4 Family	0.15	0.26	0.26	0.43	0.67
Revolving	0.10	0.19	0.21	0.39	0.46
Closed-End	0.14	0.24	0.26	0.43	0.71
Commercial Real Estate Loans	0.12	0.30	0.31	0.65	0.99
Construction and Land Dev	0.06	0.62	0.65	1.59	2.76
Multi family	0.02	0.03	0.08	0.21	0.37
Nonfarm Nonresidential	0.11	0.20	0.23	0.44	0.54
RE Loans Secured by Farmland	0.00	0.01	0.02	0.08	0.08
Commercial and Industrial Loans	0.22	0.31	0.37	0.68	1.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.70	0.82	0.83	0.91	1.13
Credit Card Loans	1.28	1.72	1.68	1.68	2.10
Agricultural Loans	0.00	0.00	0.01	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.41	0.45	0.54	0.73	0.87

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

PAGE 7

PERCENT OF LOANS AND LEASES	PEER GROUP 04 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
30-89 Days PD Loans and Leases	0.56	0.70	0.73	0.93	1.02
90+ Days PD Loans and Leases	0.05	0.04	0.05	0.06	0.08
Nonaccrual Loans and Leases	1.29	1.89	1.55	2.19	2.85
90+ Days PD and Nonaccrual Loans and Leases	1.39	1.98	1.66	2.31	2.98
30-89 Days PD Restructured	0.01	0.02	0.02	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.37	0.51	0.43	0.61	0.66
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.56	0.70	0.74	0.93	1.02
90+ Days Past Due Assets	0.05	0.04	0.05	0.06	0.08
Nonaccrual Assets	1.32	1.92	1.57	2.22	2.88
30+ Days PD & Nonaccrual Assets	2.04	2.78	2.48	3.34	4.11
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.90	1.27	1.06	1.48	1.95
90+ PD & Nonaccrual Assets + OREO	1.36	1.95	1.62	2.25	2.92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.84	2.55	2.18	2.89	3.65
Allowance for Loan & Lease Losses	191.76	231.31	215.58	255.84	288.12
Equity Cap + ALLL	17.32	24.72	20.95	27.66	36.21
Tier 1 Cap + ALLL	16.64	23.33	19.70	26.92	36.12
Loans & Leases + RE Acquired	2.86	3.94	3.39	4.49	5.55

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	0.56	0.70	0.75	0.95	1.04
- 90+ Days Past Due	0.04	0.04	0.05	0.06	0.08
- Nonaccrual	1.41	2.08	1.70	2.45	3.18
Coml & Indl - 30-89 Days PD	0.36	0.48	0.41	0.58	0.67
- 90+ Days Past Due	0.02	0.01	0.01	0.02	0.04
- Nonaccrual	0.90	1.19	1.04	1.26	1.65
Individuals - 30-89 Days PD	0.72	0.84	0.99	1.04	1.17
- 90+ Days Past Due	0.04	0.04	0.05	0.05	0.07
- Nonaccrual	0.25	0.25	0.27	0.31	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	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.07	0.08	0.06	0.07	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.07	0.05	0.08	0.14
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	0.19	0.19	0.14	0.15	0.20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.08	0.07	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.77	0.97	1.07	1.32	1.28
- 90+ Days Past Due	0.05	0.05	0.06	0.06	0.10
- Nonaccrual	1.27	1.65	1.46	1.80	2.13
Revolvi ng - 30-89 Days PD	0.37	0.48	0.45	0.52	0.46
- 90+ Days Past Due	0.01	0.00	0.00	0.01	0.02
- Nonaccrual	0.49	0.60	0.54	0.58	0.60
Closed-End - 30-89 Days PD	0.81	0.91	1.16	1.42	1.47
- 90+ Days Past Due	0.06	0.05	0.06	0.06	0.10
- Nonaccrual	1.40	1.84	1.60	2.01	2.47
- Jr Lien 30-89 Days PD	0.04	0.05	0.05	0.06	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.07	0.10	0.09	0.12	0.15
Commercial RE - 30-89 Days PD	0.37	0.51	0.49	0.67	0.85
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.05
- Nonaccrual	1.63	2.40	1.90	2.92	3.91
Const & Dev - 30-89 Days PD	0.28	0.41	0.33	0.56	0.74
- 90+ Days Past Due	0.00	0.00	0.00	0.01	0.05
- Nonaccrual	2.22	4.24	3.08	6.12	8.71
Mul ti fami ly - 30-89 Days PD	0.09	0.09	0.09	0.18	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.33	0.79	0.42	0.93	1.17
NonFarm Nres- 30-89 Days PD	0.34	0.48	0.48	0.61	0.78
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.03
- Nonaccrual	1.29	2.03	1.49	2.30	2.70
Farmland - 30-89 Days PD	0.22	0.15	0.18	0.26	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.62	0.82	0.59	1.03	1.56
Credi t Card - 30-89 Days PD	0.98	0.88	0.97	1.11	1.12
- 90+ Days Past Due	0.35	0.24	0.28	0.29	0.43
- Nonaccrual	0.01	0.00	0.01	0.01	0.00

CAPITAL RATIOS

PEER GROUP 04
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Tier 1 Leverage Ratio	10.06	9.87	10.05	9.67	9.35
Tier 1 RBC Ratio	14.62	14.45	14.63	14.30	13.64
Total Risk-Based Capital Ratio	16.06	15.92	16.08	15.80	15.20
Tangible Tier 1 Leverage Ratio	9.97	9.79	9.96	9.60	9.28
Tangible Common Eq Cap/Tan Assets	8.86	8.39	8.50	8.44	7.99

DERIVATIVES AND

OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	12.01	11.59	11.42	10.45	10.13
Standby Letters of Credit	0.35	0.36	0.34	0.36	0.41
Commercial & Similar Letters of Credit	0.00	0.01	0.00	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.72	0.90	0.69	0.98	0.72
Interest Rate Contracts	0.71	0.89	0.67	0.98	0.72
Interest Rate Futures & Forward Contr	0.12	0.21	0.10	0.24	0.14
Written Options Contr (Int Rate)	0.13	0.20	0.11	0.21	0.16
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.15	0.15	0.17	0.14	0.15
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	19.09	18.37	18.45	16.97	15.99

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	31.19	32.91	31.59	33.47	29.51
Written Options	34.70	34.00	32.86	32.04	34.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.11	33.01	31.85	30.89	32.53
Purchased Options	0.08	0.01	0.41	0.18	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.01	0.00	0.18	0.06	0.60
Swaps	30.85	29.92	31.45	30.99	32.38
Held for Trading	1.30	2.26	2.50	3.18	1.71
Interest Rate Contracts	1.30	2.26	2.50	3.18	1.70
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	98.70	97.74	97.50	96.82	98.29
Interest Rate Contracts	98.66	97.45	97.20	87.29	87.70
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)	60.21	61.50	63.31	64.82	63.60
One Year or Less	29.86	33.29	30.88	36.30	31.43
Over 1 Year to 5 Years	7.17	6.03	7.38	6.46	17.90
Over 5 Years	10.83	9.67	11.03	10.51	7.71
Gross Negative Fair Value (Abs Val)	1.09	1.21	1.01	1.67	1.75
Gross Positive Fair Value	0.67	0.62	0.61	0.57	0.65
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES

INSURANCE,
PEER GROUP 04
06/30/2014

06/30/2013

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	30.30	19.59	28.18	25.25	18.38
Ins Under Assets(L/H)/Tot Ins Und Ast	69.70	80.41	71.82	74.75	81.62
Sep Acct Assets(L/H)/Total Li fe Ast	0.00	0.00	0.00	0.00	8.10
Ins Activities Revenue/Adj Oper Inc	0.25	0.28	0.33	0.31	0.31
Premium Inc/Ins Activities Revenue	0.02	0.01	0.08	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	42.90	56.95	51.62	67.87	74.67
Other Prem Inc/Total Prem Inc	57.10	43.05	48.38	32.13	25.33
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)	28.34	18.61	31.35	134.52	71.74
Ins Net Inc (L/H)/Equity (L/H)	-0.09	0.65	0.14	1.21	1.30
Insur Ben, Losses, Exp/Insur Premiums	77.78	83.33	80.10	64.22	77.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.98	1.01	0.89	0.98	0.61
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	11.55	11.05	11.52	10.98	10.66

BROKER-DEALER ACTIVITIES

Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
---	------	------	------	------	------

FOREIGN ACTIVITIES

Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	0.20	0.20	0.32	0.32

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

Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	0.02	0.01	N/A	1.04
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00

GROWTH RATES:

Net Loans and Leases	-10.04	-18.25	-12.56	-24.63	-17.11
Total Selected Assets	-18.59	-20.09	-20.10	-13.67	-8.87
Deposits	N/A	N/A	-100.00	-52.44	-50.63

PROFITABILITY:

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	7.86	7.76	7.60	6.92	4.50
Bank Net Inc/Avg Eq Inv in Banks	8.87	8.58	8.58	7.78	5.62
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.76	3.48	3.67	3.52	2.88
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.97	4.84	5.31	4.23	3.00
Bank Net Income/Parent Net Income	106.94	107.11	107.28	108.37	110.52
Nonbank Net Income/Parent Net Income	0.27	0.30	0.23	0.39	0.49
Sub BHCs Net Inc/Parent Net Income	94.34	92.70	93.23	93.82	92.66

LEVERAGE:

Total Liabilities/Equity	12.16	14.10	13.09	14.57	16.95
Total Debt/Equity Capital	2.49	2.67	2.45	2.77	3.19
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.66	12.29	11.39	12.65	14.82
Tot Debt+Lns Guaranteed for Affl/Equity	2.54	2.73	2.47	2.86	3.31
Total Debt/Eq Cap - Exc Over Fair Value	2.50	2.69	2.46	2.79	3.21
Long-Term Debt/Equity Capital	1.89	2.02	1.94	2.00	2.10
Short-Term Debt/Equity Capital	0.14	0.19	0.12	0.24	0.40
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.02	0.03	0.03	0.07
Long-Term Debt/Consolidated LT Debt	8.31	7.46	7.36	5.99	4.57

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.48	110.33	108.99	110.85	113.10
Total Investment in Subs/Equity	108.78	110.78	109.36	111.26	113.56
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	100.83	101.43	100.67	101.67	101.97
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	101.09	101.79	100.97	102.06	102.44

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.84	1.09	0.99	1.14	1.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.10	3.77	3.46	3.68	4.80

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	102.48	107.30	123.87	101.49	84.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	112.04	122.28	134.42	109.42	99.60
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	101.18	101.32	108.50	100.39	102.38
Pretax Oper Inc + Int Exp/Int Expense	3096.67	2092.35	4068.39	2843.12	1728.77
Div + Int From Subs/Int Exp + Div	121.63	133.34	180.54	132.97	111.29
Fees+Other Inc From Subs/Sal + Oth Exp	2.93	2.37	2.95	2.46	4.95
Net Inc/Curr Port of LT Debt+Pfd Div(X)	25.73	20.39	26.31	15.39	11.43

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.01	-0.25	-0.01	-0.19	-0.60
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	10.17	10.06	14.42	12.80	18.62
Total	10.17	10.06	14.42	12.80	18.62

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	0.13	0.17	0.15	0.17	0.24
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 04
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Div Paid/Inc Before Undist Inc	72.12	64.87	62.83	70.96	75.07
Dividends Paid/Net Income	23.19	19.70	22.29	23.97	24.45
Net Income - Dividends/Avg Equity	5.85	6.04	5.79	5.04	2.80

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	128.86	136.52	181.29	137.35	113.39
Dividends From Nonbank Subs	0.19	0.14	0.28	0.52	0.44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	132.95	139.91	185.59	142.67	118.99

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	30.87	29.37	37.80	34.38	31.02
Interest Income From Bank Subs	0.02	0.02	0.02	0.03	0.05
Mgt & Service Fees From Bank Subs	0.12	0.09	0.15	0.13	0.68
Other Income From Bank Subs	0.00	0.01	0.01	0.01	0.02
Operating Income From Bank Subs	33.52	31.67	40.38	37.04	36.13

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	62.17	58.60	63.11	67.09	66.23
Interest Income From Nonbank Subs	0.02	0.04	0.32	0.22	0.24
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.03	0.00
Operating Inc From Nonbank Subs	64.18	60.49	71.96	78.18	72.64

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	3.36	3.67	4.36	9.52	9.15
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	3.36	3.68	4.36	9.58	9.17

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	66.92	63.62	72.98	66.69	58.31
Interest Income From Bank Subs	1.92	2.39	0.41	2.52	2.76
Mgt & Serv Fees From Bank Subs	0.46	0.20	0.24	0.32	1.76
Other Income From Bank Subs	0.02	0.05	0.02	0.02	0.04
Operating Income From Bank Subs	78.55	76.41	82.33	79.41	73.90

Dividends From Nonbank Subs	1.16	1.11	0.44	1.79	1.97
Interest Income From Nonbank Subs	0.00	0.01	0.01	0.01	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.98	3.36	1.29	4.18	4.36

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

Loans and Adv From Subs/ST Debt	638.23	499.79	495.72	534.07	678.47
Loans and Adv From Subs/Total Debt	164.14	140.73	137.73	162.05	210.47

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
	-----	-----	-----	-----	-----	-----	-----	-----	-----
Number of BHCs in Peer Group									484
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.36	2.47	2.76	3.03	3.35	3.69	4.03	4.30	484
+ Non-interest Income	0.82	0.17	0.30	0.49	0.74	1.09	1.67	2.17	484
- Overhead Expense	3.02	1.96	2.18	2.51	2.98	3.46	4.07	4.80	484
- Provision for Losses	0.11	-0.13	0.00	0.00	0.09	0.19	0.31	0.43	484
+ Securities Gains (Losses)	0.02	-0.02	-0.00	0.00	0.00	0.03	0.10	0.16	484
+ Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.02	0.06	484
= Pretax Net Oper Income (TE)	1.14	0.07	0.39	0.73	1.12	1.53	1.93	2.19	484
Net Operating Income	0.82	0.05	0.25	0.50	0.78	1.10	1.54	1.88	484
Net Income	0.82	0.05	0.25	0.50	0.78	1.10	1.54	1.88	484
Net Income (Sub S Adjusted)	0.88	0.06	0.30	0.59	0.91	1.17	1.38	1.51	117
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.15	3.15	3.42	3.77	4.13	4.52	4.97	5.17	484
Interest Expense	0.52	0.17	0.22	0.34	0.50	0.67	0.89	0.99	484
Net Interest Income (TE)	3.62	2.62	2.93	3.27	3.60	4.00	4.36	4.65	484
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.19	-0.15	-0.05	0.01	0.10	0.31	0.75	1.14	484
Earnings Coverage of Net Losses (X)	15.58	-69.21	-21.20	1.28	6.80	22.49	82.26	158.44	476
Ln&Ls Allowance/Total Loans & Leases	1.51	0.70	0.92	1.13	1.39	1.85	2.39	2.73	484
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.98	0.22	0.35	0.81	1.60	2.83	4.98	6.96	484
30-89 Days Past Due Loans and Leases	0.56	0.02	0.07	0.18	0.43	0.84	1.43	2.00	484
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	14.82	-9.30	-1.56	6.84	14.74	22.54	32.94	36.50	484
Net ST Noncore Funding Dependence	5.62	-12.95	-7.37	-0.41	6.09	11.31	17.66	23.20	484
Net Loans and Leases/Total Assets	64.69	41.07	45.99	56.26	65.92	74.12	80.04	83.06	484
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.06	6.80	7.65	8.66	9.96	11.35	12.86	14.07	444
Equity Capital/Total Assets	9.88	5.76	6.66	8.23	9.72	11.35	13.49	15.14	484
Equity Capital+Minority Int/Total Assets	9.97	5.95	7.04	8.28	9.82	11.45	13.49	15.14	484
Tier 1 Common Eq Cap / T RWA	12.93	6.12	7.67	9.66	12.54	15.42	20.31	22.87	444
Net Loans&Ls/Equity Capital (X)	6.83	3.36	3.98	5.25	6.62	8.22	10.54	12.25	484
Cash Dividends/Net Income	23.23	0.00	0.00	0.00	21.38	43.15	65.52	89.04	464
Cash Dividends/Net Income (Sub S Adjusted)	22.10	-19.80	-6.81	0.00	11.97	38.31	75.24	92.46	117
Retained Earnings/Avg Equity Cap	5.84	-1.09	0.76	3.47	5.70	8.28	11.04	14.29	484
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.13	0.00	0.00	0.00	0.00	0.00	0.61	4.70	484
Long-Term Debt/Equity Capital	1.88	0.00	0.00	0.00	0.00	0.46	12.54	24.48	484
Equity Investment in Subs/Equity Cap	108.47	86.57	93.11	98.95	102.61	117.85	135.15	156.91	484
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	112.03	-11.90	1.09	59.62	100.00	145.93	260.65	571.08	462

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.85	2.95	3.19	3.51	3.85	4.16	4.57	4.84	484
Less: Interest Expense	0.48	0.16	0.21	0.32	0.46	0.62	0.82	0.91	484
Equals: Net Interest Income (TE)	3.36	2.47	2.76	3.03	3.35	3.69	4.03	4.30	484
Plus: Non-Interest Income	0.82	0.17	0.30	0.49	0.74	1.09	1.67	2.17	484
Equals: Adj Operating Income (TE)	4.24	3.14	3.36	3.71	4.18	4.71	5.35	5.99	484
Less: Overhead Expense	3.02	1.96	2.18	2.51	2.98	3.46	4.07	4.80	484
Less: Provision for Loan and Lease Losses	0.11	-0.13	0.00	0.00	0.09	0.19	0.31	0.43	484
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.03	0.10	0.16	484
Plus: Other Tax Equiv Adjustments	0.00	-0.04	-0.00	0.00	0.00	0.00	0.02	0.06	484
Equals: Pretax Net Oper Inc (TE)	1.14	0.07	0.39	0.73	1.12	1.53	1.93	2.19	484
Less: Applicable Income Taxes (TE)	0.28	0.00	0.00	0.11	0.28	0.46	0.61	0.76	484
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	484
Equals: Net Operating Income	0.82	0.05	0.25	0.50	0.78	1.10	1.54	1.88	484
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Equals: Net Income	0.82	0.05	0.25	0.50	0.78	1.10	1.54	1.88	484
Memo: Net Income (Last Four Qtrs)	0.79	-0.15	0.13	0.46	0.78	1.06	1.50	1.80	452
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.12	86.70	89.04	91.42	93.38	95.11	96.46	97.04	484
Avg Int-Bearing Funds / Avg Assets	74.70	59.23	63.03	69.48	75.02	80.13	84.90	87.43	444
Int Income (TE) / Avg Earning Assets	4.15	3.15	3.42	3.77	4.13	4.52	4.97	5.17	484
Int Expense / Avg Earning Assets	0.52	0.17	0.22	0.34	0.50	0.67	0.89	0.99	484
Net Int Inc (TE) / Avg Earn Assets	3.62	2.62	2.93	3.27	3.60	4.00	4.36	4.65	484
YIELD OR COST:									
Total Loans and Leases (TE)	5.01	4.15	4.30	4.59	4.97	5.44	5.84	6.35	484
Interest-Bearing Bank Balances	0.32	0.00	0.04	0.20	0.27	0.39	0.69	1.04	480
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.00	0.13	0.24	0.61	1.33	249
Trading Assets	0.98	0.00	0.00	0.00	0.00	2.52	3.80	4.67	28
Total Earning Assets	4.05	3.10	3.30	3.68	4.05	4.41	4.86	5.13	484
Investment Securities (TE)	2.52	1.25	1.64	2.00	2.41	3.03	3.64	4.19	483
U.S. Treasury & Agency Sec (excl MBS)	1.60	0.48	0.80	1.17	1.59	2.05	2.50	2.90	435
Mortgage-Backed Securities	2.19	1.20	1.50	1.82	2.11	2.50	3.14	3.66	461
All Other Securities	3.94	1.36	1.95	2.88	3.82	4.90	6.21	7.58	460
Interest-Bearing Deposits	0.50	0.19	0.23	0.34	0.48	0.66	0.80	0.90	484
Time Deposits of \$100K or More	0.92	0.43	0.51	0.68	0.90	1.15	1.40	1.57	484
Time Deposits < \$100K	0.92	0.38	0.50	0.69	0.89	1.14	1.40	1.66	484
Other Domestic Deposits	0.24	0.07	0.10	0.14	0.21	0.32	0.45	0.54	484
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.34	0.00	0.00	0.10	0.24	0.48	1.01	2.28	333
Other Borrowed Funds & Trading Liab	2.20	0.15	0.34	1.12	2.15	3.27	4.06	4.63	410
All Interest-Bearing Funds	0.63	0.24	0.30	0.44	0.62	0.83	0.99	1.13	444

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	36.07	25.81	27.86	30.41	34.97	41.56	48.38	53.83	484
Avg Assets per Employee (\$000)	4479.73	2798.05	3053.60	3487.59	4212.61	5168.65	6772.34	7785.06	484
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	481
Overhead Exp / NII + Non-Int Income	73.00	50.67	56.63	64.67	72.66	81.20	89.82	96.49	484
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.02	1.96	2.18	2.51	2.98	3.46	4.07	4.80	484
Personnel Expense	1.66	1.03	1.19	1.38	1.63	1.90	2.26	2.58	484
Net Occupancy Expense	0.38	0.19	0.22	0.28	0.36	0.46	0.58	0.68	484
Other Operating Expenses	0.96	0.54	0.62	0.74	0.93	1.13	1.41	1.73	484
Overhead Less Non-Interest Income	2.13	1.27	1.49	1.81	2.14	2.46	2.80	3.04	484
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	71.48	49.83	54.36	62.54	71.21	79.48	88.53	96.10	484
Personnel Expense	39.44	26.95	29.26	34.85	39.32	43.71	49.46	51.72	484
Net Occupancy Expense	8.91	4.63	5.44	6.91	8.69	10.93	13.09	14.81	484
Other Operating Expenses	22.60	14.06	15.64	18.60	21.83	26.19	31.48	35.59	484
Total Non-Interest Income	19.02	5.26	8.00	12.81	18.04	24.17	33.79	40.87	484
Fiduciary Activities Income	0.86	0.00	0.00	0.00	0.00	1.34	4.70	8.97	484
Serv Charges on Deposit Accts - Domestic	4.88	0.68	1.29	2.70	4.41	6.72	9.84	11.81	484
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.10	1.21	2.50	3.55	484
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Net Servicing Fees	0.42	0.00	0.00	0.00	0.01	0.74	2.04	2.95	484
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Insurance Activities Revenue	0.25	0.00	0.00	0.00	0.00	0.17	1.22	5.22	484
Net Gain (Loss) - Sales Loans, OREO, Oth	1.73	-3.07	-1.08	-0.00	0.82	2.79	8.16	14.94	484
Other Non-Interest Income	7.02	1.58	2.73	4.59	6.48	9.08	12.42	16.68	484
Overhead Less Non-Interest Income	51.48	25.36	32.49	41.89	51.23	60.95	70.31	75.84	484
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	18.44	0.00	0.00	2.17	22.03	30.48	36.29	38.66	465
Appl Inc Tax+TE/Pretax NOI+TE	25.88	0.00	0.36	14.60	32.21	36.40	40.38	42.21	465

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.75	25.38	33.39	41.07	50.55	60.42	67.83	73.10	484
Commercial and Industrial Loans	8.06	1.08	2.48	4.44	7.16	11.21	16.74	19.43	484
Loans to Individuals	1.87	0.06	0.16	0.56	1.31	2.63	5.77	9.26	484
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Agricultural Loans	1.26	0.00	0.00	0.00	0.12	1.92	7.06	12.26	484
Other Loans and Leases	0.82	0.00	0.00	0.05	0.43	1.47	3.08	4.86	484
Net Loans and Leases	64.69	41.07	45.99	56.26	65.92	74.12	80.04	83.06	484
Debt Securities Over 1 Year	19.81	3.41	5.77	11.10	18.98	28.00	36.99	41.17	484
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.08	0.41	0.90	484
Subtotal	85.22	72.65	76.32	81.45	86.17	89.36	90.93	92.49	484
Interest-Bearing Bank Balances	3.58	0.06	0.21	0.71	2.49	6.00	10.02	14.06	484
Federal Funds Sold & Reverse Repos	0.16	0.00	0.00	0.00	0.00	0.05	1.03	2.52	484
Debt Securities 1 Year or Less	1.83	0.00	0.01	0.27	1.04	2.89	5.65	8.16	484
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Total Earning Assets	91.95	86.98	88.77	90.35	92.00	93.65	94.94	95.69	484
Non-Int Cash and Due From Dep Inst	1.89	0.44	0.67	1.33	1.87	2.42	3.10	3.80	484
Other Real Estate Owned	0.43	0.00	0.00	0.06	0.21	0.66	1.40	2.14	484
All Other Assets	6.07	2.62	3.36	4.52	5.93	7.57	9.04	10.46	484
MEMORANDA:									
Short-Term Investments	6.33	0.70	1.26	2.58	5.19	9.67	14.09	19.99	484
U.S. Treasury Securities	0.21	0.00	0.00	0.00	0.00	0.00	1.60	3.42	484
U.S. Agency Securities (excl MBS)	4.37	0.00	0.00	0.82	3.19	7.44	14.39	19.19	484
Municipal Securities	5.36	0.00	0.00	0.85	4.90	9.70	14.40	17.46	484
Mortgage-Backed Securities	8.66	0.00	0.23	3.49	7.37	13.43	20.16	26.79	484
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.34	1.10	484
Other Debt Securities	0.29	0.00	0.00	0.00	0.00	0.35	1.83	3.26	484
RE Loans Secured by 1-4 Family	18.31	4.72	6.46	10.51	17.27	25.36	34.19	41.71	484
Revolving	2.33	0.00	0.07	0.68	2.14	3.66	5.66	7.06	484
Closed-End, Sec by First Liens	14.84	3.26	4.65	7.97	13.55	20.93	30.04	37.30	484
Closed-End, Sec by Junior Liens	0.68	0.02	0.08	0.26	0.56	1.05	1.72	2.09	484
Commercial Real Estate Loans	27.94	10.55	13.79	19.87	27.55	35.58	43.49	49.22	484
Construction and Land Dev	4.08	0.51	0.96	1.83	3.49	5.72	9.16	11.55	484
Multi family	2.21	0.13	0.38	0.89	1.80	3.14	5.44	7.08	484
Nonfarm Nonresidential	20.82	7.20	10.09	14.37	20.65	26.61	33.41	38.91	484
RE Loans Secured by Farmland	2.10	0.00	0.00	0.05	0.68	3.68	9.38	12.94	484
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.40	52.14	59.02	70.18	79.47	87.27	92.51	95.63	484
RE Loans Secured by 1-4 Family	28.34	8.15	10.57	16.94	26.39	38.49	52.31	60.37	484
Revolving	3.61	0.00	0.12	1.14	3.07	5.65	8.50	10.42	484
Closed-End	24.35	5.96	8.76	14.05	22.56	33.11	47.09	55.86	484
Commercial Real Estate Loans	43.36	17.23	24.11	32.55	42.74	53.46	64.66	70.01	484
Construction and Land Dev	6.24	0.85	1.63	2.98	5.59	9.09	12.97	16.78	484
Multi family	3.38	0.25	0.62	1.45	2.79	4.93	8.11	10.32	484
Nonfarm Nonresidential	32.44	11.36	16.42	23.28	32.01	40.36	50.49	57.38	484
RE Loans Secured by Farmland	3.27	0.00	0.00	0.07	1.07	5.81	14.40	21.05	484
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Commercial and Industrial Loans	12.44	1.83	4.14	7.12	11.45	17.21	23.74	27.72	484
Loans to Individuals	3.08	0.09	0.23	0.89	1.97	4.55	10.15	13.50	484
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.09	0.48	0.72	484
Agricultural Loans	1.98	0.00	0.00	0.00	0.17	2.97	11.04	18.49	484
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Other Loans and Leases	1.28	0.00	0.00	0.09	0.72	2.15	4.72	6.89	484

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.33	0.70	1.26	2.58	5.19	9.67	14.09	19.99	484
Liquid Assets	21.58	7.94	10.47	13.76	20.25	28.72	37.82	43.59	484
Investment Securities	22.38	4.21	7.15	12.90	21.08	31.22	41.28	45.79	484
Net Loans and Leases	64.69	41.07	45.99	56.26	65.92	74.12	80.04	83.06	484
Net Lns, Ls & Stdby Ltrs of Credit	65.11	41.38	46.11	56.70	66.21	74.68	80.39	83.64	484
Core Deposits	68.65	48.77	55.48	62.28	69.77	75.29	79.13	81.23	484
Noncore Funding	19.37	7.06	9.19	12.72	18.17	25.25	32.94	37.47	484
Time Deposits of \$100K or More	12.43	4.49	5.41	7.93	11.38	16.38	22.83	27.23	484
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Fed Funds Purchased and Repos	1.10	0.00	0.00	0.00	0.29	2.08	5.03	7.04	484
Net Fed Funds Purchased (Sold)	0.96	-2.11	-0.56	0.00	0.14	1.91	4.32	6.91	484
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Oth Borrowings W/Rem Mat 1 Yr or Less	1.29	0.00	0.00	0.00	0.48	2.37	5.38	7.99	484
Earning Assets Repr in 1 Year	26.56	10.93	13.18	18.60	25.66	34.22	42.07	47.46	484
Int-Bearing Liab Repr in 1 Year	20.89	6.58	8.43	12.25	17.01	25.69	49.30	57.72	484
Long-Term Debt Repr in 1 Year	0.30	0.00	0.00	0.00	0.00	0.07	2.34	4.04	484
Net Assets Repriciable in 1 Year	4.82	-32.48	-19.18	-3.40	6.80	14.57	23.02	29.48	484
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	14.82	-9.30	-1.56	6.84	14.74	22.54	32.94	36.50	484
Net ST Noncore Funding Dependence	5.62	-12.95	-7.37	-0.41	6.09	11.31	17.66	23.20	484
Short-Term Inv/ST Noncore Funding	67.39	6.22	9.51	20.45	48.18	103.70	176.91	292.25	483
Liq Asts-ST Noncore Fndg/Nonliq Asts	14.13	-10.58	-6.50	1.52	11.13	24.34	44.87	62.90	484
Net Loans and Leases/Total Deposits	78.82	49.64	55.01	68.15	79.97	90.58	99.38	104.86	484
Net Loans and Leases/Core Deposits	95.87	56.93	63.98	79.24	93.23	109.31	134.93	151.39	484
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.35	-1.14	-0.30	0.00	0.03	0.59	1.74	2.90	189
Avail-For-Sale Sec Appr(Depr)/T1 Cap	1.01	-4.62	-2.52	-0.53	0.72	2.52	5.17	6.91	441
Struct Notes Appr(Depr)/T1 Cap	-0.26	-2.52	-1.09	-0.32	-0.10	0.00	0.02	0.04	199
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.60	0.00	0.00	0.00	0.00	9.67	43.58	78.99	483
Available-For-Sale Securities	92.39	19.62	53.27	90.17	100.00	100.00	100.00	100.00	483
U.S. Treasury Securities	0.95	0.00	0.00	0.00	0.00	0.00	5.99	14.73	483
U.S. Agency Securities (excl MBS)	20.22	0.00	0.00	5.00	17.25	33.88	55.30	76.17	483
Municipal Securities	23.33	0.00	0.00	5.88	24.07	40.42	53.44	62.97	483
Mortgage-Backed Securities	42.05	0.00	2.21	19.82	43.58	60.01	86.22	92.95	483
Asset-Backed Securities	0.21	0.00	0.00	0.00	0.00	0.00	1.58	4.51	483
Other Debt Securities	1.45	0.00	0.00	0.00	0.00	1.64	8.84	14.83	483
Mutual Funds and Equity Securities	0.41	0.00	0.00	0.00	0.00	0.37	2.26	7.39	483
Debt Securities 1 Year or Less	8.60	0.00	0.10	1.47	5.48	14.19	24.19	35.47	483
Debt Securities 1 To 5 Years	24.56	0.32	3.05	8.48	20.77	40.73	56.31	66.76	483
Debt Securities Over 5 Years	63.08	9.15	23.49	44.84	66.58	83.49	93.46	96.39	483
Pledged Securities	43.84	1.08	6.62	21.56	43.06	65.07	83.14	92.26	483
Structured Notes, Fair Value	1.77	0.00	0.00	0.00	0.00	2.69	9.14	19.17	483

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.11	-0.13	0.00	0.00	0.09	0.19	0.31	0.43	484
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	-0.27	0.00	0.01	0.14	0.30	0.47	0.62	484
Provision for Ln&Ls Losses/Net Losses	117.19	-437.09	-54.74	0.00	84.77	178.35	489.23	908.25	476
Ln&Ls Allowance/Total Loans & Leases	1.51	0.70	0.92	1.13	1.39	1.85	2.39	2.73	484
Ln&Ls Allowance/Net Ln&Ls Losses (X)	17.75	1.21	1.79	3.83	9.45	24.64	63.23	117.24	393
ALLL/Nonaccrual Assets	197.42	37.23	48.56	76.86	127.39	253.85	564.23	1188.52	479
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	173.72	36.02	46.20	75.48	122.76	224.97	477.65	916.02	481
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.00	0.02	0.07	0.18	0.43	0.91	1.38	484
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.02	0.05	0.13	0.28	0.44	484
Net Losses/Avg Loans and Leases	0.19	-0.15	-0.05	0.01	0.10	0.31	0.75	1.14	484
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Recoveries/Prior Year-End Losses	13.85	0.98	1.80	3.93	9.22	19.45	42.29	66.54	455
Earnings Coverage of Net Losses (X)	15.58	-69.21	-21.20	1.28	6.80	22.49	82.26	158.44	476
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.13	-0.15	-0.07	0.00	0.05	0.21	0.59	0.90	484
RE Loans Secured By 1-4 Family	0.14	-0.09	-0.03	0.00	0.07	0.25	0.56	0.84	484
Revolvi ng	0.10	-0.12	-0.02	0.00	0.00	0.12	0.62	1.08	456
Closed-End	0.14	-0.11	-0.04	0.00	0.06	0.24	0.57	0.83	484
Commercial Real Estate Loans	0.12	-0.28	-0.11	-0.00	0.00	0.20	0.67	1.22	483
Construction and Land Dev	0.05	-1.59	-0.44	-0.01	0.00	0.00	0.89	2.24	480
Multi family	0.01	-0.02	0.00	0.00	0.00	0.00	0.00	0.82	474
Nonfarm Nonresi dential	0.10	-0.14	-0.05	-0.00	0.00	0.17	0.58	0.97	483
RE Loans Secured by Farmland	-0.00	-0.01	0.00	0.00	0.00	0.00	0.00	0.00	394
Commercial and Industrial Loans	0.22	-0.67	-0.31	-0.04	0.00	0.33	1.51	2.99	481
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.69	0.05	0.09	0.18	0.44	0.98	2.26	3.24	333
Credit Card Loans	1.28	-0.44	-0.01	0.00	0.82	1.94	4.04	7.27	158
Agricultural Loans	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.03	312
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.40	-0.19	0.00	0.00	0.00	0.17	2.32	6.52	432

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.56	0.02	0.07	0.18	0.43	0.84	1.43	2.00	484
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.43	484
Nonaccrual Loans and Leases	1.29	0.10	0.20	0.54	1.08	1.84	3.24	4.64	484
90+ Days PD and Nonaccrual Loans and Leases	1.38	0.14	0.26	0.61	1.15	1.93	3.39	4.90	484
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.21	484
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Nonaccrual Restructured	0.37	0.00	0.00	0.01	0.22	0.65	1.34	2.04	484
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.56	0.02	0.07	0.18	0.43	0.84	1.43	2.00	484
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.22	0.43	484
Nonaccrual Assets	1.32	0.10	0.20	0.56	1.10	1.89	3.33	4.76	484
30+ Days PD & Nonaccrual Assets	2.03	0.34	0.54	0.98	1.76	2.76	4.86	6.21	484
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.90	0.08	0.15	0.40	0.74	1.31	2.02	3.28	484
90+ PD & Nonaccrual Assets + OREO	1.36	0.15	0.27	0.58	1.07	2.00	3.37	5.03	484
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.84	0.18	0.35	0.78	1.49	2.64	4.59	6.04	484
Allowance for Loan & Lease Losses	191.75	24.95	42.25	87.50	163.90	277.33	409.62	520.99	484
Equity Cap + ALLL	17.32	1.83	3.16	6.87	13.88	24.87	43.16	60.36	484
Tier 1 Cap + ALLL	16.64	1.93	3.35	6.85	13.94	23.71	40.15	55.33	444
Loans & Leases + RE Acquired	2.85	0.33	0.53	1.25	2.32	4.10	7.18	8.72	484

PEER GROUP 4

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	0.55	0.01	0.04	0.17	0.40	0.85	1.48	2.08	484
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.06	0.21	0.35	484
- Nonaccrual	1.41	0.04	0.18	0.51	1.13	2.05	3.70	5.32	484
Coml & Indl - 30-89 Days PD	0.35	0.00	0.00	0.00	0.17	0.58	1.50	2.34	481
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.11	0.60	481
- Nonaccrual	0.89	0.00	0.00	0.07	0.42	1.64	3.63	5.72	481
Individuals - 30-89 Days PD	0.71	0.00	0.00	0.12	0.53	1.28	2.14	3.13	480
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.05	0.24	0.54	480
- Nonaccrual	0.24	0.00	0.00	0.00	0.08	0.40	1.06	1.59	480
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agricultural - 30-89 Days PD	0.07	0.00	0.00	0.00	0.00	0.00	0.38	1.27	312
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	312
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.45	2.37	312
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.03	1.35	3.32	432
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	432
- Nonaccrual	0.04	0.00	0.00	0.00	0.00	0.00	0.20	1.68	432
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.76	0.00	0.05	0.23	0.55	1.19	2.04	2.59	484
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.35	0.58	484
- Nonaccrual	1.27	0.00	0.05	0.39	1.05	1.89	3.06	4.40	484
Revolvi ng - 30-89 Days PD	0.36	0.00	0.00	0.00	0.11	0.65	1.62	2.52	456
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	456
- Nonaccrual	0.49	0.00	0.00	0.00	0.08	0.88	2.06	3.83	456
Closed-End - 30-89 Days PD	0.80	0.00	0.02	0.20	0.56	1.26	2.12	2.68	484
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.35	0.68	484
- Nonaccrual	1.39	0.00	0.04	0.39	1.10	2.05	3.52	4.84	484
- Jr Lien 30-89 Days PD	0.03	0.00	0.00	0.00	0.01	0.07	0.16	0.27	484
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	484
- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.01	0.12	0.33	0.57	484
Commercial RE - 30-89 Days PD	0.36	0.00	0.00	0.01	0.24	0.64	1.31	2.12	483
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.28	483
- Nonaccrual	1.62	0.00	0.01	0.34	1.17	2.36	4.62	6.60	483
Const & Dev - 30-89 Days PD	0.28	0.00	0.00	0.00	0.00	0.39	1.50	2.95	480
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	480
- Nonaccrual	2.22	0.00	0.00	0.00	0.47	3.39	10.62	17.56	480
Mul ti fami ly - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.51	3.47	474
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	474
- Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.00	2.22	5.74	474
Nonfarm Nres- 30-89 Days PD	0.33	0.00	0.00	0.00	0.17	0.59	1.28	2.14	483
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.12	0.29	483
- Nonaccrual	1.29	0.00	0.00	0.26	0.93	2.27	3.85	5.37	483
Farm land - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.16	1.47	3.13	394
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	394
- Nonaccrual	0.61	0.00	0.00	0.00	0.00	0.39	3.86	10.24	394
Credi t Card - 30-89 Days PD	0.97	0.00	0.00	0.00	0.72	1.57	3.20	4.95	158
- 90+ Days Past Due	0.35	0.00	0.00	0.00	0.00	0.51	1.95	2.93	158
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.51	158

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.06	6.80	7.65	8.66	9.96	11.35	12.86	14.07	444
Tier 1 RBC Ratio	14.61	9.16	10.44	11.82	14.03	16.98	21.20	23.49	444
Total Risk-Based Capital Ratio	16.05	11.01	11.90	13.41	15.39	18.29	22.58	24.85	444
Tangible Tier 1 Leverage Ratio	9.97	6.72	7.57	8.59	9.88	11.27	12.76	13.97	444
Tangible Common Eq Cap/Tan Assets	8.86	4.65	5.70	7.04	8.78	10.43	12.39	13.75	444
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	12.00	3.29	4.77	7.95	12.10	15.94	19.37	22.67	484
Standby Letters of Credit	0.35	0.00	0.01	0.10	0.26	0.53	0.98	1.25	484
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	484
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.72	0.00	0.00	0.00	0.00	1.02	4.18	7.49	484
Interest Rate Contracts	0.70	0.00	0.00	0.00	0.00	0.99	4.09	7.49	484
Interest Rate Futures & Forward Contr	0.12	0.00	0.00	0.00	0.00	0.00	0.87	2.22	484
Written Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.02	0.77	2.08	484
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Interest Rate Swaps	0.15	0.00	0.00	0.00	0.00	0.00	1.24	3.16	484
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	484
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	19.08	5.56	8.58	13.42	18.82	24.25	30.43	35.58	484

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	72.12	0.00	0.00	36.30	86.26	102.20	131.32	214.43	305
Dividends Paid/Net Income	23.18	0.00	0.00	0.00	21.32	42.96	65.15	89.10	463
Net Income - Dividends/Avg Equity	5.85	-1.09	0.72	3.52	5.73	8.28	11.04	14.28	484
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	128.86	0.00	0.00	72.56	105.69	172.31	381.95	701.72	331
Dividends From Nonbank Subs	0.18	0.00	0.00	0.00	0.00	0.05	0.90	4.74	331
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	331
Dividends From All Subsidiaries	132.94	0.00	0.00	83.37	107.87	173.63	408.64	701.79	331
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	30.87	0.00	0.00	0.00	27.95	58.60	86.64	111.35	442
Interest Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.49	442
Mgt & Service Fees From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	7.02	442
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	442
Operating Income From Bank Subs	33.52	0.00	0.00	0.08	30.52	61.30	89.32	120.89	442
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	62.16	0.00	0.00	0.00	100.00	100.00	100.00	100.00	148
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.82	148
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148
Operating Inc From Nonbank Subs	64.17	0.00	0.00	2.25	100.00	100.00	100.00	105.61	148
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	3.36	0.00	0.00	0.00	0.00	0.00	15.49	37.78	30
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Operating Income From Sub BHCs	3.36	0.00	0.00	0.00	0.00	0.01	15.49	37.78	30
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	66.92	0.00	0.00	0.00	97.11	99.94	100.00	100.00	412
Interest Income From Bank Subs	1.91	0.00	0.00	0.00	0.00	0.00	1.33	89.77	412
Mgt & Serv Fees From Bank Subs	0.45	0.00	0.00	0.00	0.00	0.00	0.00	25.51	412
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.02	412
Operating Income From Bank Subs	78.54	0.00	0.00	82.50	99.54	100.00	100.00	100.00	412
Dividends From Nonbank Subs	1.15	0.00	0.00	0.00	0.00	0.08	4.65	39.24	412
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	412
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Operating Inc From Nonbank Subs	3.98	0.00	0.00	0.00	0.00	0.30	28.09	93.35	412
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	412
Loans and Adv From Subs/ST Debt	638.23	0.00	0.00	0.00	220.02	721.70	3093.00	8000.00	60
Loans and Adv From Subs/Total Debt	164.13	0.00	0.00	0.00	62.10	221.97	571.39	1893.21	156

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3109904	999,187	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	986,769	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	636,739	ADBANC, INC.	OGALLALA, NE	
2467474	659,762	ADIRONDACK BANCORP, INC.	UTICA, NY	
1208933	543,407	ALBANK CORPORATION	CHICAGO, IL	
2127068	625,207	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	560,403	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	607,892	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	784,696	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	952,166	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	609,442	AMERI-NATIONAL CORPORATION	OVERLAND PARK, KS	
1136269	646,149	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	519,904	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1095414	705,069	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	594,734	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	660,011	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	608,344	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	
1107193	691,871	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	790,616	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	956,640	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	617,622	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	515,969	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	754,696	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	523,508	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3840029	711,418	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	775,128	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	955,099	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	664,684	B. P. C. CORPORATION	COOKEVILLE, TN	
1141870	552,957	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	642,610	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	560,033	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	912,694	BANCTENN CORP.	KINGSPORT, TN	
1030040	963,716	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	564,309	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	709,090	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	767,996	BANKFIVE, MHC	FALL RIVER, MA	
1201363	864,728	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	687,987	BANKSHARES, INC., THE	WINTER PARK, FL	
3553815	901,787	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
3274996	569,859	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
1143511	591,090	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	
1128219	565,323	BERESFORD BANCORPORATION, INC.	BRITTON, SD	
2728157	761,061	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	594,671	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	620,499	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	902,966	BNCCORP, INC.	BISMARCK, ND	
2935142	849,931	BOU BANCORP, INC.	OGDEN, UT	
1471960	534,833	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3189728	515,823	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	684,367	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2324997	794,945	CACHE VALLEY BANKING COMPANY	LOGAN, UT	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
4346751	947,660	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	
1127294	776,360	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	669,974	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	989,272	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	674,746	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	647,182	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	538,600	CB FINANCIAL SERVICES, INC.	CARMI CHAELS, PA	
2254508	919,742	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	621,581	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	890,256	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	705,255	CENTRABANC CORPORATION	WACO, TX	
1025662	760,840	CENTRAL BANCORPORATION	PROVO, UT	
1203899	708,518	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	847,162	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	601,638	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	819,120	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	868,703	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	591,819	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	771,356	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	547,410	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	758,087	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	655,056	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	581,118	CHEVIOT FINANCIAL CORPORATION	CINCINNATI, OH	
3434633	606,890	CHI COPEE BANCORP, INC.	CHI COPEE, MA	
1125030	841,993	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	643,194	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
2519038	548,196	CITIZENS BANCORP	CORVALLIS, OR	
1140239	663,450	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	924,088	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	540,043	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	670,137	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	662,221	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	726,017	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	564,772	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	914,169	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	887,834	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	521,596	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	756,743	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	525,469	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	629,161	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	956,428	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	856,901	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	750,996	CNB BANK SHARES, INC.	CARLINVILLE, IL	
1134108	961,043	CNB CORPORATION	CONWAY, SC	
3444801	745,401	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	611,178	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	752,590	COLOEAST BANKSHARES, INC.	LAMAR, CO	
4201748	550,650	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	710,880	COMMERCE BANCSHARES, INC.	LUBBOCK, TX	
1057588	936,607	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1838974	863,737	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
1099382	657,625	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	827,313	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
2332536	516,460	COMMONWEALTH HOLDINGS, L.L.C.	BURLINGTON, KY	New Y-9C/BHCPR reporter
1125843	520,142	COMMUNITY BANC-CORP. OF SHEBOY	SHEBOYGAN, WI	
1115040	562,243	COMMUNITY BANCORP	DERBY, VT	
1247398	842,469	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	758,985	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	875,918	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	577,199	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	689,671	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	557,741	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	531,835	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	689,180	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	683,980	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	681,509	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	534,417	CORTLAND BANCORP	CORTLAND, OH	
2524788	758,846	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	790,326	CROGHAN BANCSHARES, INC.	FREMONT, OH	
3903661	972,784	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	
1967865	608,892	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	592,681	CU BANK SHARES, INC.	DALLAS, TX	
1126121	507,748	DAIRY STATE BANCORP, INC.	RICE LAKE, WI	
2265782	705,346	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2497462	500,449	DCB FINANCIAL CORP	LEWIS CENTER, OH	Moved from Peer 5
2294812	659,231	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	909,076	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	608,459	DIMECO, INC	HONESDALE, PA	
1117455	688,704	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
4126609	539,108	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	601,740	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	566,202	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	674,464	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	701,797	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	583,702	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	850,462	ENB FINANCIAL CORP	EPHRATA, PA	
1133165	563,918	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	830,556	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	569,443	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	506,073	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	537,923	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	548,208	F.S. BANCORP	LAGRANGE, IN	
1138450	857,581	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	813,278	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	948,228	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	537,788	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	658,074	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	715,108	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	555,180	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	600,779	FAQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	656,325	FB BANCORP	SAN ANTONIO, TX	
2348274	723,236	FCT BANCSHARES, INC.	WACO, TX	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
4183693	554,787	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	
1891979	643,511	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	706,989	FIDELITY COMPANY	DUBUQUE, IA	
2858773	650,308	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	569,626	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	671,452	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
3547159	767,536	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	
1126037	527,252	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	
3266302	555,726	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	672,433	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	994,727	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	Moved from Peer 3
1105751	583,559	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	601,254	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	848,081	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2410854	659,429	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	852,607	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	608,506	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	537,665	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	714,446	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	578,104	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	588,597	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	629,770	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	639,379	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	944,174	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	893,595	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	786,887	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	922,128	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	843,863	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
2339656	893,026	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	546,049	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
2568102	880,060	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	898,831	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	802,321	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095889	517,157	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	621,485	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	868,119	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	634,710	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	892,763	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1980846	530,287	FIRST METRO BANCORP	MUSCLE SHOALS, AL	
1250370	601,818	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	
2624398	623,494	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	697,604	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
1057908	548,908	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	
2560263	957,875	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1076123	525,323	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1051081	572,165	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	
2880626	930,834	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	560,102	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	806,422	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	720,866	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	702,005	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
2521509	711,849	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	696,294	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	792,873	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	534,839	FIRST STATE CORPORATION	WAYNESBORO, MS	
1204177	637,656	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	906,426	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	702,993	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	748,985	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	879,960	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	648,131	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	964,623	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	957,000	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	615,315	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	523,605	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	537,353	FLORIDA BUSINESS BANGROUP, IN	TAMPA, FL	
2902005	621,138	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
1086814	556,365	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	903,977	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	826,633	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	922,199	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	895,359	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128134	543,658	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	
2557405	833,366	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3637582	871,635	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
3367094	667,473	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	961,972	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
2540292	518,876	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1064915	569,613	GN BANKSHARES, INC.	GIRARD, KS	
1203714	696,788	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	986,201	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	583,947	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1060355	590,721	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	
2728595	674,304	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	681,122	GSB, MHC	GREENFIELD, MA	
1096952	622,862	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	620,071	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	799,234	GUARDIAN BANCORP, INC	CINCINNATI, OH	
2453084	834,664	H BANCORP LLC	COLUMBIA, MD	New Y-9C/BHCPR reporter
3228702	701,497	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	805,118	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	855,830	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	633,597	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
4251499	694,394	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1399073	615,381	HEARTLAND BANCCORP	GAHANNA, OH	
3162486	531,982	HERITAGE BANCORP	RENO, NV	
1055089	602,375	HERITAGE GROUP, INC.	AURORA, NE	
1472220	788,414	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	606,465	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	609,545	HMN FINANCIAL, INC.	ROCHESTER, MN	
3234105	803,014	HOME STATE BANCORP	LOVELAND, CO	
1209181	607,617	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3577419	855,232	HOMEBANCORP, INC.	TAMPA, FL	
1144107	589,750	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	949,946	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	735,452	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	540,453	HSB BANCORP, INC.	HEBRON, MD	
3462485	664,330	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	551,343	IF BANCORP, INC.	WATSEKA, IL	
1208054	687,741	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	962,222	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	885,127	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	811,676	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	668,552	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	920,162	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
4090054	729,070	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1833997	753,554	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
2040288	909,029	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
4208961	714,019	JRMB II, INC	LAWTON, OK	
1140127	651,907	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	785,113	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	563,874	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	645,622	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	836,011	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1131406	587,027	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	832,081	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	565,720	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	607,257	LEGEND BANCORP, INC.	BOWIE, TX	
3612543	646,754	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	
1145001	590,569	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	594,455	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	551,302	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	682,157	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	753,380	LINCOLN BANCORP	REINBECK, IA	
1097173	679,109	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3641767	645,087	LONE STAR STATE BANCSHARES, IN	LUBBOCK, TX	
4268349	939,064	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1209211	649,972	LUANA BANCORPORATION	LUANA, IA	
1246476	774,318	LYONS BANCORP, INC.	LYONS, NY	
2052777	817,546	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1123933	595,869	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	820,265	MACON BANCORP	FRANKLIN, NC	
1135413	883,275	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	533,033	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	925,841	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	578,088	MALVERN BANCORP, INC	PAOLI, PA	
1823608	630,489	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	936,339	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	524,155	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	590,367	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	635,107	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	655,898	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	937,211	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
2820211	691,061	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	667,795	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	736,480	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	560,626	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	670,577	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	670,847	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	623,509	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	731,088	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	878,191	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	561,482	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	979,720	MOODY BANCSHARES, INC.	GALVESTON, TX	
2256539	624,123	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	797,844	MOUNTAINONE FINANCIAL, MHC	NORTH ADAMS, MA	
2589714	891,771	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
1107595	547,739	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	
2665739	508,525	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
3551389	783,197	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
3059773	559,793	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
3306806	512,575	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1070756	652,329	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1066003	560,327	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	
1200124	661,197	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	508,282	NEW CENTURY BANCORP, INC.	DUNN, NC	
3049617	682,816	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	692,740	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	555,222	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3213922	560,220	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	
1070569	533,594	NEXTier INCORPORATED	BUTLER, PA	
1827893	625,868	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	817,505	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	690,299	NORTH STATE BANCORP	RALEIGH, NC	
1029334	934,717	NORTH VALLEY BANCORP	REDDING, CA	
2324111	761,931	NORTHEAST BANCORP	LEWISTON, ME	
2934305	760,674	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	946,477	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	776,327	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	854,784	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2365356	716,895	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3232688	993,589	NRBC HOLDING CORPORATION	CHICAGO, IL	Moved from Peer 3
2460569	688,742	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	678,319	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	818,953	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	763,813	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	990,170	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	860,901	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	960,686	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	747,718	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	778,888	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	722,351	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1056769	523,048	OTTAWA BANCSHARES, INC.	SALINA, KS	
2454586	645,370	OUACHITA BANCSHARES CORP.	MONROE, LA	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
3595084	805,560	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	626,808	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	719,472	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	542,891	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	710,626	PALM BANCORP	PALMERTON, PA	
1209716	729,283	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	819,260	PARKE BANCORP, INC	SEWELL, NJ	
2337081	576,188	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	577,549	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
1209499	616,472	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	606,201	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	739,160	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
3145966	599,948	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	661,808	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	812,079	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	785,984	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	910,938	PLATTE VALLEY FINANCIAL SERVI C	SCOTTSBLUFF, NE	
3098576	521,234	PLUMAS BANCORP	QUINCY, CA	
4132084	569,941	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	654,225	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	813,588	POST OAK BANCSHARES, INC.	HOUSTON, TX	
3917006	537,532	PRESIDENTIAL HOLDINGS, INC.	BETHESDA, MD	
1842355	550,351	PRIME BANC CORP.	DIETERICH, IL	
1084575	551,979	PRIORIT YONE CAPITAL CORPORATIO	MAGEE, MS	
4503901	563,056	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
2198563	523,138	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	
2838159	655,977	PROVIDENT BANCORP	AMESBURY, MA	
3314584	511,945	PRUDENTIAL BANCORP, INC.	PHILADELPHIA, PA	
2321419	726,797	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	623,413	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1118434	915,875	QNB CORP.	QUAKERTOWN, PA	
1057962	554,050	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1130904	821,298	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	813,102	RBB BANCORP	LOS ANGELES, CA	
1132243	737,373	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
3271230	655,614	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
3180060	824,642	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	772,178	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	525,833	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	607,060	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	727,212	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2336806	779,176	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	782,041	SABINE BANCSHARES, INC.	MANY, LA	
1139466	774,599	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	621,476	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	662,500	SB FINANCIAL GROUP INC	DEFIANCE, OH	
1204814	583,542	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	786,887	SBM FINANCIAL, INC.	GARDINER, ME	
1204029	514,524	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	510,117	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	844,322	SECURITY FEDERAL CORPORATION	AIKEN, SC	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
1107308	754,313	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	773,557	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	820,845	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
1248573	684,503	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	627,061	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	788,302	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3076592	677,350	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	739,157	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	879,196	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	782,075	SKAGIT BANCORP, INC.	BURLINGTON, WA	Name change from SKAGIT STATE BANCORP, INC.
1143342	736,263	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	873,645	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	876,003	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	870,459	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
2497202	562,756	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	524,156	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	672,433	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
2849799	967,402	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
1207824	548,393	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3325740	774,696	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	793,092	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	627,307	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	755,824	SPIRIT BANCORP, INC.	BRISTOW, OK	
1247361	773,327	SPRING BANCORP, INC.	SPRINGFIELD, IL	
3818390	623,510	ST FINANCIAL GROUP, INC.	COLLEGE STATION, TX	
1097771	959,453	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	671,535	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	851,553	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2461463	557,173	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	587,291	SWORD FINANCIAL CORPORATION	HORICON, WI	
1142242	648,234	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	916,412	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	842,085	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	876,121	TGR FINANCIAL, INC.	NAPLES, FL	
2346010	593,760	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	
2621548	727,631	TIMBERLAND BANCORP, INC.	HOQUIAM, WA	
1095722	504,206	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
1208531	502,667	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	Moved from Peer 5
2730383	518,739	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1139345	857,852	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	876,196	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	765,679	TWO RIVER BANCORP	TINTON FALLS, NJ	
1947102	670,950	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	569,214	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	571,488	UNION BANCSHARES, INC.	MORRISVILLE, VT	
1135516	881,673	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	671,809	UNITED BANCORPORATION	OSSEO, WI	
1136009	589,773	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	530,493	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	
3015975	652,810	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	570,692	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
2181426	932,418	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	754,308	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	617,160	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	511,276	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	887,089	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	926,355	VAN DI EST INVESTMENT COMPANY	ANKENY, IA	
4105266	710,382	VERITEX HOLDINGS, INC.	DALLAS, TX	
1128581	533,515	VERMILLION BANCSHARES, INC.	VERMILLION, MN	
4517261	506,892	VIRGINIA NATIONAL BANKSHARES	CHARLOTTESVILLE, VA	
3292253	660,948	VISION BANCSHARES, INC.	ADA, OK	
1204104	791,313	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	594,889	WEBFIVE MHC	WEBSTER, MA	
1085255	563,451	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	862,090	WESTBRAND, INC.	MINOT, ND	
4472249	556,477	WESTBURY BANCORP, INC.	WEST BEND, WI	
1123223	714,253	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
3831326	990,517	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	Moved from Peer 3
1051979	712,676	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	754,901	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	584,531	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	985,970	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	886,703	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	883,095	1854 BANCORP	CAMBRIDGE, MA	
1247576	667,652	215 HOLDING CO.	MINNEAPOLIS, MN	
1035157	988,233	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	Moved from Peer 3

Note: Peer Group 4 has 484 bank holding companies.