

	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	112	113	95	87
<b>EARNINGS AND PROFITABILITY</b>				
<b>PERCENT OF AVERAGE ASSETS:</b>				
Net Interest Income (TE)	3.21	3.34	3.26	3.47
+ Non-interest Income	1.27	1.26	1.19	1.02
- Overhead Expense	3.09	3.02	3.01	2.93
- Provision for Losses	0.17	0.34	0.33	0.50
+ Securities Gains (Losses)	0.04	0.04	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.39	1.33	1.31	1.15
Net Operating Income	0.95	0.92	0.98	0.79
Net Income	0.95	0.92	0.98	0.24
Net Income (Sub S Adjusted)	1.66	1.56	1.43	1.02
<b>PERCENT OF AVG EARNING ASSETS:</b>				
Interest Income (TE)	4.11	4.50	4.35	4.69
Interest Expense	0.55	0.77	0.68	0.83
Net Interest Income (TE)	3.53	3.68	3.59	3.83
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>				
Net Ln&Ls Losses/Avg Loans & Leases	0.31	0.70	0.64	0.95
Earnings Coverage of Net Losses (X)	12.60	9.87	9.48	5.18
Ln&Ls Allowance/Total Loans & Leases	1.70	1.90	1.70	1.97
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.61	3.57	2.77	3.70
30-89 Days Past Due Loans and Leases	0.73	0.82	0.76	0.91
<b>LIQUIDITY AND FUNDING:</b>				
Net Noncore Funding Dependence	13.97	18.38	15.39	18.88
Net ST Noncore Funding Dependence	4.80	8.29	6.34	10.06
Net Loans and Leases/Total Assets	62.03	59.76	61.71	60.46
<b>CAPITALIZATION:</b>				
Tier 1 Leverage Ratio	10.27	10.08	10.17	10.04
Equity Capital/Total Assets	11.39	10.98	11.05	11.00
Equity Capital+Minority Int/Total Assets	11.49	11.09	11.14	11.02
Tier 1 Common Eq Cap / T RWA	12.75	12.97	12.62	12.83
Net Loans&Ls/Equity Capital (X)	5.71	5.72	5.77	5.75
Cash Dividends/Net Income	26.20	27.94	32.93	29.41
Cash Dividends/Net Income (Sub S Adjusted)	18.95	21.83	95.94	15.97
Retained Earnings/Avg Equity Cap	5.98	5.81	5.36	4.88
<b>PARENT COMPANY RATIOS:</b>				
Short-Term Debt/Equity Capital	0.02	0.05	0.01	0.05
Long-Term Debt/Equity Capital	1.87	2.11	1.71	1.64
Equity Investment in Subs/Equity Cap	103.97	104.88	103.89	104.77
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	122.69	111.15	124.53	101.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.75	4.07	3.94	4.26	4.40
Less: Interest Expense	0.50	0.70	0.62	0.75	1.01
Equals: Net Interest Income (TE)	3.21	3.34	3.26	3.47	3.34
Plus: Non-Interest Income	1.27	1.26	1.19	1.02	1.07
Equals: Adj Operating Income (TE)	4.60	4.72	4.62	4.53	4.43
Less: Overhead Expense	3.09	3.02	3.01	2.93	2.98
Less: Provision for Loan and Lease Losses	0.17	0.34	0.33	0.50	1.02
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.04	0.04	0.05	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.39	1.33	1.31	1.15	0.55
Less: Applicable Income Taxes (TE)	0.42	0.41	0.37	0.37	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.95	0.92	0.98	0.79	0.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.95	0.92	0.98	0.80	0.25
Memo: Net Income (Last Four Qtrs)	0.98	0.85	0.99	0.80	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.17	90.98	91.07	90.89	90.66
Avg Int-Bearing Funds / Avg Assets	71.65	72.83	72.89	73.75	75.50
Int Income (TE) / Avg Earning Assets	4.11	4.50	4.35	4.69	4.87
Int Expense / Avg Earning Assets	0.55	0.77	0.68	0.83	1.11
Net Int Inc (TE) / Avg Earn Assets	3.53	3.68	3.59	3.83	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	5.07	5.46	5.32	5.64	5.55
Interest-Bearing Bank Balances	0.28	0.29	0.28	0.30	0.34
Fed Funds Sold & Reverse Repos	0.21	0.18	0.21	0.28	0.90
Trading Assets	1.10	1.64	1.21	1.93	1.60
Total Earning Assets	4.03	4.40	4.25	4.58	4.77
Investment Securities (TE)	2.41	2.96	2.71	3.18	3.67
U.S. Treasury & Agency Sec (excl MBS)	1.57	1.69	1.65	2.09	2.27
Mortgage-Backed Securities	2.10	2.70	2.52	3.02	3.73
All Other Securities	4.17	5.02	4.96	5.22	5.84
Interest-Bearing Deposits	0.49	0.65	0.60	0.79	1.08
Time Deposits of \$100K or More	0.99	1.24	1.16	1.38	1.69
Time Deposits < \$100K	0.98	1.27	1.20	1.42	1.84
Other Domestic Deposits	0.24	0.31	0.30	0.41	0.55
Foreign Deposits	0.41	0.34	0.36	0.38	0.55
Fed Funds Purchased and Repos	0.71	1.05	0.83	0.93	1.01
Other Borrowed Funds & Trading Liab	2.41	2.71	2.62	2.55	2.64
All Interest-Bearing Funds	0.65	0.88	0.79	1.02	1.33

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 02 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	21	20	79	72	68
Avg Assets per Employee (\$000)	5,514	5,412	5,229	5,008	5,094
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.09	2.52	2.65	3.27	2.79
Overhead Exp / NII + Non-Int Income	67.62	66.47	66.61	67.01	68.76
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.09	3.02	3.01	2.93	2.98
Personnel Expense	1.63	1.56	1.53	1.47	1.41
Net Occupancy Expense	0.39	0.37	0.37	0.37	0.37
Other Operating Expenses	1.07	1.06	1.09	1.07	1.15
Overhead Less Non-Interest Income	1.71	1.69	1.70	1.86	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.45	65.19	65.77	65.57	67.33
Personnel Expense	35.46	34.05	33.80	33.16	32.41
Net Occupancy Expense	8.40	7.96	8.06	8.39	8.51
Other Operating Expenses	21.89	22.18	22.88	23.68	26.18
Total Non-Interest Income	25.83	24.58	24.90	22.31	23.50
Fiduciary Activities Income	1.76	1.76	1.76	1.96	1.81
Serv Charges on Deposit Accts - Domestic	5.05	5.27	5.21	6.52	6.72
Trading Revenue	0.21	0.33	0.29	0.27	0.14
Investment Banking Fees & Commissions	1.27	1.18	1.17	1.16	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.36	0.36	0.24	0.19	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.90	0.74	0.73	0.70	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	2.62	1.15	2.04	-0.26	-0.63
Other Non-Interest Income	8.85	8.98	8.61	9.73	10.51
Overhead Less Non-Interest Income	40.27	38.75	39.09	42.75	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.33	24.45	24.02	23.96	23.18
Appl Inc Tax+TE/Pretax NOI+TE	31.41	31.52	30.24	31.93	30.89

PERCENT OF TOTAL ASSETS -----	PEER GROUP 02				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	44.60	44.68	44.69	44.10	46.30
Commercial and Industrial Loans	10.25	9.26	9.84	10.38	9.64
Loans to Individuals	2.54	2.44	2.57	2.93	2.95
Loans to Depository Institutions	0.01	0.01	0.00	0.02	0.02
Agricultural Loans	0.36	0.37	0.39	0.55	0.53
Other Loans and Leases	1.95	1.47	1.78	1.81	1.69
Net Loans and Leases	62.03	59.76	61.71	60.46	61.72
Debt Securities Over 1 Year	17.48	19.49	17.29	20.04	18.37
Mutual Funds and Equity Securities	0.11	0.08	0.09	0.06	0.06
Subtotal	81.20	81.08	80.75	81.65	81.10
Interest-Bearing Bank Balances	4.54	4.06	4.12	4.09	4.62
Federal Funds Sold & Reverse Repos	0.12	0.09	0.07	0.07	0.11
Debt Securities 1 Year or Less	2.25	2.17	2.20	2.10	2.29
Trading Assets	0.13	0.17	0.16	0.14	0.07
Total Earning Assets	90.18	89.60	89.70	89.36	89.48
Non-Int Cash and Due From Dep Inst	1.38	1.52	1.84	1.78	1.34
Other Real Estate Owned	0.45	0.66	0.50	0.75	0.80
All Other Assets	8.20	8.52	8.04	8.57	8.91
MEMORANDA:					
Short-Term Investments	7.79	7.16	7.23	6.97	7.73
U.S. Treasury Securities	0.11	0.12	0.12	0.15	0.39
U.S. Agency Securities (excl MBS)	2.73	2.92	2.69	3.08	3.02
Municipal Securities	2.66	2.53	2.69	3.26	2.59
Mortgage-Backed Securities	11.64	13.26	11.18	13.19	12.01
Asset-Backed Securities	0.14	0.07	0.15	0.05	0.04
Other Debt Securities	0.67	0.62	0.51	0.54	0.50
RE Loans Secured by 1-4 Family	16.62	16.90	16.85	15.45	16.21
Revolving	2.86	2.85	2.79	2.91	3.16
Closed-End, Sec by First Liens	12.78	12.93	12.98	11.36	11.64
Closed-End, Sec by Junior Liens	0.77	0.82	0.75	0.88	1.02
Commercial Real Estate Loans	25.50	25.44	25.27	26.53	27.90
Construction and Land Dev	3.20	3.56	3.42	4.27	5.62
Multi family	2.43	2.25	2.32	2.13	2.09
Nonfarm Nonresidential	18.48	18.34	18.25	19.47	19.60
RE Loans Secured by Farmland	0.59	0.63	0.61	0.84	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.19	75.15	72.38	72.12	74.29
RE Loans Secured by 1-4 Family	26.92	28.11	27.26	25.17	25.94
Revolving	4.44	4.59	4.39	4.63	4.92
Closed-End	22.24	23.25	22.59	20.21	20.68
Commercial Real Estate Loans	41.95	43.40	41.67	43.67	44.77
Construction and Land Dev	5.21	6.01	5.60	7.14	8.99
Multi family	4.12	3.93	3.97	3.45	3.29
Nonfarm Nonresidential	30.09	31.16	29.87	32.07	31.58
RE Loans Secured by Farmland	1.00	1.12	1.09	1.45	1.31
Loans to Depository Institutions	0.01	0.02	0.01	0.03	0.02
Commercial and Industrial Loans	16.89	15.58	16.46	16.94	15.25
Loans to Individuals	4.35	4.21	4.41	4.97	4.80
Credit Card Loans	0.09	0.11	0.11	0.14	0.15
Agricultural Loans	0.60	0.65	0.70	0.94	0.87
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.27	2.48	3.06	2.99	2.76

## BHCPR PEER GROUP DATA

## LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	7.79	7.16	7.23	6.97	7.73
Liquid Assets	23.51	25.31	23.04	25.43	24.33
Investment Securities	20.72	22.47	20.44	22.69	21.17
Net Loans and Leases	62.03	59.76	61.71	60.46	61.72
Net Lns, Ls & Stbby Ltrs of Credit	62.72	60.50	62.41	61.32	62.67
Core Deposits	64.16	61.74	63.52	63.72	62.67
Noncore Funding	19.30	22.23	19.97	22.38	23.80
Time Deposits of \$100K or More	9.50	10.23	9.48	11.11	12.13
Foreign Deposits	0.00	0.00	0.00	0.01	0.10
Fed Funds Purchased and Repos	2.25	2.78	2.32	3.63	4.07
Net Fed Funds Purchased (Sold)	2.14	2.79	2.26	3.34	3.73
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.06	1.43	1.18	1.40	1.45
Earning Assets Repr in 1 Year	33.57	32.02	33.63	34.61	37.22
Int-Bearing Liab Repr in 1 Year	19.85	20.98	20.55	23.00	26.57
Long-Term Debt Repr in 1 Year	0.24	0.29	0.21	0.32	0.31
Net Assets Repriceable in 1 Year	12.44	9.65	11.51	10.52	9.77
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.97	18.38	15.39	18.88	18.91
Net ST Noncore Funding Dependence	4.80	8.29	6.34	10.06	10.72
Short-Term Inv/ST Noncore Funding	81.48	61.23	65.87	56.58	51.16
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.86	15.90	14.09	14.27	9.63
Net Loans and Leases/Total Deposits	79.81	78.79	80.30	77.94	79.78
Net Loans and Leases/Core Deposits	97.99	98.94	99.12	97.81	101.02
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.25	1.27	1.42	1.44	0.33
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.79	4.20	4.51	4.36	1.47
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.16	-0.04	-0.14	-0.18
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	8.77	9.87	8.57	9.96	8.97
Available-For-Sale Securities	91.23	90.13	91.03	90.04	91.03
U.S. Treasury Securities	0.65	0.64	0.64	0.77	1.92
U.S. Agency Securities (excl MBS)	13.85	14.00	13.75	14.57	15.70
Municipal Securities	13.31	11.87	13.61	15.26	12.91
Mortgage-Backed Securities	59.26	61.23	57.53	58.53	57.46
Asset-Backed Securities	0.81	0.32	0.78	0.26	0.18
Other Debt Securities	3.19	2.69	2.55	2.47	2.11
Mutual Funds and Equity Securities	0.67	0.48	0.54	0.39	0.36
Debt Securities 1 Year or Less	12.24	11.50	12.03	10.96	11.42
Debt Securities 1 To 5 Years	23.35	23.09	23.42	24.65	23.51
Debt Securities Over 5 Years	59.44	61.24	58.83	60.96	61.97
Pledged Securities	49.95	51.13	50.86	56.11	58.85
Structured Notes, Fair Value	1.09	1.65	1.07	1.88	1.90

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.17	0.34	0.33	0.50	1.02
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	0.58	0.56	0.81	1.55
Provision for Ln&Ls Losses/Net Losses	93.85	103.14	99.57	94.55	117.00
Ln&Ls Allowance/Total Loans & Leases	1.70	1.90	1.70	1.97	2.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.36	5.51	5.20	3.23	2.25
ALLL/Nonaccrual Assets	125.11	103.72	123.11	112.13	86.75
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	101.55	84.72	101.05	93.73	77.06
Gross Ln&Ls Losses/Avg Loans & Leases	0.47	0.83	0.78	1.12	1.61
Recoveries/Avg Loans and Leases	0.13	0.11	0.12	0.15	0.14
Net Losses/Avg Loans and Leases	0.31	0.70	0.64	0.95	1.46
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.01
Recoveries/Prior Year-End Losses	4.76	3.54	15.47	11.47	10.59
Earnings Coverage of Net Losses (X)	12.60	9.87	9.48	5.18	3.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.32	0.66	0.62	1.02	1.56
RE Loans Secured By 1-4 Family	0.34	0.54	0.54	0.75	0.97
Revolvi ng	0.36	0.50	0.55	0.69	0.85
Closed-End	0.31	0.50	0.53	0.68	0.83
Commercial Real Estate Loans	0.32	0.77	0.67	1.22	1.84
Construction and Land Dev	0.49	2.22	2.37	4.05	5.39
Multi family	0.17	0.49	0.46	0.69	1.20
Nonfarm Nonresidential	0.30	0.50	0.45	0.59	0.82
RE Loans Secured by Farmland	0.01	0.00	0.12	0.17	0.40
Commercial and Industrial Loans	0.30	0.66	0.63	0.86	1.47
Loans to Depository Institutions	0.00	0.00	0.00	6.25	-0.03
Loans to Individuals	1.10	1.26	1.21	1.27	1.99
Credit Card Loans	1.48	2.84	2.64	3.38	4.27
Agricultural Loans	0.01	0.04	0.07	0.18	0.18
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.19	0.40	0.30	0.78	0.90

## BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS  
PEER GROUP 02

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PERCENT OF LOANS AND LEASES	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.73	0.82	0.76	0.91	1.10
90+ Days PD Loans and Leases	0.36	0.54	0.37	0.54	0.36
Nonaccrual Loans and Leases	1.78	2.42	1.88	2.45	3.31
90+ Days PD and Nonaccrual Loans and Leases	2.39	3.37	2.55	3.32	4.01
30-89 Days PD Restructured	0.03	0.02	0.03	0.03	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.51	0.58	0.52	0.52	0.50
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.73	0.82	0.76	0.91	1.10
90+ Days Past Due Assets	0.36	0.54	0.37	0.54	0.36
Nonaccrual Assets	1.80	2.44	1.90	2.46	3.32
30+ Days PD & Nonaccrual Assets	3.21	4.27	3.38	4.28	5.20
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.40	1.93	1.46	2.04	2.53
90+ PD & Nonaccrual Assets + OREO	1.87	2.63	1.97	2.84	3.38
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.05	2.62	2.16	2.88	3.48
Allowance for Loan & Lease Losses	215.18	246.41	232.04	254.25	246.59
Equity Cap + ALLL	16.63	21.78	17.90	24.65	30.03
Tier 1 Cap + ALLL	18.25	25.14	20.13	26.68	32.54
Loans & Leases + RE Acquired	3.48	4.41	3.69	4.64	5.37

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.81	0.84	0.83	0.95	1.15
- 90+ Days Past Due	0.44	0.64	0.48	0.64	0.39
- Nonaccrual	2.18	2.87	2.32	2.92	3.90
Coml & Indl - 30-89 Days PD	0.44	0.52	0.38	0.63	0.80
- 90+ Days Past Due	0.21	0.16	0.14	0.27	0.22
- Nonaccrual	1.19	1.68	1.22	1.79	1.91
Individuals - 30-89 Days PD	1.04	1.19	1.25	1.38	1.71
- 90+ Days Past Due	0.13	0.17	0.13	0.20	0.20
- Nonaccrual	0.26	0.39	0.33	0.37	0.43
Dep Inst Lns - 30-89 Days PD	0.02	0.09	0.00	0.14	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	5.88	0.00
Agricultural - 30-89 Days PD	0.18	0.26	0.14	0.37	0.38
- 90+ Days Past Due	0.21	0.04	0.10	0.15	0.04
- Nonaccrual	0.15	0.42	0.30	0.37	0.46
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	0.17	0.13	0.17	0.22	0.59
- 90+ Days Past Due	0.02	0.03	0.00	0.03	0.09
- Nonaccrual	0.22	0.33	0.19	0.38	1.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.05	1.13	1.13	1.31	1.46
- 90+ Days Past Due	0.33	0.47	0.37	0.48	0.33
- Nonaccrual	2.16	2.28	2.45	2.13	2.45
Revolving - 30-89 Days PD	0.57	0.60	0.58	0.62	0.83
- 90+ Days Past Due	0.14	0.12	0.12	0.16	0.12
- Nonaccrual	0.88	1.00	1.06	0.93	1.03
Closed-End - 30-89 Days PD	1.12	1.24	1.25	1.46	1.64
- 90+ Days Past Due	0.36	0.55	0.42	0.56	0.38
- Nonaccrual	2.36	2.45	2.52	2.40	2.80
- Jr Lien 30-89 Days PD	0.07	0.08	0.07	0.11	0.12
- Jr Lien 90+ Days PD	0.02	0.03	0.02	0.04	0.02
- Jr Lien Nonaccrual	0.17	0.16	0.18	0.18	0.20
Commercial RE - 30-89 Days PD	0.62	0.68	0.60	0.74	0.98
- 90+ Days Past Due	0.43	0.54	0.37	0.67	0.37
- Nonaccrual	2.22	3.27	2.42	3.38	4.65
Const & Dev - 30-89 Days PD	0.81	0.78	0.94	0.95	1.25
- 90+ Days Past Due	0.94	1.65	0.90	1.80	0.81
- Nonaccrual	6.13	9.62	6.64	9.05	12.01
Multi family - 30-89 Days PD	0.31	0.34	0.31	0.55	0.69
- 90+ Days Past Due	0.28	0.38	0.23	0.43	0.27
- Nonaccrual	0.87	1.58	1.26	1.64	3.07
Nonfarm Nres- 30-89 Days PD	0.62	0.67	0.54	0.69	0.80
- 90+ Days Past Due	0.36	0.35	0.29	0.41	0.17
- Nonaccrual	1.87	2.31	1.99	2.21	2.54
Farmland - 30-89 Days PD	0.40	0.42	0.39	0.45	0.64
- 90+ Days Past Due	0.26	0.79	0.23	0.66	0.33
- Nonaccrual	2.37	1.80	1.55	1.74	2.14
Credit Card - 30-89 Days PD	0.91	1.28	0.95	1.20	1.14
- 90+ Days Past Due	0.33	0.36	0.27	0.37	0.38
- Nonaccrual	0.07	0.24	0.03	0.23	0.15



CAPITAL RATIOS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.27	10.08	10.17	10.04	9.42
Tier 1 RBC Ratio	14.80	15.18	14.72	15.13	13.96
Total Risk-Based Capital Ratio	16.16	16.67	16.09	16.64	15.60
Tangible Tier 1 Leverage Ratio	10.13	9.97	10.06	9.94	9.30
Tangible Common Eq Cap/Tan Assets	8.97	8.62	8.77	8.62	7.74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.03	12.14	13.08	13.00	12.71
Standby Letters of Credit	0.59	0.65	0.61	0.76	0.84
Commercial & Similar Letters of Credit	0.02	0.02	0.01	0.02	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	5.22	4.64	5.17	4.88	4.60
Interest Rate Contracts	4.50	4.01	4.62	4.15	3.87
Interest Rate Futures & Forward Contr	0.55	0.48	0.71	0.41	0.41
Written Options Contr (Int Rate)	0.54	0.43	0.56	0.41	0.36
Purchased Options Contr (Int Rate)	0.11	0.14	0.12	0.11	0.08
Interest Rate Swaps	2.71	2.40	2.38	2.67	2.54
Foreign Exchange Contracts	0.01	0.01	0.01	0.02	0.06
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	0.02	0.01	0.00	0.00	0.01
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.01	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	22.25	20.21	22.19	21.67	19.90

## BHCPR PEER GROUP DATA

## DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	96.74	98.41	98.27	99.34	97.54
Foreign Exchange Contracts	0.31	0.13	0.34	0.18	1.20
Equity, Comm, & Other Contracts	1.08	0.23	0.26	0.04	0.49
Futures and Forwards	19.91	20.56	20.98	18.80	22.36
Written Options	17.89	17.89	17.70	25.19	19.67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	17.48	17.55	17.26	25.02	19.35
Purchased Options	2.71	2.95	3.55	1.85	2.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.42	2.84	3.38	1.74	1.76
Swaps	48.34	45.25	43.81	46.42	47.19
Held for Trading	14.42	11.31	12.83	13.82	24.03
Interest Rate Contracts	13.02	11.34	12.86	13.95	21.45
Foreign Exchange Contracts	0.12	0.06	0.14	0.08	0.16
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Non-Traded	85.58	88.69	87.17	86.18	75.97
Interest Rate Contracts	74.35	77.58	84.68	83.86	72.91
Foreign Exchange Contracts	0.03	0.01	0.03	0.01	0.14
Equity, Comm, & Other Contracts	0.45	0.16	0.22	0.00	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	77.58	76.57	76.94	70.56	73.44
One Year or Less	24.36	26.29	26.53	24.64	26.02
Over 1 Year to 5 Years	17.19	17.54	16.38	19.09	18.79
Over 5 Years	20.81	15.47	16.92	15.56	15.28
Gross Negative Fair Value (Abs Val)	1.73	1.92	1.83	2.16	1.89
Gross Positive Fair Value	1.55	1.49	1.43	1.61	1.49
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.01	0.01	0.01	0.01	0.01
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.11	0.11	0.09	0.12	0.10

INSURANCE ACTIVITIES	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	62.50	42.86	56.39	34.09	30.81
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	57.14	43.61	65.91	69.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.90	0.74	0.73	0.70	0.79
Premium Inc/Ins Activities Revenue	0.08	0.19	0.38	0.36	0.52
Credit Rel Prem Inc/Tot Prem Inc	42.86	42.86	44.44	62.50	61.48
Other Prem Inc/Total Prem Inc	57.14	57.14	55.56	37.50	38.52
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	1.43	1.91	1.08	7.82	11.48
Ins Net Inc (L/H)/Equity (L/H)	-2.38	0.73	8.00	6.66	4.20
Insur Ben, Losses, Exp/Insur Premiums	131.86	48.43	87.09	90.46	103.35
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.44	6.73	3.83	5.10	5.18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.80	1.21	7.34
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.08	8.98	9.32	9.07	9.21
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	0.17	0.05	0.02	0.05	0.11
Cost: Interest-Bearing Deposits	0.41	0.34	0.36	0.38	0.55
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	0.31	1.18	25.31	24.16	0.49
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	33.46	221.07	13.23	76.37	1.46
Total Selected Assets	43.12	201.25	50.53	49.91	25.80
Deposits	-38.75	-19.41	-32.22	-16.63	-30.53

## PROFITABILITY:

	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.43	8.47	8.57	7.27	0.88
Bank Net Inc/Avg Eq Inv in Banks	8.80	9.06	9.59	8.03	2.35
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.46	5.54	4.58	6.44	5.58
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.98	5.70	4.23	3.95	4.20
Bank Net Income/Parent Net Income	89.16	93.47	92.61	105.84	97.17
Nonbank Net Income/Parent Net Income	1.69	1.58	1.63	1.24	1.93
Sub BHCs Net Inc/Parent Net Income	107.24	95.92	92.39	94.99	147.34

## LEVERAGE:

Total Liabilities/Equity	13.04	14.18	13.11	14.72	17.86
Total Debt/Equity Capital	2.06	2.35	1.81	1.87	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.95	11.22	9.63	11.95	14.47
Tot Debt+Lns Guaranteed for Affl/Equity	2.13	2.54	1.92	2.08	2.57
Total Debt/Equ Cap - Exc Over Fair Value	2.06	2.36	1.81	1.88	2.45
Long-Term Debt/Equity Capital	1.87	2.11	1.71	1.64	2.19
Short-Term Debt/Equity Capital	0.02	0.05	0.01	0.05	0.08
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	0.05	0.03	0.05	0.07
Long-Term Debt/Consolidated LT Debt	5.75	5.35	6.18	3.40	4.02

## DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.97	104.88	103.89	104.77	107.33
Total Investment in Subs/Equity	104.89	106.14	104.83	105.95	108.54
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	95.14	95.71	95.36	95.23	95.90
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	96.10	96.68	96.29	96.31	97.01

## DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.33	0.40	0.41	0.51	0.28
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.03	2.64	2.02	2.44	4.27

## COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	125.34	101.36	133.97	93.45	76.71
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	122.69	111.15	124.53	101.09	102.26
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	85.07	113.54	111.61	80.19	132.07
Pretax Oper Inc + Int Exp/Int Expense	1100.98	2872.83	10982.2	17415.7	4444.89
Div + Int From Subs/Int Exp + Div	126.83	99.14	167.12	108.50	81.07
Fees+Other Inc From Subs/Sal + Oth Exp	8.80	9.18	10.31	9.23	12.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	33.30	23.34	28.14	16.36	13.18

## OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.33	1.45	1.47	1.94	2.03
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.01	0.00	0.00	0.00
Nonaccrual	5.06	8.62	2.37	4.21	7.15
Total	5.06	8.62	2.37	4.21	7.15
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	0.40	0.53	0.39	0.43	0.57
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 02 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	160.54	72.81	73.72	104.41	115.75
Dividends Paid/Net Income	26.20	27.94	32.92	29.41	36.28
Net Income - Dividends/Avg Equity	5.98	5.82	5.36	4.87	-1.49
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	99.30	85.88	148.97	100.77	70.37
Dividends From Nonbank Subs	1.74	1.75	6.26	4.06	2.88
Dividends From Subsidiary BHCs	0.00	0.00	0.41	4.61	3.20
Dividends From All Subsidiaries	115.81	102.02	184.95	126.96	89.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	29.70	29.00	49.61	31.42	33.85
Interest Income From Bank Subs	0.18	0.20	0.16	0.20	0.27
Mgt & Service Fees From Bank Subs	1.78	1.63	2.03	2.21	4.22
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.01
Operating Income From Bank Subs	35.36	34.94	59.66	38.26	45.11
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	39.31	50.84	80.36	58.42	48.71
Interest Income From Nonbank Subs	0.20	0.82	0.50	1.55	2.01
Mgt & Serv Fees From Nonbank Subs	0.65	1.76	2.19	1.85	4.20
Other Income From Nonbank Subs	0.00	0.00	0.00	0.39	0.00
Operating Inc From Nonbank Subs	50.84	61.82	114.09	77.24	57.54
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	20.13	33.86	25.81	38.98	27.78
Interest Inc From Subsidiary BHCs	0.03	0.05	0.04	0.06	2.26
Mgt & Serv Fees From Sub BHCs	1.60	2.77	2.29	3.17	2.88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	21.76	36.69	28.14	42.21	32.93
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	45.24	41.86	55.71	44.47	38.19
Interest Income From Bank Subs	7.58	5.41	3.46	3.29	2.71
Mgt & Serv Fees From Bank Subs	4.37	4.19	4.81	5.11	8.73
Other Income From Bank Subs	0.00	0.01	0.00	0.00	0.00
Operating Income From Bank Subs	72.13	64.47	74.79	63.73	62.07
Dividends From Nonbank Subs	1.69	3.51	2.95	4.26	2.22
Interest Income From Nonbank Subs	0.04	0.37	0.01	0.10	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.01	0.02	0.07
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.65	12.12	4.11	8.27	4.89
Dividends From Subsidiary BHCs	0.00	0.00	0.19	0.96	0.19
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	0.02	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.16	0.23	1.67	1.06
Loans and Adv From Subs/ST Debt	376.53	3105.98	314.07	54714.6	1894.82
Loans and Adv From Subs/Total Debt	290.54	491.72	195.64	1004.65	613.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									112
<b>EARNINGS AND PROFITABILITY</b>									
<b>PERCENT OF AVERAGE ASSETS:</b>									
Net Interest Income (TE)	3.21	1.56	2.12	2.85	3.23	3.58	4.18	4.58	112
+ Non-interest Income	1.26	0.18	0.27	0.59	1.07	1.49	2.40	7.34	112
- Overhead Expense	3.08	1.68	2.02	2.41	2.87	3.37	4.62	7.85	112
- Provision for Losses	0.17	-0.00	0.00	0.02	0.10	0.27	0.52	0.75	112
+ Securities Gains (Losses)	0.03	-0.01	-0.00	0.00	0.00	0.03	0.18	0.33	112
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.01	112
= Pretax Net Oper Income (TE)	1.38	-0.09	0.52	1.00	1.41	1.68	2.21	3.01	112
Net Operating Income	0.95	-0.18	0.30	0.67	0.96	1.11	1.71	2.30	112
Net Income	0.95	-0.18	0.30	0.67	0.96	1.11	1.71	2.30	112
Net Income (Sub S Adjusted)	1.65	0.66	0.66	0.87	1.15	1.35	2.61	3.47	6
<b>PERCENT OF AVG EARNING ASSETS:</b>									
Interest Income (TE)	4.10	2.31	2.97	3.67	4.10	4.55	5.20	5.71	112
Interest Expense	0.54	0.14	0.22	0.36	0.51	0.66	0.92	1.30	112
Net Interest Income (TE)	3.53	1.67	2.25	3.08	3.52	3.98	4.72	5.18	112
<b>LOSSES, ALLOW, AND PAST DUE+NONACCR:</b>									
Net Ln&Ls Losses/Avg Loans & Leases	0.31	-0.11	-0.01	0.05	0.24	0.47	0.87	1.23	111
Earnings Coverage of Net Losses (X)	12.59	-36.67	-3.63	2.69	6.82	17.48	46.28	79.53	109
Ln&Ls Allowance/Total Loans & Leases	1.70	0.73	0.90	1.27	1.59	2.08	2.67	3.17	111
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.61	0.32	0.75	1.29	2.02	3.17	6.28	10.56	111
30-89 Days Past Due Loans and Leases	0.72	0.12	0.17	0.34	0.60	1.04	1.62	2.07	111
<b>LIQUIDITY AND FUNDING:</b>									
Net Noncore Funding Dependence	13.96	-37.93	-3.10	5.67	13.62	22.18	33.21	45.29	112
Net ST Noncore Funding Dependence	4.79	-46.62	-12.24	-1.28	6.44	11.90	21.19	26.41	112
Net Loans and Leases/Total Assets	62.03	26.50	41.14	53.24	64.12	71.08	76.04	77.78	112
<b>CAPITALIZATION:</b>									
Tier 1 Leverage Ratio	10.26	6.40	8.07	8.92	10.08	11.09	13.22	14.53	96
Equity Capital/Total Assets	11.39	6.45	7.96	9.30	11.11	13.05	15.72	19.57	112
Equity Capital+Minority Int/Total Assets	11.49	6.78	8.18	9.47	11.12	13.23	15.88	19.57	112
Tier 1 Common Eq Cap / T RWA	12.74	7.28	8.34	10.14	12.74	14.60	17.91	19.67	96
Net Loans&Ls/Equity Capital (X)	5.70	1.73	3.40	4.52	5.55	6.80	8.13	8.99	112
Cash Dividends/Net Income	26.20	0.00	0.00	0.00	28.18	47.24	67.37	72.92	107
Cash Dividends/Net Income (Sub S Adjusted)	18.94	-11.65	-11.65	-5.82	19.16	24.59	38.93	47.96	6
Retained Earnings/Avg Equity Cap	5.97	-3.23	1.20	3.43	5.79	7.64	11.40	14.68	112
<b>PARENT COMPANY RATIOS:</b>									
Short-Term Debt/Equity Capital	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.75	112
Long-Term Debt/Equity Capital	1.86	0.00	0.00	0.00	0.00	0.55	11.05	15.65	112
Equity Investment in Subs/Equity Cap	103.96	81.96	87.64	96.06	101.49	112.14	121.82	132.28	112
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	122.68	-297.76	-40.46	25.18	97.18	146.36	451.96	827.98	109

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.74	2.08	2.71	3.40	3.73	4.08	4.68	5.08	112
Less: Interest Expense	0.50	0.11	0.21	0.33	0.47	0.62	0.90	1.22	112
Equals: Net Interest Income (TE)	3.21	1.56	2.12	2.85	3.23	3.58	4.18	4.58	112
Plus: Non-Interest Income	1.26	0.18	0.27	0.59	1.07	1.49	2.40	7.34	112
Equals: Adj Operating Income (TE)	4.60	2.59	3.10	3.86	4.42	5.06	6.16	10.56	112
Less: Overhead Expense	3.08	1.68	2.02	2.41	2.87	3.37	4.62	7.85	112
Less: Provision for Loan and Lease Losses	0.17	-0.00	0.00	0.02	0.10	0.27	0.52	0.75	112
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Plus: Realized G/L on AFS Sec	0.03	-0.01	-0.00	0.00	0.00	0.03	0.18	0.33	112
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.01	112
Equals: Pretax Net Oper Inc (TE)	1.38	-0.09	0.52	1.00	1.41	1.68	2.21	3.01	112
Less: Applicable Income Taxes (TE)	0.41	-0.21	0.00	0.28	0.43	0.58	0.76	0.97	112
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	112
Equals: Net Operating Income	0.95	-0.18	0.30	0.67	0.96	1.11	1.71	2.30	112
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equals: Net Income	0.95	-0.18	0.30	0.67	0.96	1.11	1.71	2.30	112
Memo: Net Income (Last Four Qtrs)	0.98	-0.19	0.12	0.64	0.90	1.16	1.77	3.90	110
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.16	81.07	85.07	88.39	91.45	94.16	95.78	97.34	112
Avg Int-Bearing Funds / Avg Assets	71.64	52.16	60.62	66.09	71.55	76.28	82.16	87.16	96
Int Income (TE) / Avg Earning Assets	4.10	2.31	2.97	3.67	4.10	4.55	5.20	5.71	112
Int Expense / Avg Earning Assets	0.54	0.14	0.22	0.36	0.51	0.66	0.92	1.30	112
Net Int Inc (TE) / Avg Earn Assets	3.53	1.67	2.25	3.08	3.52	3.98	4.72	5.18	112
YIELD OR COST:									
Total Loans and Leases (TE)	5.06	3.83	4.20	4.43	4.90	5.48	6.55	6.94	111
Interest-Bearing Bank Balances	0.27	0.01	0.11	0.19	0.25	0.34	0.52	0.67	112
Fed Funds Sold & Reverse Repos	0.21	0.00	0.00	0.00	0.14	0.27	0.79	0.92	56
Trading Assets	1.09	0.00	0.00	0.00	0.38	2.24	3.74	4.11	41
Total Earning Assets	4.03	2.30	2.92	3.56	3.98	4.46	5.10	5.64	112
Investment Securities (TE)	2.41	1.18	1.57	1.89	2.33	2.96	3.39	3.69	112
U.S. Treasury & Agency Sec (excl MBS)	1.57	0.23	0.48	0.90	1.48	2.17	2.80	3.47	98
Mortgage-Backed Securities	2.09	1.13	1.28	1.66	1.97	2.40	3.09	3.81	112
All Other Securities	4.16	1.55	1.90	2.78	4.27	5.24	6.21	6.84	110
Interest-Bearing Deposits	0.48	0.15	0.21	0.34	0.46	0.60	0.83	0.91	112
Time Deposits of \$100K or More	0.99	0.37	0.54	0.74	0.97	1.19	1.43	1.60	112
Time Deposits < \$100K	0.97	0.32	0.50	0.69	1.01	1.24	1.43	1.60	112
Other Domestic Deposits	0.23	0.07	0.09	0.13	0.19	0.31	0.47	0.60	111
Foreign Deposits	0.40	0.31	0.31	0.31	0.36	0.43	0.46	0.47	3
Fed Funds Purchased and Repos	0.70	0.00	0.05	0.15	0.27	0.86	2.70	3.49	96
Other Borrowed Funds & Trading Liab	2.41	0.14	0.36	1.18	2.58	3.43	4.23	4.67	102
All Interest-Bearing Funds	0.65	0.21	0.36	0.48	0.61	0.79	1.02	1.17	96

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	20.94	12.45	14.19	16.52	19.73	25.54	29.44	33.74	112
Avg Assets per Employee (\$000)	5514.25	2582.52	3486.75	3900.15	4859.53	5956.04	10040.5	12822.1	112

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.09	0.00	0.00	0.02	2.18	5.94	8.70	14.57	112
Overhead Exp / NOI + Non-Int Income	67.61	47.79	51.85	59.48	66.96	74.39	86.10	98.32	112

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.08	1.68	2.02	2.41	2.87	3.37	4.62	7.85	112
Personnel Expense	1.63	0.77	1.06	1.27	1.53	1.82	2.36	4.89	112
Net Occupancy Expense	0.38	0.20	0.23	0.30	0.36	0.45	0.54	0.79	112
Other Operating Expenses	1.06	0.38	0.59	0.76	0.93	1.16	1.88	3.48	112
Overhead Less Non-Interest Income	1.71	0.00	0.77	1.40	1.71	1.96	2.45	3.08	112

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.44	47.14	48.61	58.92	65.69	72.34	85.66	98.04	112
Personnel Expense	35.45	23.00	25.78	30.95	35.54	39.63	43.72	47.27	112
Net Occupancy Expense	8.40	5.24	5.97	6.97	8.20	9.59	11.40	13.69	112
Other Operating Expenses	21.89	13.74	14.60	17.62	20.46	24.93	32.84	43.07	112
Total Non-Interest Income	25.83	4.70	7.03	15.30	25.20	31.51	43.34	78.44	112
Fiduciary Activities Income	1.76	0.00	0.00	0.00	1.19	3.60	5.58	7.22	112
Serv Charges on Deposit Accts - Domestic	5.04	0.08	0.77	3.00	4.65	6.93	9.21	11.19	112
Trading Revenue	0.21	0.00	0.00	0.00	0.00	0.03	0.90	4.07	112
Investment Banking Fees & Commissions	1.27	0.00	0.00	0.21	0.92	1.73	3.57	7.70	112
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Net Servicing Fees	0.35	-0.07	0.00	0.00	0.04	0.37	1.72	4.10	112
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Insurance Activities Revenue	0.89	0.00	0.00	0.00	0.08	1.25	4.07	7.62	112
Net Gain (Loss) - Sales Loans, OREO, Oth	2.61	-6.28	-0.85	0.14	1.28	4.46	9.64	11.96	112
Other Non-Interest Income	8.85	-0.25	2.09	4.93	7.88	11.27	18.41	27.80	112
Overhead Less Non-Interest Income	40.26	-0.05	18.65	31.34	39.58	48.66	59.54	73.00	112

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.33	0.00	0.96	21.70	29.93	34.91	37.52	39.41	107
Appl Inc Tax+TE/Pretax NOI+TE	31.40	0.00	2.44	32.14	35.05	37.46	39.80	41.65	107



PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	44.60	10.42	21.43	34.56	44.25	57.47	63.59	66.48	112
Commercial and Industrial Loans	10.25	0.33	2.85	4.94	8.61	14.67	22.80	30.70	112
Loans to Individuals	2.53	0.01	0.06	0.38	1.13	3.36	9.33	11.18	112
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.15	112
Agricultural Loans	0.35	0.00	0.00	0.00	0.03	0.46	1.87	3.00	112
Other Loans and Leases	1.95	0.00	0.00	0.21	1.13	2.68	6.60	8.30	112
Net Loans and Leases	62.03	26.50	41.14	53.24	64.12	71.08	76.04	77.78	112
Debt Securities Over 1 Year	17.47	2.53	5.66	9.94	16.14	23.60	31.67	39.25	112
Mutual Funds and Equity Securities	0.11	0.00	0.00	0.00	0.04	0.13	0.34	1.27	112
Subtotal	81.20	36.19	67.02	77.26	83.46	87.29	89.70	90.43	112
Interest-Bearing Bank Balances	4.54	0.15	0.46	1.04	3.49	6.98	10.44	20.62	112
Federal Funds Sold & Reverse Repos	0.11	0.00	0.00	0.00	0.00	0.06	0.73	1.62	112
Debt Securities 1 Year or Less	2.25	0.07	0.18	0.58	1.40	2.95	6.58	10.99	112
Trading Assets	0.13	0.00	0.00	0.00	0.00	0.07	0.77	2.03	112
Total Earning Assets	90.18	71.92	85.67	87.73	90.41	92.77	94.59	95.56	112
Non-Int Cash and Due From Dep Inst	1.38	0.23	0.43	0.94	1.29	1.72	2.26	3.32	112
Other Real Estate Owned	0.45	0.00	0.01	0.08	0.27	0.67	1.41	1.63	112
All Other Assets	8.19	2.79	4.00	5.45	8.01	10.48	12.77	17.13	112
MEMORANDA:									
Short-Term Investments	7.79	1.05	1.52	3.18	6.33	10.73	20.52	27.57	112
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.05	0.87	1.31	112
U.S. Agency Securities (excl MBS)	2.72	0.00	0.00	0.19	1.26	4.59	9.21	10.86	112
Municipal Securities	2.66	0.00	0.00	0.10	2.03	5.06	8.15	9.91	112
Mortgage-Backed Securities	11.64	0.65	2.14	6.34	10.43	16.68	22.78	27.93	112
Asset-Backed Securities	0.13	0.00	0.00	0.00	0.00	0.10	0.77	1.31	112
Other Debt Securities	0.67	0.00	0.00	0.00	0.13	1.04	2.75	6.02	112
RE Loans Secured by 1-4 Family	16.61	0.72	3.76	10.54	15.69	22.66	32.61	42.41	112
Revolving	2.85	0.00	0.00	0.59	2.41	4.47	6.67	7.42	112
Closed-End, Sec by First Liens	12.77	0.70	2.40	7.54	11.65	18.55	25.13	35.04	112
Closed-End, Sec by Junior Liens	0.76	0.00	0.03	0.26	0.66	0.98	1.93	2.60	112
Commercial Real Estate Loans	25.49	3.39	9.89	17.44	24.58	34.68	39.60	46.91	112
Construction and Land Dev	3.20	0.09	0.42	1.47	2.80	4.45	6.97	8.55	112
Multi family	2.43	0.01	0.30	0.96	1.86	3.46	5.69	10.52	112
Nonfarm Nonresidential	18.47	1.98	7.29	12.84	18.29	24.88	28.12	32.63	112
RE Loans Secured by Farml and	0.58	0.00	0.00	0.00	0.19	1.01	2.35	3.07	112
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.19	35.89	47.74	61.41	74.90	83.50	89.52	91.87	111
RE Loans Secured by 1-4 Family	26.91	2.21	7.68	15.42	25.92	35.79	47.55	55.63	111
Revolving	4.44	0.00	0.03	1.10	4.02	7.09	9.61	11.37	111
Closed-End	22.23	2.11	6.59	12.73	21.73	30.83	41.89	48.77	111
Commercial Real Estate Loans	41.94	15.94	22.51	30.73	41.84	52.90	64.38	69.51	111
Construction and Land Dev	5.20	0.41	0.81	2.38	4.35	7.78	11.72	13.28	111
Multi family	4.12	0.06	0.64	1.76	3.12	5.66	11.66	15.54	111
Nonfarm Nonresidential	30.09	10.73	16.53	22.48	30.68	36.81	43.88	48.83	111
RE Loans Secured by Farml and	1.00	0.00	0.00	0.00	0.35	1.63	4.06	6.18	111
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.23	111
Commercial and Industrial Loans	16.89	3.26	5.62	9.14	15.19	22.38	37.64	46.93	111
Loans to Individuals	4.34	0.05	0.20	0.61	1.95	6.30	15.39	19.78	111
Credit Card Loans	0.09	0.00	0.00	0.00	0.00	0.07	0.50	1.25	111
Agricultural Loans	0.60	0.00	0.00	0.00	0.05	0.81	3.52	5.02	111
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Other Loans and Leases	3.27	0.00	0.00	0.38	1.92	4.57	10.87	16.91	111

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.79	1.05	1.52	3.18	6.33	10.73	20.52	27.57	112
Liquid Assets	23.51	8.91	11.21	16.20	21.13	30.70	39.89	47.25	112
Investment Securities	20.72	5.25	9.52	11.99	18.86	27.95	36.79	44.26	112
Net Loans and Leases	62.03	26.50	41.14	53.24	64.12	71.08	76.04	77.78	112
Net Lns, Ls & Stdbly Ltrs of Credit	62.71	26.59	41.88	54.49	64.57	71.88	76.85	78.84	112
Core Deposits	64.15	24.58	36.48	59.08	67.79	72.06	76.64	78.81	112
Noncore Funding	19.29	5.22	8.26	13.79	16.31	24.50	36.24	53.63	112
Time Deposits of \$100K or More	9.49	1.45	3.35	5.93	9.09	12.17	16.36	22.21	112
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Fed Funds Purchased and Repos	2.24	0.00	0.00	0.31	2.08	3.87	6.09	7.39	112
Net Fed Funds Purchased (Sold)	2.13	-0.68	-0.02	0.02	1.75	3.80	6.05	7.35	112
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Oth Borrowings W/Rem Mat 1 Yr or Less	1.06	0.00	0.00	0.00	0.16	1.67	4.95	7.31	112
Earning Assets Repr in 1 Year	33.57	10.78	13.26	22.36	33.58	43.10	55.23	60.90	112
Int-Bearing Liab Repr in 1 Year	19.85	5.66	7.95	10.29	15.52	27.60	44.97	53.65	112
Long-Term Debt Repr in 1 Year	0.23	0.00	0.00	0.00	0.00	0.15	1.61	2.25	112
Net Assets Repriceable in 1 Year	12.43	-23.27	-13.59	0.59	12.94	22.82	30.46	42.36	112
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.96	-37.93	-3.10	5.67	13.62	22.18	33.21	45.29	112
Net ST Noncore Funding Dependence	4.79	-46.62	-12.24	-1.28	6.44	11.90	21.19	26.41	112
Short-Term Inv/ST Noncore Funding	81.48	7.11	14.71	23.69	52.32	107.10	214.44	483.85	112
Liq Asts-ST Noncore Fndg/Nonliq Asts	15.85	-11.57	-4.26	3.08	11.29	26.31	51.23	70.53	112
Net Loans and Leases/Total Deposits	79.81	44.80	53.11	66.72	80.92	91.75	101.24	113.29	112
Net Loans and Leases/Core Deposits	97.98	52.16	62.85	79.02	95.67	112.02	141.51	171.46	112
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.25	-0.01	0.00	0.04	0.60	2.41	3.88	5.68	64
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.79	-0.13	0.15	1.52	3.48	5.70	8.13	10.06	95
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.31	-0.04	-0.00	0.00	0.01	0.03	0.10	39
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	8.77	0.00	0.00	0.00	2.46	19.02	35.81	44.31	112
Available-For-Sale Securities	91.22	51.63	62.71	80.29	97.27	100.00	100.00	100.00	112
U. S. Treasury Securities	0.65	0.00	0.00	0.00	0.00	0.26	3.49	10.95	112
U. S. Agency Securities (excl MBS)	13.84	0.00	0.00	0.94	9.87	22.46	44.71	61.56	112
Municipal Securities	13.30	0.00	0.00	0.70	12.62	26.30	31.32	42.00	112
Mortgage-Backed Securities	59.25	4.34	20.24	44.20	60.37	77.04	91.44	94.62	112
Asset-Backed Securities	0.80	0.00	0.00	0.00	0.00	0.51	4.89	8.42	112
Other Debt Securities	3.19	0.00	0.00	0.00	0.91	6.96	11.83	16.21	112
Mutual Funds and Equity Securities	0.67	0.00	0.00	0.00	0.18	0.84	2.65	6.62	112
Debt Securities 1 Year or Less	12.23	0.31	0.93	3.40	8.22	19.16	30.85	47.00	112
Debt Securities 1 To 5 Years	23.34	0.53	2.41	7.11	19.90	35.14	54.92	64.01	112
Debt Securities Over 5 Years	59.43	6.71	17.14	37.88	63.90	82.31	89.38	94.49	112
Pledged Securities	49.95	2.15	8.05	32.20	48.22	67.96	86.40	94.75	112
Structured Notes, Fair Value	1.08	0.00	0.00	0.00	0.00	1.26	5.28	10.36	112

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.17	-0.00	0.00	0.02	0.10	0.27	0.52	0.75	112
Provision for Ln&Ls Losses/Avg Lns&Ls	0.27	-0.00	0.00	0.03	0.20	0.42	0.76	1.17	111
Provision for Ln&Ls Losses/Net Losses	93.84	-11.25	0.00	20.10	82.89	121.88	293.94	426.33	109
Ln&Ls Allowance/Total Loans & Leases	1.70	0.73	0.90	1.27	1.59	2.08	2.67	3.17	111
Ln&Ls Allowance/Net Ln&Ls Losses (X)	9.35	1.26	1.77	2.86	5.30	13.21	26.42	54.18	97
ALLL/Nonaccrual Assets	125.10	25.59	38.36	66.31	106.69	176.30	239.77	326.98	111
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	101.54	18.42	23.37	54.81	92.29	144.03	212.89	262.39	111
Gross Ln&Ls Losses/Avg Loans & Leases	0.46	0.02	0.06	0.13	0.41	0.68	1.09	1.58	111
Recoveries/Avg Loans and Leases	0.12	0.00	0.01	0.03	0.10	0.17	0.29	0.49	111
Net Losses/Avg Loans and Leases	0.31	-0.11	-0.01	0.05	0.24	0.47	0.87	1.23	111
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Recoveries/Prior Year-End Losses	4.76	0.38	0.97	1.67	4.29	6.63	11.72	13.94	111
Earnings Coverage of Net Losses (X)	12.59	-36.67	-3.63	2.69	6.82	17.48	46.28	79.53	109
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.31	-0.27	-0.03	0.03	0.18	0.55	0.92	1.30	111
RE Loans Secured By 1-4 Family	0.33	-0.07	-0.01	0.05	0.23	0.53	0.98	1.53	110
Revolving	0.35	-0.42	-0.03	0.00	0.15	0.64	1.40	1.89	104
Closed-End	0.31	-0.02	-0.01	0.03	0.17	0.43	1.10	1.50	110
Commercial Real Estate Loans	0.32	-0.39	-0.08	0.00	0.17	0.48	1.34	1.66	110
Construction and Land Dev	0.49	-1.88	-0.80	-0.08	0.00	0.79	2.57	5.44	107
Multi family	0.16	-0.29	-0.08	0.00	0.00	0.09	0.92	2.56	107
Nonfarm Nonresidential	0.30	-0.08	-0.00	0.00	0.10	0.44	1.34	2.16	110
RE Loans Secured by Farmland	0.00	-0.30	-0.03	0.00	0.00	0.00	0.10	0.31	87
Commercial and Industrial Loans	0.30	-0.35	-0.16	-0.02	0.11	0.52	1.29	2.01	109
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Loans to Individuals	1.10	0.09	0.14	0.32	0.74	1.32	2.68	6.19	90
Credit Card Loans	1.47	0.00	0.00	0.00	1.11	2.03	5.33	7.69	41
Agricultural Loans	0.00	-0.25	-0.06	-0.00	0.00	0.00	0.00	0.54	71
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Loans and Leases	0.18	-0.06	-0.01	0.00	0.00	0.12	1.17	2.13	104

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.72	0.12	0.17	0.34	0.60	1.04	1.62	2.07	111
90+ Days PD Loans and Leases	0.35	0.00	0.00	0.00	0.03	0.38	2.11	3.78	111
Nonaccrual Loans and Leases	1.77	0.32	0.53	0.88	1.44	2.29	3.66	7.30	111
90+ Days PD and Nonaccrual Loans and Leases	2.39	0.41	0.64	1.05	1.79	3.00	6.04	9.27	111
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.04	0.13	0.33	111
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	111
Nonaccrual Restructured	0.51	0.00	0.00	0.11	0.37	0.69	1.34	2.33	111
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.72	0.12	0.17	0.34	0.60	1.04	1.62	2.07	111
90+ Days Past Due Assets	0.35	0.00	0.00	0.00	0.03	0.38	2.11	3.78	111
Nonaccrual Assets	1.80	0.32	0.53	0.94	1.46	2.41	3.67	7.30	111
30+ Days PD & Nonaccrual Assets	3.21	0.77	1.03	1.61	2.42	4.13	6.83	12.99	111
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.39	0.19	0.35	0.65	1.12	2.06	3.18	4.50	112
90+ PD & Nonaccrual Assets + OREO	1.87	0.20	0.49	0.87	1.43	2.55	4.35	5.29	112
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.05	0.20	0.59	1.17	1.91	2.60	3.96	6.15	112
Allowance for Loan & Lease Losses	215.18	53.20	79.32	119.63	173.51	296.53	474.21	621.60	111
Equity Cap + ALLL	16.63	2.16	3.90	9.43	14.85	21.24	34.40	46.61	112
Tier 1 Cap + ALLL	18.24	2.88	5.41	10.22	16.05	24.33	34.56	46.79	96
Loans & Leases + RE Acquired	3.48	0.60	0.92	1.86	2.98	4.45	7.10	13.06	111

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	0.13	0.17	0.33	0.65	1.15	1.95	2.33	111
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.03	0.42	2.77	5.59	111
	- Nonaccrual	2.17	0.38	0.63	1.07	1.70	2.83	5.09	9.59	111
Coml & Indl	- 30-89 Days PD	0.44	0.00	0.03	0.15	0.33	0.66	1.08	1.42	109
	- 90+ Days Past Due	0.21	0.00	0.00	0.00	0.00	0.19	1.26	2.93	109
	- Nonaccrual	1.19	0.01	0.13	0.41	0.86	1.76	3.21	4.48	109
Individuals	- 30-89 Days PD	1.04	0.00	0.06	0.40	0.76	1.45	2.65	4.59	109
	- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.01	0.14	0.69	1.17	109
	- Nonaccrual	0.25	0.00	0.00	0.01	0.15	0.43	0.86	1.53	109
Dep Inst Lns	- 30-89 Days PD	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.04	18
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18
Agricultural	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.17	0.99	1.47	71
	- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.00	0.38	5.16	71
	- Nonaccrual	0.14	0.00	0.00	0.00	0.00	0.17	0.65	1.32	71
Foreign Govts	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Other Lns&Ls	- 30-89 Days PD	0.16	0.00	0.00	0.00	0.00	0.21	0.94	1.36	104
	- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.27	104
	- Nonaccrual	0.21	0.00	0.00	0.00	0.00	0.22	1.17	3.46	104
MEMORANDA:										
1-4 Family	- 30-89 Days PD	1.04	0.14	0.21	0.49	0.81	1.41	2.30	3.71	110
	- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.04	0.39	1.45	3.72	110
	- Nonaccrual	2.15	0.31	0.62	0.85	1.63	2.51	5.49	11.21	110
Revolving	- 30-89 Days PD	0.57	0.00	0.00	0.19	0.41	0.94	1.55	2.32	104
	- 90+ Days Past Due	0.13	0.00	0.00	0.00	0.00	0.13	0.74	1.48	104
	- Nonaccrual	0.88	0.00	0.00	0.22	0.62	1.46	2.27	5.20	104
Closed-End	- 30-89 Days PD	1.12	0.12	0.21	0.41	0.90	1.52	2.84	3.79	110
	- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.03	0.40	1.93	3.85	110
	- Nonaccrual	2.35	0.36	0.58	0.93	1.67	2.94	5.83	11.83	110
	- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.01	0.05	0.11	0.19	0.29	110
	- Jr Lien 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.34	110
	- Jr Lien Nonaccrual	0.16	0.00	0.00	0.02	0.09	0.22	0.55	1.08	110
Commercial RE	- 30-89 Days PD	0.61	0.00	0.04	0.17	0.45	1.09	1.56	2.05	110
	- 90+ Days Past Due	0.43	0.00	0.00	0.00	0.00	0.20	2.73	5.46	110
	- Nonaccrual	2.21	0.17	0.47	1.11	1.85	3.15	4.99	6.10	110
Const & Dev	- 30-89 Days PD	0.80	0.00	0.00	0.00	0.39	1.28	2.53	6.14	107
	- 90+ Days Past Due	0.94	0.00	0.00	0.00	0.00	0.56	5.87	12.60	107
	- Nonaccrual	6.13	0.00	0.05	1.20	3.53	8.88	18.29	27.76	107
Multi Family	- 30-89 Days PD	0.30	0.00	0.00	0.00	0.01	0.39	1.51	3.07	107
	- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.02	1.71	4.01	107
	- Nonaccrual	0.86	0.00	0.00	0.00	0.27	1.19	3.80	7.32	107
Nonfarm Nres	- 30-89 Days PD	0.62	0.00	0.04	0.15	0.44	0.96	1.82	2.14	110
	- 90+ Days Past Due	0.36	0.00	0.00	0.00	0.00	0.12	2.09	4.84	110
	- Nonaccrual	1.86	0.13	0.29	0.84	1.62	2.69	4.17	6.17	110
Farm Land	- 30-89 Days PD	0.40	0.00	0.00	0.00	0.00	0.69	1.72	2.79	87
	- 90+ Days Past Due	0.26	0.00	0.00	0.00	0.00	0.00	2.05	4.31	87
	- Nonaccrual	2.36	0.00	0.00	0.00	0.42	2.67	6.89	32.49	87
Credit Card	- 30-89 Days PD	0.91	0.00	0.00	0.00	0.65	1.24	2.56	7.03	41
	- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.00	0.46	1.20	3.76	41
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.30	1.62	41

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.26	6.40	8.07	8.92	10.08	11.09	13.22	14.53	96
Tier 1 RBC Ratio	14.79	8.80	11.20	12.32	14.31	16.91	19.44	23.38	96
Total Risk-Based Capital Ratio	16.15	10.67	12.47	13.96	15.87	18.25	20.72	24.49	96
Tangible Tier 1 Leverage Ratio	10.13	6.31	8.02	8.87	10.02	11.05	13.15	14.36	96
Tangible Common Eq Cap/Tan Assets	8.97	5.43	6.02	7.18	8.69	10.45	12.68	13.65	96
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.03	1.20	4.00	9.47	13.57	19.22	24.12	26.27	112
Standby Letters of Credit	0.59	0.00	0.01	0.18	0.41	0.79	1.44	1.80	112
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.09	0.27	112
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	5.21	0.00	0.00	0.36	2.00	9.15	17.34	30.66	112
Interest Rate Contracts	4.49	0.00	0.00	0.17	1.87	8.77	14.43	24.71	112
Interest Rate Futures & Forward Contr	0.54	0.00	0.00	0.00	0.04	0.83	2.53	3.67	112
Written Options Contr (Int Rate)	0.54	0.00	0.00	0.00	0.08	1.01	1.95	3.19	112
Purchased Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.00	0.76	1.42	112
Interest Rate Swaps	2.70	0.00	0.00	0.00	0.49	5.26	9.87	17.23	112
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.41	112
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	112
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Equity, Commodity, & Other Deriv Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.93	112
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	112
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.25	4.92	6.48	15.09	22.68	28.69	34.64	40.15	111

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	96.73	23.07	81.88	100.00	100.00	100.00	100.00	100.00	92
Foreign Exchange Contracts	0.31	0.00	0.00	0.00	0.00	0.00	0.20	8.74	92
Equity, Comm, & Other Contracts	1.08	0.00	0.00	0.00	0.00	0.00	0.10	27.74	92
Futures and Forwards	19.90	0.00	0.00	0.00	5.50	44.29	62.19	81.15	92
Written Options	17.88	0.00	0.00	0.00	15.30	40.47	52.78	100.00	92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Over-The-Counter	17.47	0.00	0.00	0.00	13.88	36.85	52.05	85.16	92
Purchased Options	2.71	0.00	0.00	0.00	0.00	1.49	16.57	22.95	92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Over-The-Counter	2.42	0.00	0.00	0.00	0.00	0.72	15.67	22.95	92
Swaps	48.34	0.00	0.00	0.00	51.78	90.13	100.00	100.00	92
Held for Trading	14.42	0.00	0.00	0.00	0.00	33.86	96.60	100.00	92
Interest Rate Contracts	13.02	0.00	0.00	0.00	0.00	14.44	93.83	100.00	92
Foreign Exchange Contracts	0.12	0.00	0.00	0.00	0.00	0.00	0.00	4.07	92
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	92
Non-Traded	85.57	0.00	0.91	58.45	100.00	100.00	100.00	100.00	92
Interest Rate Contracts	74.34	0.00	0.05	42.64	100.00	100.00	100.00	100.00	92
Foreign Exchange Contracts	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.08	92
Equity, Comm, & Other Contracts	0.44	0.00	0.00	0.00	0.00	0.00	0.00	15.15	92
Deriv Contr (Excl Fut & FX LE 14 Days)	77.58	0.00	34.87	53.44	80.51	98.18	100.00	100.00	83
One Year or Less	24.35	0.00	0.00	3.65	16.09	48.37	65.34	84.16	83
Over 1 Year to 5 Years	17.18	0.00	0.00	0.00	14.82	35.46	50.29	63.44	83
Over 5 Years	20.80	0.00	0.00	0.00	13.68	40.84	60.41	86.64	83
Gross Negative Fair Value (Abs Val)	1.73	0.00	0.00	0.27	1.48	2.87	4.48	6.45	92
Gross Positive Fair Value	1.55	0.00	0.01	0.41	1.23	2.12	3.66	4.52	92
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.01	0.00	0.00	0.00	0.00	0.02	0.04	0.09	96
Gross Positive Fair Value (X)	0.01	0.00	0.00	0.00	0.00	0.01	0.03	0.05	96
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	96
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.04	96
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.05	96
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	96
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.10	0.00	0.00	0.00	0.01	0.12	0.50	0.66	96

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
<b>ANALYSIS RATIOS:</b>									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	112
Ins Under Assets(P/C)/Tot Ins Und Ast	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Ins Activities Revenue/Adj Oper Inc	0.89	0.00	0.00	0.00	0.08	1.25	4.07	7.62	112
Premium Inc/Ins Activities Revenue	0.07	0.00	0.00	0.00	0.00	0.00	0.00	3.60	82
Credit Rel Prem Inc/Tot Prem Inc	42.85	0.00	0.00	0.00	0.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	57.14	0.00	0.00	0.00	50.00	100.00	100.00	100.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
Ins Net Inc (P/C)/Equity (P/C)	1.42	-34.53	-34.53	-25.53	6.43	12.93	14.40	14.87	5
Ins Net Inc (L/H)/Equity (L/H)	-2.37	-2.37	-2.37	-2.37	-2.37	-2.37	-2.37	-2.37	1
Insur Ben, Losses, Exp/Insur Premiums	131.86	62.39	62.39	70.61	103.02	146.43	199.51	236.93	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	4.44	0.00	0.00	0.00	0.00	4.45	11.10	13.68	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
CSV Life Insurance/Tier 1 Cap + ALLL	10.08	0.00	0.00	2.56	10.73	16.18	22.22	24.40	95
<b>BROKER-DEALER ACTIVITIES</b>									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	112
<b>FOREIGN ACTIVITIES</b>									
Yield: Foreign Loans	0.16	0.00	0.00	0.00	0.00	0.00	0.00	1.85	34
Cost: Interest-Bearing Deposits	0.40	0.31	0.31	0.31	0.36	0.43	0.46	0.47	3
<b>NET LOSSES AS % OF FOREIGN LNS&amp;LS BY TYPE:</b>									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
<b>GROWTH RATES:</b>									
Net Loans and Leases	33.45	-78.66	-40.60	-14.58	-2.71	41.03	122.64	298.58	30
Total Selected Assets	43.12	-100.00	-91.96	-11.36	7.81	56.08	142.98	909.50	42
Deposits	-38.74	-82.56	-82.56	-82.56	-64.93	-32.07	-4.65	4.48	3





PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	160.53	0.00	0.00	23.59	84.83	110.37	396.68	2066.30	74
Dividends Paid/Net Income	26.20	0.00	0.00	0.00	28.18	47.24	67.37	72.92	107
Net Income - Dividends/Avg Equity	5.97	-3.23	1.20	3.43	5.79	7.64	11.40	14.68	112
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	99.29	0.00	0.00	0.00	100.00	145.28	379.23	573.33	80
Dividends From Nonbank Subs	1.74	0.00	0.00	0.00	0.00	0.48	6.17	55.06	80
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Dividends From All Subsidiaries	115.80	0.00	0.00	1.34	102.43	151.26	415.17	573.33	80
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	29.70	0.00	0.00	0.00	22.96	56.30	84.00	112.12	95
Interest Income From Bank Subs	0.17	0.00	0.00	0.00	0.00	0.14	0.93	2.13	95
Mgt & Service Fees From Bank Subs	1.78	0.00	0.00	0.00	0.00	0.00	11.77	24.56	95
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	95
Operating Income From Bank Subs	35.35	0.00	0.00	0.46	32.67	63.26	90.07	142.48	95
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	39.30	0.00	0.00	0.00	1.32	100.00	109.98	468.10	59
Interest Income From Nonbank Subs	0.20	0.00	0.00	0.00	0.00	0.00	0.44	7.58	59
Mgt & Serv Fees From Nonbank Subs	0.65	0.00	0.00	0.00	0.00	0.00	0.00	23.93	59
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59
Operating Inc From Nonbank Subs	50.84	0.00	0.00	0.00	8.23	100.00	111.84	514.68	59
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	20.12	0.00	0.00	0.00	0.00	0.00	61.50	111.97	12
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.15	12
Mgt & Serv Fees From Sub BHCs	1.60	0.00	0.00	0.00	0.00	0.00	0.10	7.70	12
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12
Operating Income From Sub BHCs	21.75	0.00	0.00	0.00	0.00	0.14	76.84	123.42	12
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	45.23	0.00	0.00	0.00	50.30	99.06	99.83	99.99	105
Interest Income From Bank Subs	7.57	0.00	0.00	0.00	0.00	0.80	69.58	100.00	105
Mgt & Serv Fees From Bank Subs	4.37	0.00	0.00	0.00	0.00	0.00	25.25	86.03	105
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.21	105
Operating Income From Bank Subs	72.13	0.00	0.00	42.71	95.74	99.81	100.00	100.00	105
Dividends From Nonbank Subs	1.69	0.00	0.00	0.00	0.00	0.30	7.43	32.49	105
Interest Income From Nonbank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	1.18	105
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	105
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Operating Inc From Nonbank Subs	4.65	0.00	0.00	0.00	0.00	1.05	32.50	71.03	105
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	105
Loans and Adv From Subs/ST Debt	376.52	0.00	0.00	0.00	24.03	162.75	1284.10	1382.78	8
Loans and Adv From Subs/Total Debt	290.53	0.00	0.00	2.08	108.26	357.70	844.17	1710.31	36

BHCPR Reporters for Quarter Ending 03/31/2013  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1107205	3,444,722	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
3446412	9,356,564	APPLE FINANCIAL HOLDINGS, INC.	NEW YORK, NY	
1133286	5,773,928	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,132,095	BANCORP, INC., THE	WILMINGTON, DE	
1245620	5,248,856	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	3,951,818	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,237,626	BANNER CORPORATION	WALLA WALLA, WA	
2961879	5,833,597	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	9,416,897	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,764,035	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	5,248,432	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3944628	3,357,893	BOND STREET HOLDINGS, INC.	FORT LAUDERDALE, FL	
1020180	8,529,919	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,110,378	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,272,540	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	5,796,572	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	7,088,810	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,393,718	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
1022764	4,581,077	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,162,135	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	5,990,528	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1205688	9,585,670	CITIZENS REPUBLIC BANCORP, INC	FLINT, MI	
1076262	3,427,975	CITY HOLDING COMPANY	CHARLESTON, WV	Moved from Peer 3
3762457	4,609,470	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,326,254	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	4,905,231	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,221,073	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,672,095	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,038,051	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
4284536	3,458,624	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	6,265,767	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	3,982,325	DIME COMMUNITY BANCSHARES, INC	NEW YORK, NY	
2894230	9,770,241	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,369,005	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,326,066	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,533,327	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,123,961	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1250101	6,181,909	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,282,323	FIRST BANCORP	TROY, NC	
1118797	6,373,776	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,648,310	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,378,384	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,099,039	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,349,017	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	4,455,980	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1890507	3,215,784	FIRST FINANCIAL HOLDINGS INC.	CHARLESTON, SC	
1123670	7,434,879	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,252,830	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,055,819	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
1106516	3,202,740	FIRST NATIONAL BANK GROUP, INC	EDINBURG, TX	
2393274	4,476,513	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
2003975	7,609,237	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	4,039,064	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	4,757,017	H & R BLOCK, INC.	KANSAS CITY, MO	
1206546	4,900,558	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	7,216,910	HILITOP HOLDINGS, INC	DALLAS, TX	
1491409	4,225,507	HOME BANCSHARES, INC.	CONWAY, AR	
1136803	5,721,120	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,086,150	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,670,257	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3814208	3,630,722	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,385,830	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,736,094	MERCANTILE COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,045,318	MIDDLESEX BANCORP MHC	NATICK, MA	
3719965	8,874,942	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	5,257,543	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,323,777	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	7,610,831	NBT BANCORP INC.	NORWICH, NY	
3212091	9,857,818	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	8,045,268	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,382,469	OCEAN BANKSHARES, INC.	MIAMI, FL	
1098303	9,673,924	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2490575	8,702,551	ORIENTAL FINANCIAL GROUP INC.	SAN JUAN, PR	
2875332	5,300,588	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,747,155	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,296,189	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,070,935	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	7,186,775	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
3083291	3,710,599	PROVIDENT NEW YORK BANCORP, IN	MONTEBELLO, NY	
1098844	4,267,658	RENASANT CORPORATION	TUPELO, MS	
1097025	3,401,358	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,479,127	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,275,680	SALEM FIVE BANCORP	SALEM, MA	
1248304	3,932,025	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	7,332,712	SANTANDER BANCORP	GUAYNABO, PR	
1133437	5,141,929	SCBT FINANCIAL CORPORATION	COLUMBIA, SC	
1094828	3,543,561	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
2368106	5,858,036	SNBNY HOLDINGS LIMITED	GI BRALTAR, ZZ	
1245068	3,312,097	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
2502049	3,013,978	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
3152245	9,298,350	STERLING FINANCIAL CORPORATION	SPOKANE, WA	
1139242	3,227,146	SUN BANCORP, INC	VINELAND, NJ	
3823031	3,996,485	SWS GROUP, INC.	DALLAS, TX	
3045084	4,610,593	T. ROWE PRICE GROUP, INC.	BALTIMORE, MD	
3609682	4,845,510	TALMER BANCORP INC.	TROY, MI	
2495039	5,770,432	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	Moved from Peer 3
2367921	4,987,280	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,410,098	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	4,057,809	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,313,828	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	6,849,368	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,227,729	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	

BHCPR Reporters for Quarter Ending 03/31/2013  
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
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4191465	3,374,235	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,375,738	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,052,818	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,221,205	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	6,089,294	WESBANCO, INC.	WHEELING, WV	
1025541	4,889,070	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	8,174,104	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	4,023,830	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,354,643	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,559,078	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 112 bank holding companies.