

	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	67	80	72	80
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.24	3.01	3.15	3.11
+ Non-interest Income	0.85	0.86	0.85	0.90
- Overhead Expense	3.44	3.45	3.53	3.52
- Provision for Losses	0.06	0.14	0.15	0.41
+ Securities Gains (Losses)	0.03	0.05	0.03	0.09
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.69	0.40	0.40	0.24
Net Operating Income	0.53	0.25	0.28	0.08
Net Income	0.53	0.25	0.28	0.12
Net Income (Sub S Adjusted)	0.39	0.07	0.33	0.03
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.15	4.10	4.18	4.38
Interest Expense	0.58	0.73	0.69	0.90
Net Interest Income (TE)	3.55	3.33	3.48	3.44
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.38	0.53	0.57	0.97
Earnings Coverage of Net Losses (X)	6.73	-6.24	4.79	2.12
Ln&Ls Allowance/Total Loans & Leases	1.91	2.20	2.04	2.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.39	7.44	6.34	8.64
30-89 Days Past Due Loans and Leases	0.77	0.85	0.96	1.22
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.27	11.53	12.56	13.92
Net ST Noncore Funding Dependence	3.45	2.31	3.27	2.79
Net Loans and Leases/Total Assets	61.62	59.36	61.63	58.72
CAPITALIZATION:				
Tier 1 Leverage Ratio	8.86	7.95	8.21	7.56
Equity Capital/Total Assets	8.50	7.36	7.75	7.09
Equity Capital+Minority Int/Total Assets	8.51	7.46	7.77	7.26
Tier 1 Common Eq Cap / T RWA	10.84	9.50	9.76	9.27
Net Loans&Ls/Equity Capital (X)	8.78	9.30	8.88	8.69
Cash Dividends/Net Income	21.54	29.04	24.60	16.66
Cash Dividends/Net Income (Sub S Adjusted)	29.74	28.93	21.66	1.07
Retained Earnings/Avg Equity Cap	2.29	1.87	-1.06	-0.79
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.19	0.60	0.34	0.69
Long-Term Debt/Equity Capital	2.99	2.66	2.93	1.76
Equity Investment in Subs/Equity Cap	126.60	132.63	132.59	128.21
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	70.61	86.32	102.44	84.92

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.78	3.71	3.78	3.96	4.27
Less: Interest Expense	0.53	0.66	0.62	0.81	1.01
Equals: Net Interest Income (TE)	3.24	3.01	3.15	3.11	3.25
Plus: Non-Interest Income	0.85	0.86	0.85	0.90	0.73
Equals: Adj Operating Income (TE)	4.14	3.91	4.07	4.05	4.02
Less: Overhead Expense	3.44	3.45	3.53	3.52	3.58
Less: Provision for Loan and Lease Losses	0.06	0.14	0.15	0.41	0.71
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.05	0.03	0.09	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	0.69	0.40	0.40	0.24	-0.19
Less: Applicable Income Taxes (TE)	0.15	0.13	0.13	0.13	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.53	0.25	0.28	0.08	-0.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.53	0.25	0.28	0.12	-0.35
Memo: Net Income (Last Four Qtrs)	0.41	0.10	0.28	0.12	-0.35
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.54	90.52	90.79	90.64	90.46
Avg Int-Bearing Funds / Avg Assets	75.52	77.54	76.83	78.29	79.28
Int Income (TE) / Avg Earning Assets	4.15	4.10	4.18	4.38	4.75
Int Expense / Avg Earning Assets	0.58	0.73	0.69	0.90	1.13
Net Int Inc (TE) / Avg Earn Assets	3.55	3.33	3.48	3.44	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.18	5.33	5.34	5.51	5.68
Interest-Bearing Bank Balances	0.34	0.31	0.35	0.29	0.30
Fed Funds Sold & Reverse Repos	0.18	0.19	0.19	0.52	0.18
Trading Assets	11.77	12.59	11.63	4.81	8.14
Total Earning Assets	4.09	4.04	4.13	4.30	4.68
Investment Securities (TE)	2.21	2.12	2.10	2.55	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.60	1.29	1.38	1.47	1.89
Mortgage-Backed Securities	1.99	1.74	1.72	2.16	2.86
All Other Securities	4.10	4.63	4.58	6.47	5.67
Interest-Bearing Deposits	0.52	0.65	0.61	0.80	1.06
Time Deposits of \$100K or More	0.91	1.03	1.00	1.23	1.54
Time Deposits < \$100K	0.84	1.01	0.99	1.22	1.56
Other Domestic Deposits	0.23	0.27	0.26	0.34	0.50
Foreign Deposits	0.10	0.09	0.10	N/A	N/A
Fed Funds Purchased and Repos	0.35	0.45	0.48	0.67	0.65
Other Borrowed Funds & Trading Liab	2.52	2.88	2.86	3.11	2.70
All Interest-Bearing Funds	0.69	0.85	0.81	1.02	1.29

	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	35	34	70	67	68
Avg Assets per Employee (\$000)	4,162	4,177	4,193	4,289	4,263
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	85.36	92.49	89.40	91.15	93.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.44	3.45	3.53	3.52	3.58
Personnel Expense	1.74	1.69	1.71	1.64	1.67
Net Occupancy Expense	0.44	0.45	0.45	0.44	0.45
Other Operating Expenses	1.22	1.27	1.33	1.41	1.41
Overhead Less Non-Interest Income	2.56	2.54	2.65	2.55	2.75
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	84.47	91.39	88.52	89.81	91.57
Personnel Expense	42.78	44.36	43.10	41.58	42.76
Net Occupancy Expense	10.90	11.69	11.14	11.05	11.47
Other Operating Expenses	29.90	34.14	33.51	36.86	37.14
Total Non-Interest Income	19.17	20.60	18.73	21.80	16.01
Fiduciary Activities Income	0.28	0.44	0.31	0.52	0.40
Serv Charges on Deposit Accts - Domestic	5.97	6.11	6.44	6.61	7.32
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.36	0.34	0.43	0.27	0.35
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.16	0.19	0.18	0.27	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.24	0.15	0.24	0.12	0.20
Net Gain (Loss) - Sales Loans, OREO, Oth	0.39	1.00	-0.87	-1.71	-4.12
Other Non-Interest Income	8.44	9.23	8.96	10.65	7.87
Overhead Less Non-Interest Income	64.93	70.33	69.62	67.39	74.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	13.02	12.61	9.07	9.68	6.80
Appl Inc Tax+TE/Pretax NOI +TE	18.67	21.23	14.56	30.89	25.35

PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	50.99	49.36	51.21	48.91	50.74
Commercial and Industrial Loans	6.87	6.57	6.93	6.47	7.67
Loans to Individuals	1.58	1.70	1.63	1.74	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.03	0.78	0.86	0.89	0.97
Other Loans and Leases	0.50	0.44	0.49	0.49	0.58
Net Loans and Leases	61.62	59.36	61.63	58.72	62.10
Debt Securities Over 1 Year	17.85	16.96	17.12	16.25	15.23
Mutual Funds and Equity Securities	0.06	0.08	0.06	0.07	0.10
Subtotal	80.42	77.88	79.82	76.21	78.49
Interest-Bearing Bank Balances	6.12	8.02	6.69	8.63	6.44
Federal Funds Sold & Reverse Repos	0.42	0.74	0.73	1.00	1.30
Debt Securities 1 Year or Less	1.37	1.25	1.41	1.23	1.02
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.81	89.48	89.80	89.18	89.27
Non-Int Cash and Due From Dep Inst	1.99	1.75	1.79	1.93	1.92
Other Real Estate Owned	1.80	2.25	1.99	2.45	2.29
All Other Assets	8.06	8.62	8.30	8.77	8.52
MEMORANDA:					
Short-Term Investments	8.77	10.94	9.45	11.77	9.90
U.S. Treasury Securities	0.24	0.09	0.15	0.10	0.09
U.S. Agency Securities (excl MBS)	4.13	3.86	3.99	3.02	3.06
Municipal Securities	3.55	3.17	3.22	3.24	2.84
Mortgage-Backed Securities	9.30	8.37	8.68	8.89	8.51
Asset-Backed Securities	0.02	0.02	0.02	0.02	0.01
Other Debt Securities	0.27	0.24	0.15	0.13	0.19
RE Loans Secured by 1-4 Family	15.36	14.69	15.52	14.33	15.24
Revolving	2.33	2.39	2.29	2.32	2.83
Closed-End, Sec by First Liens	12.01	11.19	12.06	10.75	11.15
Closed-End, Sec by Junior Liens	0.65	0.70	0.62	0.69	0.74
Commercial Real Estate Loans	31.90	30.73	31.92	30.69	32.04
Construction and Land Dev	4.55	4.40	4.74	4.49	4.55
Multi family	2.90	2.68	3.05	2.50	2.57
Nonfarm Nonresidential	23.39	22.63	23.06	23.14	23.78
RE Loans Secured by Farmland	2.26	1.66	2.01	1.79	1.86
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.56	80.81	81.46	81.10	79.98
RE Loans Secured by 1-4 Family	24.77	24.20	24.71	24.21	24.20
Revolving	3.70	3.88	3.64	3.90	4.49
Closed-End	20.66	19.95	20.34	19.80	19.24
Commercial Real Estate Loans	50.96	50.09	50.84	50.80	50.09
Construction and Land Dev	7.27	7.23	7.56	7.40	7.26
Multi family	4.63	4.32	4.79	4.03	3.95
Nonfarm Nonresidential	37.29	36.38	36.35	37.83	36.78
RE Loans Secured by Farmland	3.75	2.91	3.47	3.16	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.80	10.69	10.97	10.75	11.86
Loans to Individuals	2.63	2.93	2.77	3.04	2.84
Credit Card Loans	0.06	0.05	0.04	0.09	0.05
Agricultural Loans	1.74	1.40	1.57	1.58	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.86	0.77	0.84	0.87	0.96

PERCENT OF TOTAL ASSETS	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	8.77	10.94	9.45	11.77	9.90
Liquid Assets	24.18	26.33	24.62	26.78	24.63
Investment Securities	19.96	18.95	19.08	18.24	17.37
Net Loans and Leases	61.62	59.36	61.63	58.72	62.10
Net Lns, Ls & Stdbly Ltrs of Credit	61.90	59.66	61.94	59.07	62.59
Core Deposits	68.79	67.52	68.62	66.38	67.98
Noncore Funding	19.60	20.70	20.29	22.15	21.93
Time Deposits of \$100K or More	14.78	15.58	15.60	16.18	15.39
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.75	0.76	0.79	0.90	0.92
Net Fed Funds Purchased (Sold)	0.35	0.14	0.23	0.07	-0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.06	0.87	0.79	0.80	0.98
Earning Assets Repr in 1 Year	29.12	34.30	31.06	36.77	34.84
Int-Bearing Liab Repr in 1 Year	25.14	29.28	28.60	29.48	30.43
Long-Term Debt Repr in 1 Year	0.32	0.48	0.48	0.39	0.39
Net Assets Repriceable in 1 Year	3.22	3.78	1.54	6.63	3.41
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.27	11.53	12.56	13.92	14.39
Net ST Noncore Funding Dependence	3.45	2.31	3.27	2.79	5.34
Short-Term Inv/ST Noncore Funding	83.47	97.87	92.33	108.51	85.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.65	18.70	16.81	18.73	14.13
Net Loans and Leases/Total Deposits	72.89	70.03	72.61	70.01	73.50
Net Loans and Leases/Core Deposits	91.41	88.97	91.62	91.16	93.91
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.56	0.25	0.00	1.38	1.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.31	-3.31	-5.01	4.15	2.99
Struct Notes Appr(Depr)/T1 Cap	-0.47	-0.84	-0.70	0.00	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.81	4.52	6.92	6.76	3.09
Available-For-Sale Securities	93.19	94.35	93.08	93.24	96.91
U.S. Treasury Securities	1.21	0.43	0.73	0.49	0.62
U.S. Agency Securities (excl MBS)	21.43	21.75	21.80	17.59	19.04
Municipal Securities	17.99	15.86	18.03	17.97	16.52
Mortgage-Backed Securities	48.91	45.18	46.00	49.45	47.76
Asset-Backed Securities	0.13	0.17	0.14	0.15	0.04
Other Debt Securities	1.41	1.65	1.18	1.21	1.07
Mutual Funds and Equity Securities	0.38	0.64	0.50	0.64	0.88
Debt Securities 1 Year or Less	7.67	8.10	8.07	8.39	7.74
Debt Securities 1 To 5 Years	27.80	24.86	25.34	22.87	31.11
Debt Securities Over 5 Years	58.01	59.05	60.92	60.29	54.28
Plledged Securities	43.31	44.26	43.89	48.82	47.76
Structured Notes, Fair Value	0.89	1.23	1.08	1.10	1.67

ANALYSIS RATIOS	PEER GROUP 05				
	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.06	0.14	0.15	0.41	0.71
Provision for Ln&Ls Losses/Avg Lns&Ls	0.09	0.22	0.22	0.64	1.10
Provision for Ln&Ls Losses/Net Losses	86.99	52.77	53.53	58.32	85.71
Ln&Ls Allowance/Total Loans & Leases	1.91	2.20	2.04	2.34	2.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.86	8.36	5.54	3.47	4.35
ALLL/Nonaccrual Assets	136.87	119.27	113.42	67.67	77.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	129.80	113.65	105.78	64.84	75.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.75	0.80	1.21	1.58
Recoveries/Avg Loans and Leases	0.17	0.21	0.19	0.19	0.18
Net Losses/Avg Loans and Leases	0.38	0.53	0.57	0.97	1.37
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	15.76	12.56	21.02	12.70	12.46
Earnings Coverage of Net Losses (X)	6.73	-6.24	4.79	2.12	2.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.32	0.51	0.53	1.00	1.32
RE Loans Secured By 1-4 Family	0.33	0.54	0.53	0.88	1.13
Revolving	0.18	0.31	0.50	0.69	1.08
Closed-End	0.34	0.57	0.53	0.88	1.22
Commercial Real Estate Loans	0.33	0.49	0.56	1.12	1.45
Construction and Land Dev	1.15	0.94	1.70	2.86	5.99
Multi family	0.12	0.20	0.20	1.21	1.27
Nonfarm Nonresidential	0.19	0.36	0.42	0.75	0.66
RE Loans Secured by Farmland	0.02	0.04	0.25	0.21	0.22
Commercial and Industrial Loans	0.47	0.84	0.89	1.58	2.62
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.18	0.69	0.97	1.37	1.46
Credit Card Loans	2.97	1.75	1.67	2.04	1.51
Agricultural Loans	0.03	0.00	0.04	0.00	-0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	0.58	0.77	1.56	0.75	2.36

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS

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PERCENT OF LOANS AND LEASES	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
30-89 Days PD Loans and Leases	0.77	0.85	0.96	1.22	1.12
90+ Days PD Loans and Leases	0.04	0.09	0.04	0.08	0.06
Nonaccrual Loans and Leases	2.45	3.96	3.03	4.99	4.55
90+ Days PD and Nonaccrual Loans and Leases	2.50	4.09	3.08	5.13	4.68
30-89 Days PD Restructured	0.04	0.04	0.02	0.05	0.04
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.89	1.31	1.00	1.52	1.19
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.77	0.85	0.96	1.22	1.12
90+ Days Past Due Assets	0.04	0.09	0.04	0.08	0.06
Nonaccrual Assets	2.46	3.97	3.04	4.99	4.57
30+ Days PD & Nonaccrual Assets	3.31	5.01	4.11	6.42	5.94
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.49	2.46	1.95	3.05	3.06
90+ PD & Nonaccrual Assets + OREO	3.52	4.95	4.22	5.64	5.50
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	4.95	6.50	5.81	7.42	7.30
Allowance for Loan & Lease Losses	401.12	443.83	432.99	495.99	425.94
Equity Cap + ALLL	59.79	75.19	71.17	85.50	79.12
Tier 1 Cap + ALLL	57.78	68.91	60.79	89.22	78.60
Loans & Leases + RE Acquired	7.66	9.96	8.79	11.53	10.76

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	0.81	0.88	0.92	1.29	1.17
- 90+ Days Past Due	0.03	0.08	0.04	0.08	0.06
- Nonaccrual	2.67	4.32	3.26	5.47	4.80
Coml & Indl - 30-89 Days PD	0.45	0.60	0.47	0.72	0.79
- 90+ Days Past Due	0.01	0.03	0.01	0.06	0.02
- Nonaccrual	1.03	2.36	1.71	2.79	3.06
Individuals - 30-89 Days PD	0.81	0.95	1.12	0.92	0.90
- 90+ Days Past Due	0.03	0.06	0.05	0.07	0.07
- Nonaccrual	0.41	0.36	0.37	0.40	0.67
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	0.10	0.00	0.21	0.03	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.52	0.11	0.11	0.24	0.31
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.23	0.27	0.28	0.17	0.56
- 90+ Days Past Due	0.01	0.00	0.03	0.00	0.00
- Nonaccrual	0.07	0.02	0.03	0.00	0.88
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.91	1.27	1.45	1.75	1.56
- 90+ Days Past Due	0.04	0.06	0.03	0.09	0.05
- Nonaccrual	2.31	2.59	2.48	3.35	3.09
Revol vi ng - 30-89 Days PD	0.43	0.44	0.56	0.80	0.65
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.00
- Nonaccrual	0.86	1.50	1.14	1.34	1.28
Closed-End - 30-89 Days PD	0.95	1.38	1.55	1.91	1.83
- 90+ Days Past Due	0.03	0.06	0.03	0.09	0.05
- Nonaccrual	2.51	2.81	2.82	3.90	3.62
- Jr Lien 30-89 Days PD	0.06	0.06	0.09	0.14	0.13
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.14	0.15	0.14	0.18	0.16
Commercial RE - 30-89 Days PD	0.58	0.61	0.60	0.89	0.66
- 90+ Days Past Due	0.01	0.06	0.01	0.06	0.04
- Nonaccrual	2.67	5.17	3.46	6.31	5.40
Const & Dev - 30-89 Days PD	0.42	0.71	0.33	0.58	0.92
- 90+ Days Past Due	0.00	0.14	0.00	0.01	0.00
- Nonaccrual	5.79	11.59	7.58	13.35	14.62
Mul ti fami ly - 30-89 Days PD	0.40	0.07	0.56	0.15	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.31	1.36	1.21	2.35	3.38
NonFarm Nres- 30-89 Days PD	0.48	0.49	0.49	0.96	0.56
- 90+ Days Past Due	0.01	0.03	0.00	0.05	0.03
- Nonaccrual	1.85	3.51	2.40	4.59	3.32
Farmland - 30-89 Days PD	0.40	0.19	0.86	0.33	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	2.49	2.99	2.34	2.48	0.68
Credi t Card - 30-89 Days PD	1.33	0.96	1.78	1.34	1.34
- 90+ Days Past Due	0.23	0.49	0.35	0.24	0.91
- Nonaccrual	0.69	0.01	1.14	0.00	0.00

CAPITAL RATIOS

PEER GROUP 05
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

Tier 1 Leverage Ratio	8.86	7.95	8.21	7.56	7.19
Tier 1 RBC Ratio	13.10	12.05	12.20	11.73	10.40
Total Risk-Based Capital Ratio	15.02	13.80	14.10	13.44	11.92
Tangible Tier 1 Leverage Ratio	8.83	7.91	8.18	7.50	7.15
Tangible Common Eq Cap/Tan Assets	7.39	6.17	6.48	6.18	5.92

DERIVATIVES AND
OFF-BALANCE-SHEET TRANSACTIONS

PERCENT OF TOTAL ASSETS:

Loan Commitments	9.11	7.97	8.89	7.36	8.18
Standby Letters of Credit	0.25	0.22	0.26	0.27	0.34
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00
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	0.40	0.53	0.44	0.35	0.23
Interest Rate Contracts	0.39	0.52	0.43	0.35	0.23
Interest Rate Futures & Forward Contr	0.04	0.06	0.02	0.03	0.01
Written Options Contr (Int Rate)	0.12	0.13	0.09	0.07	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.09	0.04	0.13	0.04	0.00
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	14.91	13.45	14.51	11.95	12.58

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 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	13.39	27.11	17.96	24.74	27.84
Written Options	61.68	48.80	57.83	48.76	41.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	61.68	48.80	57.83	48.76	41.06
Purchased Options	1.06	0.09	1.52	4.06	11.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.06	0.09	1.52	4.06	11.11
Swaps	18.54	21.43	19.85	22.44	19.98
Held for Trading	9.52	0.00	0.00	17.65	13.33
Interest Rate Contracts	9.52	0.00	0.00	17.65	13.33
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	90.48	100.00	100.00	82.35	86.67
Interest Rate Contracts	88.82	99.19	98.26	82.35	86.67
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)	33.60	47.30	38.02	42.28	52.73
One Year or Less	16.08	25.94	18.84	15.06	29.56
Over 1 Year to 5 Years	2.69	3.20	4.57	9.83	10.66
Over 5 Years	4.07	12.02	9.86	17.39	12.51
Gross Negative Fair Value (Abs Val)	0.45	0.52	0.42	0.65	0.57
Gross Positive Fair Value	0.39	0.61	0.41	0.37	0.33
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

PEER GROUP
06/30/2014

06/30/2013

12/31/2013

12/31/2012

12/31/2011

ANALYSIS RATIOS:

	06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	0.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	100.00	50.00	50.00	50.00	50.00
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	0.24	0.15	0.24	0.12	0.20
Premium Inc/Ins Activities Revenue	0.00	1.76	1.76	1.75	0.73
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
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)	N/A	13.38	22.28	23.94	24.74
Ins Net Inc (L/H)/Equity (L/H)	1.49	1.74	2.51	3.30	4.48
Insur Ben, Losses, Exp/Insur Premiums	23.81	31.75	23.36	29.80	40.12
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.76	2.19	1.92	2.02	2.74
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	14.47	12.69	13.29	12.57	10.30
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	0.40	0.81	0.68	0.00	0.00
Cost: Interest-Bearing Deposits	0.10	0.09	0.10	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	1.46	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-39.54	-41.42	19.50	-100.00	-58.70
Total Selected Assets	-25.82	-12.02	-2.53	-50.00	-5.80
Deposits	-13.94	-18.25	-4.95	N/A	N/A

PROFITABILITY:	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	4.46	3.99	1.01	0.03	-4.99
Bank Net Inc/Avg Eq Inv in Banks	6.02	3.70	2.86	0.11	-7.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.66	1.74	1.45	3.24	2.52
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	5.10	2.47	0.84	4.94	-39.63
Bank Net Income/Parent Net Income	130.50	132.50	109.15	116.43	111.34
Nonbank Net Income/Parent Net Income	2.06	3.27	2.52	3.46	8.60
Sub BHCs Net Inc/Parent Net Income	60.20	88.63	83.05	83.75	79.54
LEVERAGE:					
Total Liabilities/Equity	30.90	37.95	36.78	32.41	26.12
Total Debt/Equity Capital	3.57	4.12	3.84	3.56	2.33
Tot Debt+NP to Subs Iss Tr Pref/Equity	21.37	14.21	18.71	9.14	6.49
Tot Debt+Lns Guaranteed for Affl/Equity	3.45	2.12	2.49	1.67	1.37
Total Debt/Eq Cap - Exc Over Fair Value	3.58	4.13	3.85	3.57	2.34
Long-Term Debt/Equity Capital	2.99	2.66	2.93	1.76	1.71
Short-Term Debt/Equity Capital	0.19	0.60	0.34	0.69	0.42
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	0.00	0.00	0.00	0.00
Long-Term Debt/Consolidated LT Debt	9.85	9.01	8.90	8.52	5.32
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	126.60	132.63	132.59	128.21	121.74
Total Investment in Subs/Equity	127.19	133.46	133.23	128.81	122.26
Eq Inv Sub/Eq Cap, Qual TPS+0th PS in T1	106.72	101.37	103.59	92.24	89.12
Tot Inv Sub/Eq Cap, Qual TPS+0th PS in T1	107.48	102.10	104.39	92.67	89.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	1.98	6.04	2.13	2.16	1.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	7.04	18.78	11.92	6.73	17.85
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	76.20	53.48	75.06	55.87	68.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	70.61	86.32	102.44	84.92	97.41
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	84.41	91.89	87.10	94.03	98.96
Pretax Oper Inc + Int Exp/Int Expense	217.30	-873.06	2580.60	-105.89	828.39
Div + Int From Subs/Int Exp + Div	134.11	87.71	113.56	75.91	108.76
Fees+Other Inc From Subs/Sal + Oth Exp	6.49	4.63	7.61	7.76	10.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	7.58	13.70	13.20	10.19	32.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-2.29	-3.71	-3.34	-4.18	-2.48
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	0.00	25.00	20.00	34.01	0.00
Total	0.00	25.00	20.00	34.01	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.15	0.22	0.27	0.38	0.31
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 COMPANY ANALYSIS - PART II				
	PEER GROUP 05 06/30/2014	06/30/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	77.02	60.82	59.86	62.20	61.90
Dividends Paid/Net Income	21.54	29.04	24.60	16.66	24.49
Net Income - Dividends/Avg Equity	2.29	1.89	-1.08	-0.83	-5.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	134.68	138.57	140.42	100.87	86.34
Dividends From Nonbank Subs	1.80	2.63	2.40	1.13	0.76
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	140.46	144.14	146.31	120.16	101.09
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	31.11	23.25	30.75	19.06	31.67
Interest Income From Bank Subs	0.04	0.28	0.05	0.06	0.16
Mgt & Service Fees From Bank Subs	2.03	6.32	6.32	3.47	1.62
Other Income From Bank Subs	0.06	0.00	0.09	0.03	0.17
Operating Income From Bank Subs	50.42	40.48	41.82	24.97	34.27
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	86.33	90.89	108.39	66.59	134.95
Interest Income From Nonbank Subs	4.91	0.00	5.13	0.59	8.00
Mgt & Serv Fees From Nonbank Subs	6.37	2.97	12.17	1.03	3.59
Other Income From Nonbank Subs	0.33	0.20	0.44	0.35	0.94
Operating Inc From Nonbank Subs	97.94	101.75	126.13	78.41	147.47
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.32	0.00	8.78	11.28	38.55
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	1.37	0.44	0.59	0.53	0.61
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.69	0.44	9.37	11.81	39.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	53.15	40.72	46.31	33.76	35.08
Interest Income From Bank Subs	2.17	13.19	10.39	19.96	11.93
Mgt & Serv Fees From Bank Subs	5.16	8.52	4.11	7.49	4.35
Other Income From Bank Subs	0.07	0.00	0.01	1.57	2.46
Operating Income From Bank Subs	72.40	65.88	68.24	68.27	62.37
Dividends From Nonbank Subs	3.80	5.39	2.03	5.81	7.82
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	0.00	0.09	0.05	0.05	0.02
Other Income From Nonbank Subs	0.02	0.12	0.02	0.04	0.09
Operating Inc From Nonbank Subs	5.42	16.18	4.76	6.93	17.38
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	189.84	5990.92	586.66	8849.22	6670.58
Loans and Adv From Subs/Total Debt	75.14	214.31	266.79	186.91	459.73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
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Number of BHCs in Peer Group									67
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.23	2.36	2.57	2.80	3.18	3.64	3.93	4.04	67
+ Non-interest Income	0.85	0.09	0.22	0.37	0.72	1.15	1.98	3.26	67
- Overhead Expense	3.43	2.11	2.41	2.81	3.43	3.89	4.65	5.46	67
- Provision for Losses	0.05	-0.73	-0.30	0.00	0.03	0.17	0.28	0.47	67
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.03	0.13	0.20	67
+ Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.04	67
= Pretax Net Oper Income (TE)	0.68	-0.89	-0.42	0.06	0.75	1.12	1.72	1.96	67
Net Operating Income	0.53	-0.91	-0.40	0.06	0.54	0.88	1.47	1.77	67
Net Income	0.53	-0.91	-0.40	0.06	0.54	0.88	1.47	1.77	67
Net Income (Sub S Adjusted)	0.38	-0.92	-0.81	0.03	0.41	0.94	1.17	1.23	19
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.14	3.05	3.36	3.74	4.14	4.51	4.89	4.99	67
Interest Expense	0.57	0.18	0.26	0.39	0.54	0.73	1.04	1.21	67
Net Interest Income (TE)	3.54	2.70	2.80	3.04	3.51	3.95	4.29	4.43	67
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.37	-0.44	-0.23	0.03	0.23	0.61	1.29	1.58	67
Earnings Coverage of Net Losses (X)	6.73	-43.26	-3.20	0.04	2.03	8.86	38.13	48.17	66
Ln&Ls Allowance/Total Loans & Leases	1.91	1.06	1.13	1.33	1.81	2.35	2.94	3.70	67
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.39	0.39	0.53	2.15	4.17	7.88	14.65	19.99	67
30-89 Days Past Due Loans and Leases	0.77	0.00	0.05	0.23	0.59	1.08	1.96	2.93	67
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.26	-17.38	-6.03	3.16	11.23	20.95	33.23	40.46	67
Net ST Noncore Funding Dependence	3.44	-22.13	-11.37	-3.51	4.11	10.36	16.67	20.79	67
Net Loans and Leases/Total Assets	61.62	32.71	39.84	54.43	63.01	70.97	74.33	78.00	67
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.86	-1.43	1.69	6.27	9.42	11.39	14.16	14.68	67
Equity Capital/Total Assets	8.49	-2.02	0.35	5.73	8.98	11.88	13.72	15.09	67
Equity Capital+Minority Int/Total Assets	8.50	-2.02	0.35	5.73	8.98	11.88	13.72	15.31	67
Tier 1 Common Eq Cap / T RWA	10.84	-5.85	-0.01	5.87	10.65	15.01	20.98	25.29	67
Net Loans&Ls/Equity Capital (X)	8.77	2.59	3.16	5.23	6.75	9.11	19.88	53.79	62
Cash Dividends/Net Income	21.54	0.00	0.00	0.00	1.59	28.95	89.40	144.74	53
Cash Dividends/Net Income (Sub S Adjusted)	29.73	-41.04	-13.71	0.00	0.00	52.53	147.09	200.31	19
Retained Earnings/Avg Equity Cap	2.29	-46.11	-13.09	-2.17	4.43	7.48	9.18	12.03	62
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.18	0.00	0.00	0.00	0.00	0.00	0.71	4.64	62
Long-Term Debt/Equity Capital	2.99	0.00	0.00	0.00	0.00	0.74	16.83	29.47	62
Equity Investment in Subs/Equity Cap	126.59	90.43	95.22	99.14	111.05	133.44	211.32	271.81	62
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	70.60	-301.66	-0.36	20.54	86.28	100.05	145.77	193.98	66

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.77	2.81	3.11	3.44	3.76	4.12	4.40	4.61	67
Less: Interest Expense	0.52	0.16	0.24	0.35	0.50	0.67	0.92	1.06	67
Equals: Net Interest Income (TE)	3.23	2.36	2.57	2.80	3.18	3.64	3.93	4.04	67
Plus: Non-Interest Income	0.85	0.09	0.22	0.37	0.72	1.15	1.98	3.26	67
Equals: Adj Operating Income (TE)	4.14	2.76	2.92	3.45	4.14	4.75	5.17	6.11	67
Less: Overhead Expense	3.43	2.11	2.41	2.81	3.43	3.89	4.65	5.46	67
Less: Provision for Loan and Lease Losses	0.05	-0.73	-0.30	0.00	0.03	0.17	0.28	0.47	67
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.03	0.13	0.20	67
Plus: Other Tax Equiv Adjustments	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.04	67
Equals: Pretax Net Oper Inc (TE)	0.68	-0.89	-0.42	0.06	0.75	1.12	1.72	1.96	67
Less: Applicable Income Taxes (TE)	0.15	-0.04	0.00	0.00	0.05	0.33	0.45	0.60	67
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Net Operating Income	0.53	-0.91	-0.40	0.06	0.54	0.88	1.47	1.77	67
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equals: Net Income	0.53	-0.91	-0.40	0.06	0.54	0.88	1.47	1.77	67
Memo: Net Income (Last Four Qtrs)	0.40	-1.97	-1.17	-0.10	0.56	0.98	1.64	2.16	66
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.53	82.26	85.87	89.16	92.36	93.61	95.34	95.94	67
Avg Int-Bearing Funds / Avg Assets	75.52	61.36	64.15	69.37	74.25	80.99	88.46	92.30	67
Int Income (TE) / Avg Earning Assets	4.14	3.05	3.36	3.74	4.14	4.51	4.89	4.99	67
Int Expense / Avg Earning Assets	0.57	0.18	0.26	0.39	0.54	0.73	1.04	1.21	67
Net Int Inc (TE) / Avg Earn Assets	3.54	2.70	2.80	3.04	3.51	3.95	4.29	4.43	67
YIELD OR COST:									
Total Loans and Leases (TE)	5.17	4.32	4.48	4.64	5.15	5.57	5.92	6.18	67
Interest-Bearing Bank Balances	0.34	0.00	0.14	0.22	0.24	0.38	0.80	0.97	67
Fed Funds Sold & Reverse Repos	0.17	0.00	0.00	0.04	0.19	0.26	0.31	0.39	30
Trading Assets	11.77	5.87	5.87	5.87	5.87	11.77	15.30	16.48	2
Total Earning Assets	4.09	3.04	3.27	3.70	4.07	4.46	4.86	4.99	67
Investment Securities (TE)	2.20	0.92	1.17	1.63	2.14	2.65	3.14	3.47	67
U.S. Treasury & Agency Sec (excl MBS)	1.60	0.08	0.39	0.97	1.65	2.13	2.77	3.16	59
Mortgage-Backed Securities	1.98	0.59	1.10	1.53	1.96	2.49	2.90	3.23	62
All Other Securities	4.09	1.03	1.62	2.73	3.99	5.19	6.12	7.82	61
Interest-Bearing Deposits	0.52	0.18	0.22	0.37	0.51	0.65	0.74	0.90	67
Time Deposits of \$100K or More	0.91	0.36	0.43	0.60	0.89	1.21	1.43	1.52	67
Time Deposits < \$100K	0.84	0.32	0.46	0.58	0.80	1.03	1.29	1.38	67
Other Domestic Deposits	0.23	0.07	0.09	0.13	0.22	0.30	0.38	0.45	67
Foreign Deposits	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	1
Fed Funds Purchased and Repos	0.35	0.00	0.00	0.00	0.13	0.31	0.83	3.84	46
Other Borrowed Funds & Trading Liab	2.52	0.00	0.06	0.81	2.54	3.98	5.25	7.09	57
All Interest-Bearing Funds	0.69	0.24	0.34	0.49	0.66	0.82	1.13	1.20	67

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	35.04	25.64	26.53	29.30	33.87	39.44	47.61	51.38	67
Avg Assets per Employee (\$000)	4162.29	2453.81	2612.81	3214.64	3737.99	4709.82	7076.75	8242.82	67
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	67
Overhead Exp / NII + Non-Int Income	85.35	59.45	62.10	69.92	81.29	97.42	116.48	128.83	67
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.43	2.11	2.41	2.81	3.43	3.89	4.65	5.46	67
Personnel Expense	1.74	1.10	1.16	1.38	1.68	2.04	2.41	2.73	67
Net Occupancy Expense	0.44	0.25	0.28	0.35	0.45	0.50	0.60	0.67	67
Other Operating Expenses	1.21	0.68	0.73	0.92	1.10	1.40	1.94	2.06	67
Overhead Less Non-Interest Income	2.55	1.04	1.64	1.99	2.52	3.17	3.42	3.44	67
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	84.46	58.59	61.23	69.27	79.96	97.42	116.48	128.83	67
Personnel Expense	42.77	30.76	33.40	36.39	42.26	46.12	55.41	60.32	67
Net Occupancy Expense	10.89	5.99	7.23	9.00	10.46	12.52	15.26	17.92	67
Other Operating Expenses	29.90	16.72	18.76	21.97	25.72	38.33	48.93	54.76	67
Total Non-Interest Income	19.17	2.81	7.08	10.68	17.45	25.35	37.41	54.80	67
Fiduciary Activities Income	0.28	0.00	0.00	0.00	0.00	0.00	1.56	4.66	67
Serv Charges on Deposit Accts - Domestic	5.96	1.28	1.80	3.04	5.24	7.83	13.30	15.03	67
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Investment Banking Fees & Commissions	0.36	0.00	0.00	0.00	0.00	0.50	1.95	3.08	67
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Net Servicing Fees	0.15	0.00	0.00	0.00	0.00	0.09	0.86	1.86	67
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Insurance Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.10	0.70	5.09	67
Net Gain (Loss) - Sales Loans, OREO, Oth	0.38	-9.54	-5.70	-1.40	0.17	1.16	4.97	18.34	67
Other Non-Interest Income	8.43	3.12	3.40	5.71	7.92	10.97	14.12	17.90	67
Overhead Less Non-Interest Income	64.93	19.52	35.04	50.36	61.87	79.89	100.39	120.35	67
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	13.02	-0.01	0.00	0.00	5.79	24.39	34.86	36.84	53
Appl Inc Tax+TE/Pretax NOI+TE	18.67	0.00	0.00	1.28	21.04	34.27	38.28	41.03	53

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.98	25.62	30.50	40.35	53.66	59.55	64.77	67.39	67
Commercial and Industrial Loans	6.87	1.00	1.85	3.53	5.62	9.86	14.66	17.40	67
Loans to Individuals	1.57	0.00	0.08	0.39	0.93	2.52	4.72	5.22	67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Agricultural Loans	1.02	0.00	0.00	0.00	0.00	1.72	5.25	7.81	67
Other Loans and Leases	0.50	0.00	0.00	0.03	0.28	0.83	1.39	2.69	67
Net Loans and Leases	61.62	32.71	39.84	54.43	63.01	70.97	74.33	78.00	67
Debt Securities Over 1 Year	17.84	1.75	4.81	9.92	16.79	23.75	32.97	39.53	67
Mutual Funds and Equity Securities	0.05	0.00	0.00	0.00	0.00	0.03	0.35	0.64	67
Subtotal	80.41	59.93	67.09	74.50	82.02	85.36	88.24	89.79	67
Interest-Bearing Bank Balances	6.12	0.29	0.79	1.86	4.83	9.42	14.93	21.22	67
Federal Funds Sold & Reverse Repos	0.41	0.00	0.00	0.00	0.00	0.20	1.79	7.26	67
Debt Securities 1 Year or Less	1.37	0.00	0.00	0.22	0.79	2.36	4.06	7.22	67
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Total Earning Assets	89.81	80.65	84.90	87.73	90.27	91.86	93.13	94.65	67
Non-Int Cash and Due From Dep Inst	1.99	0.33	0.56	1.12	1.75	2.85	3.70	4.00	67
Other Real Estate Owned	1.80	0.02	0.04	0.32	1.26	3.13	4.54	8.39	67
All Other Assets	8.06	3.70	4.36	6.10	7.69	9.20	12.95	14.51	67
MEMORANDA:									
Short-Term Investments	8.76	1.29	1.92	4.05	7.87	12.08	17.93	22.83	67
U.S. Treasury Securities	0.23	0.00	0.00	0.00	0.00	0.00	1.65	2.11	67
U.S. Agency Securities (excl MBS)	4.12	0.00	0.00	0.71	3.37	7.67	11.10	14.83	67
Municipal Securities	3.55	0.00	0.00	0.23	2.38	5.02	12.12	18.02	67
Mortgage-Backed Securities	9.29	0.00	0.10	3.73	8.86	13.55	17.77	20.74	67
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.02	0.44	67
Other Debt Securities	0.27	0.00	0.00	0.00	0.00	0.15	0.95	4.25	67
RE Loans Secured by 1-4 Family	15.36	4.17	6.47	9.82	14.20	21.21	24.57	29.89	67
Revolving	2.33	0.00	0.12	0.67	1.90	3.49	5.26	5.96	67
Closed-End, Sec by First Liens	12.00	3.20	3.96	6.87	11.20	16.70	21.67	26.14	67
Closed-End, Sec by Junior Liens	0.64	0.00	0.07	0.23	0.47	1.03	1.51	1.74	67
Commercial Real Estate Loans	31.89	9.57	12.14	23.29	31.37	41.80	46.65	49.98	67
Construction and Land Dev	4.54	0.05	0.70	1.94	4.33	6.81	8.57	9.99	67
Multi family	2.89	0.07	0.27	1.02	2.18	4.00	7.74	10.55	67
Nonfarm Nonresidential	23.39	7.22	8.91	15.98	23.20	29.33	35.28	41.15	67
RE Loans Secured by Farmland	2.26	0.00	0.00	0.03	1.26	4.01	7.94	10.02	67
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.55	54.26	63.35	74.09	82.74	89.29	92.35	94.62	67
RE Loans Secured by 1-4 Family	24.77	7.69	11.21	17.23	23.98	32.09	38.76	46.15	67
Revolving	3.70	0.00	0.28	1.02	2.99	5.90	8.31	9.54	67
Closed-End	20.66	5.57	7.74	12.17	19.49	28.69	33.37	40.24	67
Commercial Real Estate Loans	50.95	17.49	23.44	42.61	49.64	62.66	68.54	73.98	67
Construction and Land Dev	7.27	0.09	1.14	3.09	6.86	10.19	14.24	16.47	67
Multi family	4.62	0.10	0.56	1.78	3.62	6.11	13.07	16.10	67
Nonfarm Nonresidential	37.29	15.32	17.42	29.27	37.06	45.29	54.96	58.61	67
RE Loans Secured by Farmland	3.74	0.00	0.00	0.06	2.03	6.05	15.03	18.09	67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Commercial and Industrial Loans	10.79	1.90	3.51	5.92	9.46	13.66	21.72	23.50	67
Loans to Individuals	2.63	0.01	0.12	0.61	1.40	3.97	7.09	11.25	67
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.35	0.60	67
Agricultural Loans	1.73	0.00	0.00	0.00	0.00	2.71	7.81	13.48	67
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Other Loans and Leases	0.85	0.00	0.01	0.08	0.40	1.51	2.57	4.73	67

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	8.76	1.29	1.92	4.05	7.87	12.08	17.93	22.83	67
Liquid Assets	24.17	9.21	13.06	18.23	23.35	30.98	37.48	39.82	67
Investment Securities	19.96	4.97	6.94	12.05	17.89	26.10	35.89	42.59	67
Net Loans and Leases	61.62	32.71	39.84	54.43	63.01	70.97	74.33	78.00	67
Net Lns, Ls & Stdbly Ltrs of Credit	61.89	32.92	39.95	55.05	63.28	71.17	74.68	78.56	67
Core Deposits	68.79	48.51	56.93	62.88	69.19	75.79	78.45	79.45	67
Noncore Funding	19.59	7.50	10.50	13.30	18.13	24.57	33.87	42.91	67
Time Deposits of \$100K or More	14.78	4.46	6.73	9.44	12.34	18.50	27.75	35.62	67
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Fed Funds Purchased and Repos	0.74	0.00	0.00	0.00	0.00	1.48	3.11	4.75	67
Net Fed Funds Purchased (Sold)	0.35	-8.12	-1.79	-0.01	0.00	1.48	2.62	4.71	67
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Oth Borrowings W/Rem Mat 1 Yr or Less	1.06	0.00	0.00	0.00	0.28	1.86	4.38	5.57	67
Earning Assets Repr in 1 Year	29.12	13.66	15.83	20.86	28.04	35.97	45.11	50.39	67
Int-Bearing Liab Repr in 1 Year	25.13	3.84	10.93	14.35	20.05	30.08	56.36	58.00	67
Long-Term Debt Repr in 1 Year	0.32	0.00	0.00	0.00	0.00	0.02	2.40	3.50	67
Net Assets Repriciable in 1 Year	3.21	-45.13	-29.14	-6.64	3.76	14.99	27.53	37.17	67
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.26	-17.38	-6.03	3.16	11.23	20.95	33.23	40.46	67
Net ST Noncore Funding Dependence	3.44	-22.13	-11.37	-3.51	4.11	10.36	16.67	20.79	67
Short-Term Inv/ST Noncore Funding	83.46	12.52	13.55	32.11	61.26	122.25	170.96	335.47	67
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.65	-9.72	-0.69	5.19	13.13	25.60	42.26	47.20	67
Net Loans and Leases/Total Deposits	72.88	42.68	47.97	61.38	71.97	84.28	91.40	94.21	67
Net Loans and Leases/Core Deposits	91.40	49.99	60.27	70.74	93.20	109.13	119.60	132.82	67
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.56	-1.41	-0.53	-0.00	0.00	0.24	3.20	3.94	25
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-1.31	-31.44	-11.21	-3.18	-0.25	0.93	4.18	7.67	61
Struct Notes Appr(Depr)/T1 Cap	-0.47	-3.77	-1.68	-0.65	-0.18	-0.02	0.01	0.02	18
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.81	0.00	0.00	0.00	0.00	4.65	33.02	80.98	67
Available-For-Sale Securities	93.18	10.90	49.91	93.70	100.00	100.00	100.00	100.00	67
U.S. Treasury Securities	1.21	0.00	0.00	0.00	0.00	0.00	7.17	11.76	67
U.S. Agency Securities (excl MBS)	21.42	0.00	0.00	5.31	20.33	36.91	46.58	77.63	67
Municipal Securities	17.99	0.00	0.00	1.38	17.01	33.09	47.72	61.13	67
Mortgage-Backed Securities	48.90	0.00	0.85	23.44	49.78	72.80	86.26	96.25	67
Asset-Backed Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.13	4.12	67
Other Debt Securities	1.41	0.00	0.00	0.00	0.00	0.76	8.00	16.84	67
Mutual Funds and Equity Securities	0.38	0.00	0.00	0.00	0.00	0.15	2.08	4.77	67
Debt Securities 1 Year or Less	7.67	0.00	0.00	1.66	4.17	10.12	27.74	39.77	67
Debt Securities 1 To 5 Years	27.80	0.13	2.81	6.47	24.87	42.67	69.18	74.48	67
Debt Securities Over 5 Years	58.01	0.08	7.35	29.14	62.10	86.94	93.33	96.58	67
Pledged Securities	43.30	0.36	6.72	20.75	43.97	61.11	79.48	92.41	67
Structured Notes, Fair Value	0.88	0.00	0.00	0.00	0.00	0.14	5.11	10.84	67

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.05	-0.73	-0.30	0.00	0.03	0.17	0.28	0.47	67
Provision for Ln&Ls Losses/Avg Lns&Ls	0.09	-1.16	-0.69	0.00	0.06	0.27	0.49	0.65	67
Provision for Ln&Ls Losses/Net Losses	86.99	-128.04	-19.91	0.00	39.09	110.77	233.11	671.93	66
Ln&Ls Allowance/Total Loans & Leases	1.91	1.06	1.13	1.33	1.81	2.35	2.94	3.70	67
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.86	1.15	1.53	2.64	5.10	11.82	25.11	45.16	55
ALLL/Nonaccrual Assets	136.87	26.74	35.47	54.63	91.36	188.50	366.56	448.99	66
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	129.79	26.32	35.16	53.60	91.36	180.23	310.82	406.18	66
Gross Ln&Ls Losses/Avg Loans & Leases	0.53	0.00	0.02	0.13	0.38	0.70	1.57	1.84	67
Recoveries/Avg Loans and Leases	0.16	0.00	0.01	0.04	0.09	0.27	0.51	0.74	67
Net Losses/Avg Loans and Leases	0.37	-0.44	-0.23	0.03	0.23	0.61	1.29	1.58	67
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Recoveries/Prior Year-End Losses	15.76	0.45	1.44	3.32	6.07	15.06	54.06	117.21	66
Earnings Coverage of Net Losses (X)	6.73	-43.26	-3.20	0.04	2.03	8.86	38.13	48.17	66
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.32	-0.52	-0.17	0.00	0.15	0.57	1.09	1.86	67
RE Loans Secured By 1-4 Family	0.33	-0.14	-0.06	0.00	0.07	0.70	1.13	1.47	67
Revolvi ng	0.17	-1.16	-0.17	0.00	0.00	0.11	0.88	2.40	62
Closed-End	0.33	-0.11	-0.07	0.00	0.06	0.57	1.36	1.93	67
Commercial Real Estate Loans	0.33	-1.22	-0.34	-0.00	0.12	0.66	1.36	2.35	67
Construction and Land Dev	1.15	-2.24	-0.49	0.00	0.00	1.67	5.75	10.41	65
Multi family	0.11	-0.21	-0.02	0.00	0.00	0.00	0.00	3.89	64
Nonfarm Nonresi dential	0.18	-1.48	-0.43	-0.00	0.00	0.33	0.84	2.05	67
RE Loans Secured by Farmland	0.02	-0.31	-0.01	0.00	0.00	0.00	0.14	0.39	52
Commercial and Industrial Loans	0.47	-1.17	-0.49	-0.21	0.00	0.69	2.88	5.71	66
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	1.18	0.04	0.06	0.23	0.59	1.40	5.13	6.47	41
Credi t Card Loans	2.97	-0.68	-0.54	-0.13	0.95	2.32	10.38	13.00	17
Agricultural Loans	0.03	-0.15	-0.00	0.00	0.00	0.00	0.07	0.35	34
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	0.57	-0.58	-0.08	0.00	0.00	0.19	1.59	11.96	63

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.77	0.00	0.05	0.23	0.59	1.08	1.96	2.93	67
90+ Days PD Loans and Leases	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.32	67
Nonaccrual Loans and Leases	2.45	0.22	0.37	0.83	1.80	3.61	6.54	8.08	67
90+ Days PD and Nonaccrual Loans and Leases	2.49	0.32	0.43	0.83	1.81	3.68	6.64	8.08	67
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.00	0.20	0.44	67
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Nonaccrual Restructured	0.88	0.00	0.00	0.00	0.40	1.66	3.31	4.88	67
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.77	0.00	0.05	0.23	0.59	1.08	1.96	2.93	67
90+ Days Past Due Assets	0.03	0.00	0.00	0.00	0.00	0.04	0.19	0.32	67
Nonaccrual Assets	2.45	0.22	0.37	0.83	1.80	3.61	6.54	8.08	67
30+ Days PD & Nonaccrual Assets	3.30	0.51	0.87	1.47	2.62	4.33	7.94	11.45	67
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.49	0.20	0.25	0.61	1.24	2.21	3.73	4.66	67
90+ PD & Nonaccrual Assets + OREO	3.52	0.29	0.37	1.34	2.67	5.60	6.96	15.96	67
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	4.94	0.35	0.46	1.80	3.75	6.94	11.38	17.72	67
Allowance for Loan & Lease Losses	401.12	41.40	56.11	176.27	377.57	544.99	792.61	1352.91	67
Equity Cap + ALLL	59.79	2.73	4.39	12.79	33.67	81.64	208.14	303.94	62
Tier 1 Cap + ALLL	57.77	-62.31	3.14	11.10	31.25	78.77	200.95	331.06	67
Loans & Leases + RE Acquired	7.65	0.69	0.76	3.23	5.87	10.72	17.80	24.63	67

PEER GROUP 5

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	0.80	0.00	0.02	0.21	0.60	1.15	1.96	3.18	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.18	0.37	67
- Nonaccrual	2.67	0.30	0.41	0.92	1.97	3.97	6.99	8.64	67
Coml & Indl - 30-89 Days PD	0.45	0.00	0.00	0.00	0.09	0.71	1.83	2.65	66
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.20	66
- Nonaccrual	1.03	0.00	0.00	0.03	0.50	1.43	3.71	6.66	66
Individuals - 30-89 Days PD	0.80	0.00	0.00	0.12	0.54	1.19	2.79	3.44	66
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.18	0.41	66
- Nonaccrual	0.40	0.00	0.00	0.00	0.04	0.84	1.62	1.99	66
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.10	1.11	34
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	34
- Nonaccrual	0.51	0.00	0.00	0.00	0.00	0.00	0.93	6.06	34
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.02	0.90	5.97	63
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	63
- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.58	63
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.90	0.00	0.00	0.22	0.75	1.36	2.78	3.05	67
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.20	0.64	67
- Nonaccrual	2.30	0.00	0.00	0.59	1.94	3.49	6.06	8.57	67
Revolvi ng - 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.65	2.02	2.95	62
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.16	62
- Nonaccrual	0.86	0.00	0.00	0.00	0.00	1.61	3.95	4.68	62
Closed-End - 30-89 Days PD	0.95	0.00	0.00	0.14	0.72	1.67	2.77	3.16	67
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.66	67
- Nonaccrual	2.50	0.00	0.00	0.61	1.91	3.67	7.31	10.27	67
- Jr Lien 30-89 Days PD	0.05	0.00	0.00	0.00	0.00	0.07	0.27	0.33	67
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.00	0.00	0.25	0.62	0.90	67
Commercial RE - 30-89 Days PD	0.58	0.00	0.00	0.00	0.31	0.81	2.37	3.18	67
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.18	67
- Nonaccrual	2.66	0.00	0.23	0.54	1.39	4.30	7.65	10.07	67
Const & Dev - 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.52	2.35	3.99	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
- Nonaccrual	5.78	0.00	0.00	0.00	1.53	9.42	21.50	35.08	65
Mul ti fami ly - 30-89 Days PD	0.39	0.00	0.00	0.00	0.00	0.00	2.03	8.43	64
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
- Nonaccrual	1.30	0.00	0.00	0.00	0.00	1.05	7.01	14.99	64
Nonfarm Nres- 30-89 Days PD	0.47	0.00	0.00	0.00	0.23	0.59	2.06	3.32	67
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.26	67
- Nonaccrual	1.85	0.00	0.00	0.38	1.27	3.55	5.42	7.04	67
Farm land - 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.40	1.41	3.75	52
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52
- Nonaccrual	2.48	0.00	0.00	0.00	0.00	1.67	10.18	26.79	52
Credi t Card - 30-89 Days PD	1.33	0.00	0.00	0.50	0.84	1.74	2.74	3.55	17
- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.21	0.61	0.90	17
- Nonaccrual	0.68	0.00	0.00	0.00	0.00	0.00	0.12	2.04	17

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.86	-1.43	1.69	6.27	9.42	11.39	14.16	14.68	67
Tier 1 RBC Ratio	13.10	-2.10	2.24	8.88	13.44	17.13	23.27	25.68	67
Total Risk-Based Capital Ratio	15.01	-2.10	4.26	11.42	14.90	18.75	24.92	26.82	67
Tangible Tier 1 Leverage Ratio	8.83	-1.43	1.69	6.27	9.28	11.39	14.15	14.68	67
Tangible Common Eq Cap/Tan Assets	7.39	-4.47	-0.62	4.79	8.28	10.07	12.90	13.69	67
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.11	3.42	4.19	5.82	8.57	10.98	14.74	21.42	67
Standby Letters of Credit	0.24	0.00	0.00	0.04	0.17	0.38	0.79	1.16	67
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	67
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.40	0.00	0.00	0.00	0.00	0.32	1.68	6.05	67
Interest Rate Contracts	0.39	0.00	0.00	0.00	0.00	0.32	1.66	6.05	67
Interest Rate Futures & Forward Contr	0.03	0.00	0.00	0.00	0.00	0.00	0.16	0.77	67
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.05	0.62	1.09	67
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Interest Rate Swaps	0.09	0.00	0.00	0.00	0.00	0.00	0.00	2.16	67
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	14.90	5.18	7.86	10.43	13.92	16.72	26.12	32.63	67

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	77.01	0.00	0.00	0.00	69.82	119.12	153.05	302.60	31
Dividends Paid/Net Income	21.54	0.00	0.00	0.00	1.59	28.95	89.40	144.74	53
Net Income - Dividends/Avg Equity	2.29	-46.11	-13.09	-2.17	4.43	7.48	9.18	12.03	62
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	134.68	0.00	0.00	0.00	100.00	203.98	291.54	546.76	30
Dividends From Nonbank Subs	1.80	0.00	0.00	0.00	0.00	0.00	0.58	25.55	30
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	30
Dividends From All Subsidiaries	140.46	0.00	0.00	28.30	100.53	203.98	292.12	546.76	30
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	31.11	0.00	0.00	0.00	11.45	58.71	90.09	170.44	54
Interest Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.14	0.43	54
Mgt & Service Fees From Bank Subs	2.02	0.00	0.00	0.00	0.00	0.00	12.87	20.34	54
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.02	1.00	54
Operating Income From Bank Subs	50.42	0.00	0.00	0.00	16.78	66.39	123.81	365.85	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	86.33	0.00	0.00	7.10	100.00	100.00	112.84	202.76	10
Interest Income From Nonbank Subs	4.90	0.00	0.00	0.00	0.00	0.00	5.90	24.53	10
Mgt & Serv Fees From Nonbank Subs	6.36	0.00	0.00	0.00	0.00	0.00	14.28	31.83	10
Other Income From Nonbank Subs	0.32	0.00	0.00	0.00	0.00	0.00	0.00	1.63	10
Operating Inc From Nonbank Subs	97.93	5.90	5.90	28.94	100.00	100.00	112.84	227.46	10
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.32	0.00	0.00	0.00	0.00	0.00	0.77	1.03	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	1.37	0.00	0.00	0.00	0.00	0.00	3.29	4.38	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	1.69	0.00	0.00	0.00	0.00	1.29	3.80	4.64	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	53.15	0.00	0.00	0.00	77.64	99.38	100.00	100.00	50
Interest Income From Bank Subs	2.16	0.00	0.00	0.00	0.00	0.04	34.78	100.00	50
Mgt & Serv Fees From Bank Subs	5.16	0.00	0.00	0.00	0.00	0.00	21.65	69.71	50
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.03	1.40	50
Operating Income From Bank Subs	72.40	0.00	0.00	40.72	99.39	100.00	100.00	100.00	50
Dividends From Nonbank Subs	3.80	0.00	0.00	0.00	0.00	0.00	3.30	69.75	50
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	50
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.49	50
Operating Inc From Nonbank Subs	5.41	0.00	0.00	0.00	0.00	0.27	40.27	99.23	50
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50
Loans and Adv From Subs/ST Debt	189.83	0.00	0.00	0.00	0.00	177.67	403.28	751.64	8
Loans and Adv From Subs/Total Debt	75.13	0.00	0.00	0.00	47.98	142.68	255.72	287.36	21

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
2533100	271,970	ALI KAT INVESTMENTS, INC.	GURNEE, IL	
3017326	474,441	AMERIANA BANCORP	NEW CASTLE, IN	
3035049	468,941	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3843712	389,233	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	359,081	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	427,885	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1209248	443,987	BARABOO BANCORPORATION, INC.,	BARABOO, WI	Moved from Peer 4
1891317	464,643	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2595939	218,891	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	283,342	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	175,031	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	177,183	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	488,326	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	483,981	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1104017	494,721	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	Moved from Peer 4
1084511	487,778	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2754585	472,341	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
1131497	419,894	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	428,135	DELMAR BANCORP	SALISBURY, MD	
1094613	462,969	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1127913	404,524	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
1247615	409,585	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	460,231	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3416376	276,718	FINANCIAL HOLDINGS, INC.	LEXINGTON, KY	
1138188	458,628	FIRST AMERICAN BANCORP	ATHENS, GA	
1107830	433,081	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	364,489	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	405,507	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	388,560	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
3223828	399,114	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
3019339	326,071	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1205950	493,391	GNB BANCORPORATION	GRUNDY CENTER, IA	
3047163	212,121	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	453,287	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	467,761	HERRING BANCORP, INC.	AMARILLO, TX	
1131750	386,161	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	301,424	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	441,889	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	216,643	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	495,328	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1021879	485,409	JGB FINANCIAL HOLDING COMPANY	MIAMI, FL	Moved from Peer 4
1995523	95,459	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	450,994	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1081136	275,620	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1054091	487,062	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	322,056	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1086001	338,018	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	469,217	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1204748	434,553	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	
1210589	407,919	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	266,818	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	

BHCPR Reporters for Quarter Ending 06/30/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 03/31/2014 and Other Notes
2088329	408,485	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	475,085	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	442,377	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
1866155	474,950	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	
1081314	364,552	PERSONS BANKING CO., INC.	MACON, GA	
1246252	490,734	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	Moved from Peer 4
2891006	357,408	REGENT BANCORP, INC.	DAVIE, FL	
2702232	489,641	RSI BANCORP, MHC	RAHWAY, NJ	
3449075	386,462	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	443,937	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	289,925	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	375,578	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2327541	492,020	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
3185476	485,197	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
1200405	443,303	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	440,896	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 67 bank holding companies.