

	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	352	351	303	297
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.28	3.39	3.46	3.37
+ Non-interest Income	1.01	1.00	0.93	0.92
- Overhead Expense	3.12	3.11	3.12	3.01
- Provision for Losses	0.15	0.32	0.58	0.97
+ Securities Gains (Losses)	0.04	0.06	0.05	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.01	0.01
= Pretax Net Oper Income (TE)	1.20	1.10	0.86	0.42
Net Operating Income	0.84	0.77	0.57	0.20
Net Income	0.84	0.77	0.57	0.20
Net Income (Sub S Adjusted)	0.96	0.91	0.73	0.54
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.16	4.55	4.75	5.03
Interest Expense	0.58	0.82	0.96	1.33
Net Interest Income (TE)	3.57	3.71	3.77	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.26	0.52	0.94	1.27
Earnings Coverage of Net Losses (X)	11.05	8.83	4.61	3.89
Ln&Ls Allowance/Total Loans & Leases	1.76	1.99	2.01	2.10
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.86	4.12	4.03	4.60
30-89 Days Past Due Loans and Leases	0.68	0.85	0.90	1.06
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.24	14.98	15.79	20.35
Net ST Noncore Funding Dependence	3.68	5.11	6.04	9.59
Net Loans and Leases/Total Assets	62.09	61.29	62.29	64.93
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.83	9.55	9.53	8.96
Equity Capital/Total Assets	10.05	9.72	9.50	8.79
Equity Capital+Minority Int/Total Assets	10.15	9.81	9.54	8.83
Tier 1 Common Eq Cap / T RWA	12.19	11.50	11.36	10.09
Net Loans&Ls/Equity Capital (X)	6.41	6.59	6.86	7.78
Cash Dividends/Net Income	20.01	22.04	23.91	31.38
Cash Dividends/Net Income (Sub S Adjusted)	21.46	9.51	7.55	9.60
Retained Earnings/Avg Equity Cap	6.28	5.71	3.83	-1.10
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.10	0.17	0.14	0.25
Long-Term Debt/Equity Capital	1.26	1.58	1.50	1.59
Equity Investment in Subs/Equity Cap	107.87	109.58	110.86	113.89
Cash FR Oper+Noncash+Op Exp+Div	103.20	78.41	120.91	87.90

PERCENT OF AVERAGE ASSETS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.83	4.16	4.06	4.36	4.60
Less: Interest Expense	0.53	0.75	0.65	0.88	1.21
Equals: Net Interest Income (TE)	3.28	3.39	3.39	3.46	3.37
Plus: Non-Interest Income	1.01	1.00	1.03	0.93	0.92
Equals: Adj Operating Income (TE)	4.36	4.46	4.49	4.43	4.33
Less: Overhead Expense	3.12	3.11	3.16	3.12	3.01
Less: Provision for Loan and Lease Losses	0.15	0.32	0.30	0.58	0.97
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	0.05	0.06	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	1.20	1.10	1.12	0.86	0.42
Less: Applicable Income Taxes (TE)	0.34	0.31	0.32	0.28	0.24
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.84	0.77	0.80	0.57	0.20
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.84	0.77	0.80	0.57	0.20
Memo: Net Income (Last Four Qtrs)	0.83	0.66	0.80	0.57	0.19
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.32	91.73	92.02	91.89	91.65
Avg Int-Bearing Funds / Avg Assets	74.22	76.05	75.00	77.21	79.13
Int Income (TE) / Avg Earning Assets	4.16	4.55	4.43	4.75	5.03
Int Expense / Avg Earning Assets	0.58	0.82	0.71	0.96	1.33
Net Int Inc (TE) / Avg Earn Assets	3.57	3.71	3.69	3.77	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	5.12	5.50	5.41	5.65	5.79
Interest-Bearing Bank Balances	0.25	0.25	0.26	0.29	0.33
Fed Funds Sold & Reverse Repos	0.19	0.17	0.23	0.19	0.20
Trading Assets	0.70	0.95	1.14	0.95	1.26
Total Earning Assets	4.08	4.46	4.34	4.66	4.94
Investment Securities (TE)	2.37	2.90	2.64	3.14	3.66
U.S. Treasury & Agency Sec (excl MBS)	1.44	1.76	1.56	2.02	2.38
Mortgage-Backed Securities	2.07	2.67	2.41	3.02	3.71
All Other Securities	3.87	4.59	4.40	5.01	5.39
Interest-Bearing Deposits	0.54	0.76	0.66	0.91	1.27
Time Deposits of \$100K or More	1.02	1.30	1.17	1.45	1.85
Time Deposits < \$100K	1.03	1.38	1.24	1.62	2.08
Other Domestic Deposits	0.26	0.35	0.31	0.46	0.66
Foreign Deposits	1.24	2.01	1.43	1.42	1.07
Fed Funds Purchased and Repos	0.69	0.80	0.66	0.81	0.85
Other Borrowed Funds & Trading Liab	2.51	3.01	2.75	3.06	3.25
All Interest-Bearing Funds	0.68	0.94	0.83	1.13	1.52

	PEER GROUP 03 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	19	19	73	69	67
Avg Assets per Employee (\$000)	4,705	4,623	4,514	4,524	4,656
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	1.85	1.78	1.70	2.15	1.72
Overhead Exp / NII + Non-Int Income	71.80	70.78	71.41	71.59	71.61
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.12	3.11	3.16	3.12	3.01
Personnel Expense	1.70	1.66	1.68	1.58	1.48
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	0.99	1.03	1.06	1.12	1.12
Overhead Less Non-Interest Income	1.99	2.03	2.04	2.13	2.04
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	70.55	69.58	70.28	70.37	70.34
Personnel Expense	39.21	37.57	37.77	36.05	34.57
Net Occupancy Expense	9.02	8.82	8.77	8.97	9.08
Other Operating Expenses	22.09	22.76	23.39	25.25	26.53
Total Non-Interest Income	22.65	21.57	22.17	20.23	20.38
Fiduciary Activities Income	1.46	1.38	1.45	1.63	1.39
Serv Charges on Deposit Accts - Domestic	5.11	5.43	5.49	6.13	7.03
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.68	0.66	0.66	0.70	0.61
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.44	0.33	0.30	0.25	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.53	0.49	0.51	0.58	0.56
Net Gain (Loss) - Sales Loans, OREO, Oth	3.52	1.97	2.49	0.23	0.03
Other Non-Interest Income	7.17	7.82	8.01	8.12	8.04
Overhead Less Non-Interest Income	47.20	47.11	47.28	49.72	49.27
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	20.59	20.55	21.26	18.57	18.48
Appl Inc Tax+TE/Pretax NOI+TE	28.68	28.32	28.13	28.49	28.67

PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	48.82	48.57	48.65	48.22	50.85
Commercial and Industrial Loans	8.41	8.00	8.38	8.80	8.97
Loans to Individuals	1.71	1.79	1.76	1.96	2.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Agricultural Loans	0.61	0.52	0.66	0.69	0.71
Other Loans and Leases	1.04	1.00	1.07	1.06	1.07
Net Loans and Leases	62.09	61.29	62.11	62.29	64.93
Debt Securities Over 1 Year	20.01	20.30	19.52	19.67	17.53
Mutual Funds and Equity Securities	0.09	0.08	0.09	0.08	0.08
Subtotal	83.34	82.52	82.84	82.92	83.36
Interest-Bearing Bank Balances	5.28	5.29	5.04	4.67	4.66
Federal Funds Sold & Reverse Repos	0.15	0.18	0.15	0.19	0.26
Debt Securities 1 Year or Less	1.83	1.78	1.82	1.75	1.57
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.65	91.07	90.95	90.74	90.97
Non-Int Cash and Due From Dep Inst	1.42	1.55	1.95	1.81	1.38
Other Real Estate Owned	0.60	0.81	0.66	0.83	0.86
All Other Assets	6.84	7.27	6.96	7.29	7.54
MEMORANDA:					
Short-Term Investments	7.90	8.00	7.66	7.29	7.21
U.S. Treasury Securities	0.13	0.10	0.13	0.13	0.22
U.S. Agency Securities (excl MBS)	3.38	3.13	3.19	3.41	3.89
Municipal Securities	4.36	3.65	4.00	3.73	3.23
Mortgage-Backed Securities	11.55	12.81	11.60	11.71	9.91
Asset-Backed Securities	0.09	0.06	0.08	0.05	0.04
Other Debt Securities	0.57	0.49	0.55	0.40	0.30
RE Loans Secured by 1-4 Family	16.94	16.98	17.13	15.63	15.89
Revolving	2.69	2.97	2.76	3.12	3.23
Closed-End, Sec by First Liens	13.06	12.65	13.20	11.29	11.29
Closed-End, Sec by Junior Liens	0.74	0.88	0.77	0.89	1.02
Commercial Real Estate Loans	28.60	28.53	28.24	29.52	31.77
Construction and Land Dev	3.97	4.25	3.91	4.63	6.24
Multi family	2.65	2.46	2.55	2.25	2.23
Nonfarm Nonresidential	21.00	20.83	20.79	21.89	22.46
RE Loans Secured by Farmland	1.25	1.13	1.21	1.29	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.16	78.55	77.76	76.66	77.36
RE Loans Secured by 1-4 Family	27.15	27.63	27.45	25.06	24.46
Revolving	4.30	4.81	4.43	4.96	4.93
Closed-End	22.32	22.26	22.50	19.69	19.14
Commercial Real Estate Loans	45.68	46.03	45.21	46.83	48.30
Construction and Land Dev	6.34	6.82	6.27	7.30	9.48
Multi family	4.19	3.93	4.05	3.52	3.34
Nonfarm Nonresidential	33.69	33.77	33.45	34.81	34.15
RE Loans Secured by Farmland	2.09	1.93	2.04	2.11	2.04
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.01
Commercial and Industrial Loans	13.45	12.96	13.41	13.96	13.65
Loans to Individuals	2.86	3.05	2.96	3.22	3.38
Credit Card Loans	0.04	0.04	0.04	0.05	0.05
Agricultural Loans	1.03	0.91	1.13	1.13	1.12
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.72	1.66	1.75	1.71	1.67

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	7.90	8.00	7.66	7.29	7.21
Liquid Assets	24.25	25.15	24.30	24.20	22.12
Investment Securities	22.72	22.98	22.15	22.23	19.94
Net Loans and Leases	62.09	61.29	62.11	62.29	64.93
Net Lns, Ls & Stbby Ltrs of Credit	62.61	61.86	62.65	62.92	65.61
Core Deposits	68.99	66.95	68.68	66.96	63.99
Noncore Funding	18.50	20.65	18.89	20.91	24.69
Time Deposits of \$100K or More	11.56	12.73	11.62	13.01	14.57
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.44	1.64	1.47	1.64	1.87
Net Fed Funds Purchased (Sold)	1.29	1.48	1.33	1.51	1.65
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.75	0.93	1.04	0.77	1.03
Earning Assets Repr in 1 Year	29.41	30.39	30.00	31.64	33.29
Int-Bearing Liab Repr in 1 Year	22.03	24.32	22.07	25.55	28.42
Long-Term Debt Repr in 1 Year	0.20	0.20	0.22	0.22	0.30
Net Assets Repriceable in 1 Year	6.77	5.51	7.11	5.61	4.36
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.24	14.98	13.17	15.79	20.35
Net ST Noncore Funding Dependence	3.68	5.11	4.62	6.04	9.59
Short-Term Inv/ST Noncore Funding	85.33	75.48	76.06	69.27	51.74
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.38	18.16	18.03	16.06	9.15
Net Loans and Leases/Total Deposits	75.89	75.32	76.02	76.11	79.81
Net Loans and Leases/Core Deposits	91.59	92.72	91.69	94.40	103.11
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.00	0.93	1.13	1.01	0.21
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.07	4.30	4.89	4.37	0.84
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.01	0.03	0.05	-0.10
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.42	6.09	6.29	5.62	5.61
Available-For-Sale Securities	93.58	93.91	93.71	94.38	94.39
U.S. Treasury Securities	0.64	0.61	0.72	0.80	1.42
U.S. Agency Securities (excl MBS)	16.97	15.80	16.29	17.74	21.14
Municipal Securities	19.32	16.68	18.69	17.38	17.29
Mortgage-Backed Securities	51.03	56.21	52.40	52.95	49.22
Asset-Backed Securities	0.41	0.28	0.35	0.21	0.19
Other Debt Securities	2.77	2.32	2.73	1.91	1.51
Mutual Funds and Equity Securities	0.53	0.44	0.49	0.42	0.44
Debt Securities 1 Year or Less	9.80	9.45	10.30	8.97	9.44
Debt Securities 1 To 5 Years	26.39	27.12	26.44	29.13	28.31
Debt Securities Over 5 Years	59.27	59.24	58.81	57.62	58.17
Pledged Securities	45.41	45.73	45.55	48.03	53.00
Structured Notes, Fair Value	1.03	1.97	1.26	2.52	3.71

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.15	0.32	0.30	0.58	0.97
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.51	0.49	0.91	1.45
Provision for Ln&Ls Losses/Net Losses	118.51	139.27	110.61	111.04	134.56
Ln&Ls Allowance/Total Loans & Leases	1.76	1.99	1.79	2.01	2.10
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.86	8.06	6.32	3.50	2.83
ALLL/Nonaccrual Assets	139.80	105.47	130.02	109.80	96.69
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	127.89	96.99	120.83	100.48	85.98
Gross Ln&Ls Losses/Avg Loans & Leases	0.37	0.67	0.74	1.08	1.38
Recoveries/Avg Loans and Leases	0.10	0.12	0.14	0.12	0.10
Net Losses/Avg Loans and Leases	0.26	0.52	0.59	0.94	1.27
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	4.69	4.01	17.54	11.38	10.11
Earnings Coverage of Net Losses (X)	11.05	8.83	8.55	4.61	3.89
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.22	0.47	0.55	0.96	1.26
RE Loans Secured By 1-4 Family	0.23	0.49	0.51	0.74	0.79
Revolving	0.20	0.44	0.45	0.54	0.58
Closed-End	0.22	0.47	0.50	0.74	0.87
Commercial Real Estate Loans	0.19	0.48	0.59	1.10	1.53
Construction and Land Dev	0.39	1.18	1.58	3.08	4.30
Multi family	0.05	0.18	0.28	0.58	0.62
Nonfarm Nonresidential	0.13	0.32	0.42	0.66	0.67
RE Loans Secured by Farmland	0.00	0.01	0.05	0.16	0.22
Commercial and Industrial Loans	0.27	0.62	0.61	1.05	1.58
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.98	1.18	1.07	1.11	1.58
Credit Card Loans	1.44	2.26	1.86	2.49	2.50
Agricultural Loans	-0.01	0.00	0.02	0.03	0.12
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.33	0.27	0.60	0.93	1.31

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.68	0.85	0.70	0.90	1.06
90+ Days PD Loans and Leases	0.07	0.09	0.06	0.10	0.09
Nonaccrual Loans and Leases	1.80	2.74	1.94	2.65	3.28
90+ Days PD and Nonaccrual Loans and Leases	2.02	3.05	2.20	2.96	3.61
30-89 Days PD Restructured	0.02	0.03	0.02	0.03	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.49	0.68	0.52	0.59	0.45

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.68	0.85	0.70	0.90	1.06
90+ Days Past Due Assets	0.07	0.09	0.06	0.10	0.09
Nonaccrual Assets	1.83	2.77	1.96	2.68	3.29
30+ Days PD & Nonaccrual Assets	2.77	3.97	2.97	3.94	4.76

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.28	1.92	1.39	1.90	2.38
90+ PD & Nonaccrual Assets + OREO	1.95	2.80	2.12	2.78	3.31

RESTRUCTURED & NONACCRUAL LNS&LS
+ REAL ESTATE ACQUIRED AS PERCENT OF:

Total Assets	2.50	3.32	2.71	3.28	3.84
Allowance for Loan & Lease Losses	223.17	266.15	236.43	255.49	254.31
Equity Cap + ALLL	21.79	30.60	24.08	31.21	37.90
Tier 1 Cap + ALLL	22.29	29.95	24.53	30.48	37.76
Loans & Leases + RE Acquired	3.96	5.25	4.29	5.13	5.67

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	0.68	0.88	0.72	0.93	1.09
- 90+ Days Past Due	0.07	0.09	0.06	0.09	0.08
- Nonaccrual	1.98	3.05	2.13	3.04	3.74
Coml & Indl - 30-89 Days PD	0.47	0.57	0.45	0.63	0.74
- 90+ Days Past Due	0.03	0.05	0.04	0.05	0.05
- Nonaccrual	1.36	1.77	1.42	1.65	2.00
Individuals - 30-89 Days PD	0.76	0.86	0.87	1.11	1.21
- 90+ Days Past Due	0.03	0.05	0.04	0.05	0.06
- Nonaccrual	0.32	0.36	0.33	0.36	0.43
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	7.14
Agricultural - 30-89 Days PD	0.11	0.08	0.10	0.07	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.18	0.18	0.15	0.16	0.22
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	0.20	0.16	0.15	0.17	0.32
- 90+ Days Past Due	0.00	0.01	0.00	0.00	0.01
- Nonaccrual	0.10	0.20	0.09	0.21	0.34
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.90	1.06	1.07	1.15	1.35
- 90+ Days Past Due	0.08	0.10	0.08	0.10	0.10
- Nonaccrual	1.77	2.23	1.83	2.22	2.40
Revolving - 30-89 Days PD	0.44	0.50	0.52	0.54	0.53
- 90+ Days Past Due	0.02	0.02	0.02	0.02	0.03
- Nonaccrual	0.86	0.93	0.87	0.96	0.91
Closed-End - 30-89 Days PD	1.01	1.19	1.19	1.32	1.53
- 90+ Days Past Due	0.09	0.11	0.09	0.11	0.11
- Nonaccrual	1.99	2.56	2.05	2.56	2.83
- Jr Lien 30-89 Days PD	0.06	0.08	0.07	0.09	0.12
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.01	0.01
- Jr Lien Nonaccrual	0.13	0.20	0.14	0.20	0.21
Commercial RE - 30-89 Days PD	0.50	0.80	0.48	0.74	0.95
- 90+ Days Past Due	0.06	0.08	0.05	0.09	0.06
- Nonaccrual	2.15	3.59	2.40	3.55	4.44
Const & Dev - 30-89 Days PD	0.57	0.87	0.60	0.87	1.13
- 90+ Days Past Due	0.10	0.08	0.12	0.12	0.07
- Nonaccrual	4.66	9.30	5.20	8.90	11.28
Multi family - 30-89 Days PD	0.22	0.26	0.21	0.50	0.46
- 90+ Days Past Due	0.01	0.01	0.01	0.01	0.01
- Nonaccrual	0.83	1.82	0.94	1.80	2.00
Nonfarm Nres- 30-89 Days PD	0.48	0.64	0.46	0.65	0.84
- 90+ Days Past Due	0.04	0.07	0.03	0.07	0.04
- Nonaccrual	1.78	2.72	1.94	2.50	2.75
Farmland - 30-89 Days PD	0.30	0.35	0.20	0.41	0.34
- 90+ Days Past Due	0.01	0.05	0.01	0.01	0.01
- Nonaccrual	1.11	1.56	1.31	1.65	1.88
Credit Card - 30-89 Days PD	0.80	0.89	0.85	1.04	0.93
- 90+ Days Past Due	0.13	0.27	0.14	0.30	0.23
- Nonaccrual	0.03	0.07	0.05	0.04	0.03

CAPITAL RATIOS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.83	9.55	9.74	9.53	8.96
Tier 1 RBC Ratio	14.27	13.97	13.91	13.82	12.78
Total Risk-Based Capital Ratio	15.74	15.55	15.39	15.37	14.38
Tangible Tier 1 Leverage Ratio	9.75	9.49	9.67	9.47	8.89
Tangible Common Eq Cap/Tan Assets	8.54	7.98	8.29	7.99	7.09
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	13.04	12.02	12.42	12.02	11.53
Standby Letters of Credit	0.45	0.47	0.45	0.52	0.57
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	2.18	1.88	2.09	1.51	1.45
Interest Rate Contracts	2.15	1.83	2.06	1.46	1.41
Interest Rate Futures & Forward Contr	0.36	0.36	0.44	0.22	0.19
Written Options Contr (Int Rate)	0.38	0.33	0.35	0.23	0.19
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.01	0.02
Interest Rate Swaps	0.58	0.43	0.50	0.45	0.43
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	21.05	19.64	20.95	19.50	17.78

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	99.98	100.00	99.99	99.98	99.97
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.01	0.00	0.00	0.00	0.01
Futures and Forwards	22.54	23.84	25.24	29.98	22.83
Written Options	23.44	20.21	22.22	27.34	25.92
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	23.43	20.20	22.22	27.34	25.92
Purchased Options	1.24	1.62	0.84	2.11	4.39
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.05	1.62	0.66	2.11	4.39
Swaps	39.10	35.94	36.86	36.64	35.84
Held for Trading	3.65	2.47	3.21	3.07	4.17
Interest Rate Contracts	3.65	2.47	3.21	3.07	4.74
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	96.35	97.53	96.79	96.36	95.83
Interest Rate Contracts	95.72	95.53	96.27	95.22	94.60
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	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	71.05	67.02	71.79	68.16	69.93
One Year or Less	22.84	23.84	24.66	31.81	33.44
Over 1 Year to 5 Years	15.51	15.19	12.81	15.37	14.65
Over 5 Years	13.13	11.88	13.32	12.33	9.94
Gross Negative Fair Value (Abs Val)	1.24	1.20	1.30	1.49	0.98
Gross Positive Fair Value	0.83	0.79	0.98	0.94	0.98
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.02	0.01	0.01

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	55.04	54.02	63.17	53.95	44.70
Ins Under Assets(L/H)/Tot Ins Und Ast	44.96	45.98	36.83	46.05	55.30
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.53	0.49	0.51	0.58	0.56
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.01
Credit Rel Prem Inc/Tot Prem Inc	85.71	90.00	88.89	77.78	80.00
Other Prem Inc/Total Prem Inc	14.29	10.00	11.11	22.22	20.00
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)	44.95	23.80	1.10	15.48	35.22
Ins Net Inc (L/H)/Equity (L/H)	81.18	64.15	17.91	-200.43	19.83
Insur Ben, Losses, Exp/Insur Premiums	57.33	110.30	168.17	245.33	27.98
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.04	16.96	14.32	16.87	20.11
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	16.67	20.00	16.67	14.29
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.46	10.25	10.65	10.13	10.02
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.09	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	1.24	2.01	1.43	1.42	1.07
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	0.08	N/A	0.10	2.16	0.75
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	3.13	-65.53	-14.91	-35.46	-10.88
Total Selected Assets	13.41	-40.09	-5.08	24.00	-18.62
Deposits	1.78	-36.61	-21.01	-28.41	-54.53

PROFITABILITY:	PEER GROUP 03 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	8.08	7.47	7.68	5.66	1.00
Bank Net Inc/Avg Eq Inv in Banks	8.82	8.27	8.32	6.41	2.26
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.93	3.46	3.49	1.39	0.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	7.40	6.56	7.77	4.03	2.24
Bank Net Income/Parent Net Income	106.90	108.72	107.71	109.87	114.41
Nonbank Net Income/Parent Net Income	0.51	0.59	0.55	0.67	0.69
Sub BHCs Net Inc/Parent Net Income	87.27	92.03	94.75	92.15	93.03
LEVERAGE:					
Total Liabilities/Equity	14.06	16.40	15.13	17.20	20.73
Total Debt/Equity Capital	1.72	2.15	1.96	2.09	2.46
Tot Debt+NP to Subs Iss Tr Pref/Equity	11.04	13.18	12.04	13.99	17.38
Tot Debt+Lns Guaranteed for Affl/Equity	1.86	2.30	2.10	2.26	2.77
Total Debt/Eq Cap - Exc Over Fair Value	1.73	2.18	1.97	2.13	2.50
Long-Term Debt/Equity Capital	1.26	1.58	1.44	1.50	1.59
Short-Term Debt/Equity Capital	0.10	0.17	0.12	0.14	0.25
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.03	0.03	0.05	0.10
Long-Term Debt/Consolidated LT Debt	4.23	3.75	4.83	3.56	3.02
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	107.87	109.58	108.62	110.86	113.89
Total Investment in Subs/Equity	108.30	110.20	109.09	111.39	114.58
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.55	99.38	99.69	99.23	99.71
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.89	99.80	100.04	99.66	100.28
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	0.71	0.95	0.73	1.22	1.41
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.55	3.02	2.67	3.30	5.15
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	83.73	77.52	113.23	91.48	74.06
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	103.20	78.41	120.91	98.00	87.90
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	107.39	69.68	95.83	97.52	98.28
Pretax Oper Inc + Int Exp/Int Expense	2484.05	1346.47	4482.96	3100.75	3038.00
Div + Int From Subs/Int Exp + Div	132.20	113.37	186.07	119.06	102.13
Fees+Other Inc From Subs/Sal + Oth Exp	6.40	6.89	7.03	7.93	8.07
Net Inc/Curr Port of LT Debt+Pfd Div(X)	22.11	12.76	29.01	28.23	15.67
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	0.45	0.64	0.41	0.79	0.47
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	18.38	15.35	20.22	17.91	18.20
Total	18.38	15.35	20.22	17.91	18.20
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	0.19	0.24	0.20	0.25	0.34
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 03 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	76.88	61.69	67.19	73.52	89.28
Dividends Paid/Net Income	20.04	22.09	25.78	24.06	31.39
Net Income - Dividends/Avg Equity	6.28	5.71	5.50	3.82	-1.02
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	94.38	85.65	161.72	107.13	79.52
Dividends From Nonbank Subs	0.25	0.32	0.86	1.02	0.96
Dividends From Subsidiary BHCs	0.00	0.00	0.34	0.00	1.12
Dividends From All Subsidiaries	99.48	89.54	179.02	122.00	93.78
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	23.63	21.37	38.93	29.01	30.00
Interest Income From Bank Subs	0.05	0.08	0.07	0.05	0.17
Mgt & Service Fees From Bank Subs	1.24	1.47	1.46	2.22	3.50
Other Income From Bank Subs	0.01	0.01	0.03	0.02	0.03
Operating Income From Bank Subs	28.96	26.71	44.84	35.20	39.84
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	53.38	46.80	62.19	60.42	62.52
Interest Income From Nonbank Subs	0.00	0.00	0.02	0.00	0.00
Mgt & Serv Fees From Nonbank Subs	0.74	0.60	0.77	0.43	0.67
Other Income From Nonbank Subs	0.03	0.00	0.18	0.00	0.05
Operating Inc From Nonbank Subs	59.92	52.36	74.42	65.49	76.71
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	5.60	10.73	24.03	16.73	38.86
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.42	0.64	1.11	0.76	0.01
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	9.00	13.31	26.21	20.24	38.94
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	42.38	39.51	56.66	47.04	43.45
Interest Income From Bank Subs	3.72	4.70	1.29	4.18	5.85
Mgt & Serv Fees From Bank Subs	3.99	5.40	2.05	4.31	5.93
Other Income From Bank Subs	0.04	0.08	0.07	0.09	0.14
Operating Income From Bank Subs	65.90	64.08	72.39	70.80	66.17
Dividends From Nonbank Subs	3.59	2.00	1.15	0.67	2.57
Interest Income From Nonbank Subs	0.01	0.04	0.01	0.01	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.01	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.19	5.96	3.03	4.10	6.49
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.76
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	0.21	0.00	1.22
Loans and Adv From Subs/ST Debt	521.22	485.80	587.17	515.27	798.08
Loans and Adv From Subs/Total Debt	293.14	269.30	296.84	251.26	356.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									352
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.28	2.33	2.59	2.93	3.25	3.64	3.94	4.27	352
+ Non-interest Income	1.01	0.18	0.31	0.60	0.96	1.31	1.90	3.15	352
- Overhead Expense	3.11	1.82	2.06	2.54	3.02	3.54	4.66	5.46	352
- Provision for Losses	0.15	-0.10	-0.00	0.00	0.11	0.25	0.44	0.58	352
+ Securities Gains (Losses)	0.03	-0.00	0.00	0.00	0.00	0.06	0.17	0.32	352
+ Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.04	352
= Pretax Net Oper Income (TE)	1.19	-0.02	0.28	0.79	1.16	1.65	2.09	2.37	352
Net Operating Income	0.83	-0.11	0.18	0.53	0.79	1.12	1.46	1.74	352
Net Income	0.84	-0.07	0.19	0.53	0.80	1.12	1.47	1.75	352
Net Income (Sub S Adjusted)	0.95	0.03	0.46	0.69	0.87	1.15	1.57	2.23	66
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.16	3.19	3.46	3.78	4.11	4.51	4.97	5.23	352
Interest Expense	0.57	0.19	0.26	0.38	0.56	0.76	0.92	1.07	352
Net Interest Income (TE)	3.56	2.54	2.82	3.16	3.58	3.96	4.29	4.68	352
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.25	-0.14	-0.03	0.02	0.14	0.44	0.84	1.24	352
Earnings Coverage of Net Losses (X)	11.04	-122.90	-39.40	0.98	6.20	20.36	64.10	174.76	349
Ln&Ls Allowance/Total Loans & Leases	1.76	0.80	1.01	1.28	1.64	2.15	2.89	3.45	352
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.85	0.40	0.56	1.16	2.15	4.13	7.27	10.55	352
30-89 Days Past Due Loans and Leases	0.67	0.05	0.12	0.30	0.59	0.97	1.50	1.88	352
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.24	-13.25	-5.04	4.18	12.17	21.05	29.37	34.98	352
Net ST Noncore Funding Dependence	3.67	-18.50	-12.08	-2.52	4.28	10.14	16.44	20.37	352
Net Loans and Leases/Total Assets	62.09	39.21	46.42	54.35	62.23	70.20	75.68	80.55	352
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.83	6.53	7.50	8.73	9.54	10.91	13.15	14.70	310
Equity Capital/Total Assets	10.05	6.20	7.03	8.42	9.74	11.43	13.92	16.14	352
Equity Capital+Minority Int/Total Assets	10.14	6.35	7.08	8.47	9.79	11.56	13.98	16.30	352
Tier 1 Common Eq Cap / T RWA	12.18	5.02	7.12	9.50	12.16	14.62	17.50	20.52	310
Net Loans&Ls/Equity Capital (X)	6.41	2.91	3.68	5.04	6.36	7.52	9.25	10.46	349
Cash Dividends/Net Income	20.00	0.00	0.00	0.00	12.02	41.96	64.05	80.49	333
Cash Dividends/Net Income (Sub S Adjusted)	21.45	-28.94	-21.61	0.00	4.39	39.72	78.81	151.72	66
Retained Earnings/Avg Equity Cap	6.28	-4.33	0.77	3.33	5.85	9.46	12.74	16.17	349
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.10	0.00	0.00	0.00	0.00	0.00	0.75	3.51	349
Long-Term Debt/Equity Capital	1.26	0.00	0.00	0.00	0.00	0.32	8.97	15.52	349
Equity Investment in Subs/Equity Cap	107.87	86.55	92.60	98.81	104.12	116.93	130.69	137.64	349
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	103.20	-71.46	-12.55	27.90	91.93	131.99	317.00	771.93	339

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.83	2.90	3.22	3.50	3.82	4.15	4.46	4.86	352
Less: Interest Expense	0.53	0.17	0.24	0.35	0.52	0.69	0.85	1.02	352
Equals: Net Interest Income (TE)	3.28	2.33	2.59	2.93	3.25	3.64	3.94	4.27	352
Plus: Non-Interest Income	1.01	0.18	0.31	0.60	0.96	1.31	1.90	3.15	352
Equals: Adj Operating Income (TE)	4.36	2.98	3.30	3.79	4.27	4.86	5.62	6.70	352
Less: Overhead Expense	3.11	1.82	2.06	2.54	3.02	3.54	4.66	5.46	352
Less: Provision for Loan and Lease Losses	0.15	-0.10	-0.00	0.00	0.11	0.25	0.44	0.58	352
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Plus: Realized G/L on AFS Sec	0.03	-0.00	0.00	0.00	0.00	0.06	0.16	0.32	352
Plus: Other Tax Equiv Adjustments	0.00	-0.02	-0.00	0.00	0.00	0.00	0.00	0.04	352
Equals: Pretax Net Oper Inc (TE)	1.19	-0.02	0.28	0.79	1.16	1.65	2.09	2.37	352
Less: Applicable Income Taxes (TE)	0.33	0.00	0.01	0.13	0.31	0.53	0.68	0.77	352
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	352
Equals: Net Operating Income	0.83	-0.11	0.18	0.53	0.79	1.12	1.46	1.74	352
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Equals: Net Income	0.84	-0.07	0.19	0.53	0.80	1.12	1.47	1.75	352
Memo: Net Income (Last Four Qtrs)	0.83	-0.77	0.12	0.53	0.81	1.17	1.48	2.04	345
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.32	83.68	87.08	90.45	92.67	94.63	95.87	96.51	352
Avg Int-Bearing Funds / Avg Assets	74.22	56.00	61.56	68.35	75.11	80.51	85.48	87.32	310
Int Income (TE) / Avg Earning Assets	4.16	3.19	3.46	3.78	4.11	4.51	4.97	5.23	352
Int Expense / Avg Earning Assets	0.57	0.19	0.26	0.38	0.56	0.76	0.92	1.07	352
Net Int Inc (TE) / Avg Earn Assets	3.56	2.54	2.82	3.16	3.58	3.96	4.29	4.68	352
YIELD OR COST:									
Total Loans and Leases (TE)	5.12	4.07	4.33	4.70	5.07	5.48	6.02	6.76	352
Interest-Bearing Bank Balances	0.24	0.00	0.07	0.17	0.23	0.30	0.43	0.64	351
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.13	0.24	0.63	1.81	177
Trading Assets	0.70	0.00	0.00	0.00	0.00	0.95	3.12	3.41	33
Total Earning Assets	4.07	3.10	3.37	3.72	4.03	4.43	4.89	5.17	352
Investment Securities (TE)	2.37	1.11	1.35	1.82	2.32	2.85	3.42	4.00	352
U.S. Treasury & Agency Sec (excl MBS)	1.43	0.29	0.51	0.89	1.31	1.89	2.76	3.27	323
Mortgage-Backed Securities	2.07	0.77	1.14	1.49	1.97	2.44	3.43	5.07	341
All Other Securities	3.86	1.30	1.83	2.83	4.00	4.84	5.78	6.48	342
Interest-Bearing Deposits	0.53	0.18	0.23	0.37	0.53	0.68	0.85	1.08	352
Time Deposits of \$100K or More	1.01	0.42	0.54	0.77	0.99	1.28	1.51	1.72	351
Time Deposits < \$100K	1.02	0.43	0.53	0.76	0.99	1.25	1.63	1.87	351
Other Domestic Deposits	0.25	0.07	0.10	0.15	0.22	0.35	0.47	0.63	352
Foreign Deposits	1.23	0.24	0.24	0.24	0.40	1.15	2.19	2.54	3
Fed Funds Purchased and Repos	0.68	0.00	0.02	0.13	0.28	0.61	3.05	3.99	264
Other Borrowed Funds & Trading Liab	2.50	0.21	0.42	1.43	2.52	3.54	4.40	4.91	320
All Interest-Bearing Funds	0.68	0.25	0.33	0.48	0.69	0.87	1.04	1.18	310

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	19.39	12.99	13.96	15.67	18.72	22.47	27.38	30.92	352
Avg Assets per Employee (\$000)	4704.83	2595.41	3125.33	3575.25	4370.10	5561.64	7408.77	8714.85	352

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	1.84	0.00	0.00	0.00	0.30	3.73	7.45	10.21	348
Overhead Exp / NOI + Non-Int Income	71.80	49.07	55.54	63.04	71.10	79.36	90.52	104.17	352

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.11	1.82	2.06	2.54	3.02	3.54	4.66	5.46	352
Personnel Expense	1.70	0.99	1.13	1.40	1.66	1.95	2.34	3.30	352
Net Occupancy Expense	0.39	0.18	0.22	0.29	0.38	0.47	0.58	0.68	352
Other Operating Expenses	0.99	0.48	0.58	0.72	0.92	1.18	1.65	2.13	352
Overhead Less Non-Interest Income	1.99	1.02	1.25	1.60	1.93	2.35	2.85	3.38	352

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	70.54	47.21	53.69	61.98	69.80	78.58	90.27	102.12	352
Personnel Expense	39.20	25.22	28.65	34.55	39.23	43.62	50.13	53.86	352
Net Occupancy Expense	9.01	4.66	5.30	6.90	8.73	10.91	13.16	14.42	352
Other Operating Expenses	22.09	13.20	14.86	17.46	20.45	25.93	32.85	44.12	352
Total Non-Interest Income	22.65	5.30	9.26	15.56	22.29	28.72	38.87	54.01	352
Fiduciary Activities Income	1.45	0.00	0.00	0.00	0.00	3.12	5.69	9.77	352
Serv Charges on Deposit Accts - Domestic	5.10	0.57	1.45	2.72	4.67	7.10	10.10	11.99	352
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	352
Investment Banking Fees & Commissions	0.68	0.00	0.00	0.00	0.38	1.31	2.42	3.08	352
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Net Servicing Fees	0.44	0.00	0.00	0.00	0.05	0.68	2.29	3.57	352
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Insurance Activities Revenue	0.53	0.00	0.00	0.00	0.01	0.22	3.93	8.04	352
Net Gain (Loss) - Sales Loans, OREO, Oth	3.52	-3.24	-0.73	0.12	2.43	5.67	11.55	20.67	352
Other Non-Interest Income	7.16	1.16	2.34	4.15	6.85	9.79	13.59	16.53	352
Overhead Less Non-Interest Income	47.19	18.10	26.33	36.73	47.15	56.18	70.75	87.90	352

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	20.59	0.00	0.00	5.88	26.27	32.25	36.66	38.80	334
Appl Inc Tax+TE/Pretax NOI+TE	28.67	0.37	3.44	22.90	33.68	36.81	40.37	41.55	334

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.81	25.67	30.93	40.25	48.97	57.56	66.56	71.00	352
Commercial and Industrial Loans	8.40	0.81	1.90	4.55	7.35	11.56	17.50	23.29	352
Loans to Individuals	1.71	0.04	0.11	0.38	1.04	2.38	5.41	9.75	352
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	352
Agricultural Loans	0.60	0.00	0.00	0.00	0.05	0.88	3.20	6.83	352
Other Loans and Leases	1.04	0.00	0.00	0.09	0.59	1.50	3.51	5.66	352
Net Loans and Leases	62.09	39.21	46.42	54.35	62.23	70.20	75.68	80.55	352
Debt Securities Over 1 Year	20.00	2.51	4.95	11.84	19.37	28.40	35.69	42.73	352
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.00	0.12	0.50	0.91	352
Subtotal	83.33	66.81	72.31	79.22	84.32	88.22	90.87	91.79	352
Interest-Bearing Bank Balances	5.27	0.17	0.45	1.51	4.10	8.40	14.58	18.77	352
Federal Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.00	0.11	1.02	2.12	352
Debt Securities 1 Year or Less	1.83	0.01	0.08	0.46	1.29	2.88	5.11	7.53	352
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	352
Total Earning Assets	91.65	85.53	87.50	89.93	91.88	93.52	95.03	95.47	352
Non-Int Cash and Due From Dep Inst	1.41	0.33	0.61	0.96	1.36	1.84	2.41	2.92	352
Other Real Estate Owned	0.60	0.00	0.01	0.07	0.32	0.91	2.06	3.38	352
All Other Assets	6.83	3.28	3.88	4.90	6.40	8.55	10.77	11.97	352
MEMORANDA:									
Short-Term Investments	7.89	1.04	1.55	3.54	6.76	11.19	18.09	20.94	352
U.S. Treasury Securities	0.13	0.00	0.00	0.00	0.00	0.00	0.90	2.13	352
U.S. Agency Securities (excl MBS)	3.37	0.00	0.00	0.58	2.54	5.86	10.03	14.38	352
Municipal Securities	4.35	0.00	0.02	0.75	3.24	6.76	11.37	14.47	352
Mortgage-Backed Securities	11.54	0.01	0.64	4.38	10.16	17.91	25.92	31.06	352
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.03	0.59	1.13	352
Other Debt Securities	0.57	0.00	0.00	0.00	0.10	0.84	2.97	4.54	352
RE Loans Secured by 1-4 Family	16.94	3.77	5.82	9.08	15.17	22.70	35.55	44.40	352
Revolving	2.69	0.00	0.11	0.85	2.33	4.01	6.35	8.02	352
Closed-End, Sec by First Liens	13.06	2.59	3.49	6.31	11.67	18.05	28.00	37.85	352
Closed-End, Sec by Junior Liens	0.74	0.04	0.13	0.33	0.61	1.06	1.73	2.18	352
Commercial Real Estate Loans	28.60	9.39	14.44	20.92	27.97	36.70	43.33	47.46	352
Construction and Land Dev	3.97	0.47	0.84	1.99	3.65	5.75	7.77	9.78	352
Multi family	2.64	0.18	0.51	1.08	2.13	3.57	6.19	11.44	352
Nonfarm Nonresidential	21.00	5.87	9.50	15.61	20.29	27.17	33.87	37.15	352
RE Loans Secured by Farml and	1.25	0.00	0.00	0.01	0.45	2.32	5.06	7.25	352
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.16	51.55	57.95	68.40	79.71	87.88	94.31	96.27	352
RE Loans Secured by 1-4 Family	27.14	6.17	9.26	16.03	25.23	36.26	50.95	63.89	352
Revolving	4.29	0.00	0.18	1.47	3.94	6.61	9.62	12.62	352
Closed-End	22.32	4.45	6.04	11.79	21.03	30.30	44.22	58.69	352
Commercial Real Estate Loans	45.68	19.39	25.78	36.09	45.28	55.85	65.27	69.57	352
Construction and Land Dev	6.33	0.79	1.57	3.21	6.06	9.02	12.52	14.43	352
Multi family	4.18	0.35	0.89	1.88	3.46	5.70	9.42	18.46	352
Nonfarm Nonresidential	33.69	11.09	17.21	25.82	33.77	41.43	49.66	54.99	352
RE Loans Secured by Farml and	2.08	0.00	0.00	0.02	0.77	3.95	8.41	11.39	352
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	352
Commercial and Industrial Loans	13.44	1.54	3.27	7.14	12.49	18.98	27.47	33.97	352
Loans to Individuals	2.85	0.07	0.16	0.55	1.83	3.84	9.75	15.66	352
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.50	352
Agricultural Loans	1.03	0.00	0.00	0.00	0.09	1.49	5.30	10.86	352
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Other Loans and Leases	1.71	0.00	0.00	0.15	0.97	2.37	5.71	9.52	352

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.89	1.04	1.55	3.54	6.76	11.19	18.09	20.94	352
Liquid Assets	24.24	9.38	12.26	16.70	23.86	31.11	37.07	43.76	352
Investment Securities	22.72	4.59	6.95	14.40	22.13	30.86	40.12	45.39	352
Net Loans and Leases	62.09	39.21	46.42	54.35	62.23	70.20	75.68	80.55	352
Net Lns, Ls & Stdbly Ltrs of Credit	62.60	39.46	46.95	54.76	62.98	70.73	76.77	80.82	352
Core Deposits	68.99	48.63	55.02	62.90	70.08	75.97	80.22	82.57	352
Noncore Funding	18.49	6.20	8.16	12.42	17.69	24.69	31.39	35.67	352
Time Deposits of \$100K or More	11.55	3.53	4.70	7.25	10.77	15.53	20.85	24.66	352
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Fed Funds Purchased and Repos	1.43	0.00	0.00	0.00	0.83	2.82	5.05	7.07	352
Net Fed Funds Purchased (Sold)	1.29	-1.18	-0.26	0.00	0.57	2.59	4.89	6.87	352
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Oth Borrowings W/Rem Mat 1 Yr or Less	0.74	0.00	0.00	0.00	0.20	1.43	3.27	5.20	352
Earning Assets Repr in 1 Year	29.40	10.40	15.01	20.69	27.61	38.24	48.81	55.50	352
Int-Bearing Liab Repr in 1 Year	22.02	5.17	7.45	11.65	17.83	27.78	55.17	60.53	352
Long-Term Debt Repr in 1 Year	0.19	0.00	0.00	0.00	0.00	0.00	1.41	2.13	352
Net Assets Repriceable in 1 Year	6.76	-32.20	-24.06	-2.35	7.93	18.16	27.76	34.49	352
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.24	-13.25	-5.04	4.18	12.17	21.05	29.37	34.98	352
Net ST Noncore Funding Dependence	3.67	-18.50	-12.08	-2.52	4.28	10.14	16.44	20.37	352
Short-Term Inv/ST Noncore Funding	85.32	6.07	9.71	32.94	65.97	124.03	212.80	410.47	351
Liq Asts-ST Noncore Fndg/Nonliq Asts	18.37	-6.54	-2.06	4.91	17.57	27.84	46.70	58.33	352
Net Loans and Leases/Total Deposits	75.88	47.95	55.76	65.38	76.18	86.31	96.15	100.80	352
Net Loans and Leases/Core Deposits	91.58	55.18	63.14	75.20	89.96	105.46	125.79	139.13	352
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.99	-0.21	-0.01	0.00	0.20	1.54	4.51	5.82	154
Avail-For-Sale Sec Appr(Depr)/T1 Cap	4.06	-0.39	0.02	1.33	2.99	6.79	10.38	12.73	308
Struct Notes Appr(Depr)/T1 Cap	0.01	-0.10	-0.06	-0.00	0.00	0.02	0.06	0.11	144
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.41	0.00	0.00	0.00	0.00	10.83	33.74	50.65	352
Available-For-Sale Securities	93.58	46.08	65.66	89.12	100.00	100.00	100.00	100.00	352
U. S. Treasury Securities	0.63	0.00	0.00	0.00	0.00	0.08	5.19	8.77	352
U. S. Agency Securities (excl MBS)	16.97	0.00	0.00	3.36	15.16	28.89	49.10	67.11	352
Municipal Securities	19.31	0.00	0.13	4.16	15.14	30.42	44.56	54.55	352
Mortgage-Backed Securities	51.03	0.11	8.01	28.68	53.40	73.85	86.71	96.21	352
Asset-Backed Securities	0.41	0.00	0.00	0.00	0.00	0.11	3.03	5.53	352
Other Debt Securities	2.77	0.00	0.00	0.00	0.55	4.47	13.20	23.73	352
Mutual Funds and Equity Securities	0.52	0.00	0.00	0.00	0.01	0.58	2.71	6.35	352
Debt Securities 1 Year or Less	9.80	0.10	0.47	2.37	6.99	14.21	31.64	45.31	352
Debt Securities 1 To 5 Years	26.38	0.72	2.24	9.58	24.62	42.01	56.56	65.86	352
Debt Securities Over 5 Years	59.27	8.00	17.77	39.78	60.58	80.78	91.56	97.31	352
Pledged Securities	45.41	4.74	9.41	25.70	45.45	64.23	82.01	90.93	352
Structured Notes, Fair Value	1.03	0.00	0.00	0.00	0.00	1.20	6.04	11.67	352

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.10	-0.00	0.00	0.11	0.25	0.44	0.58	352
Provision for Ln&Ls Losses/Avg Ln&Ls	0.24	-0.19	-0.00	0.00	0.19	0.44	0.67	0.97	352
Provision for Ln&Ls Losses/Net Losses	118.50	-382.67	-70.42	0.00	84.27	175.32	472.14	1144.36	349
Ln&Ls Allowance/Total Loans & Leases	1.76	0.80	1.01	1.28	1.64	2.15	2.89	3.45	352
Ln&Ls Allowance/Net Ln&Ls Losses (X)	14.86	1.61	2.15	3.54	6.51	16.67	43.65	186.55	289
ALLL/Nonaccrual Assets	139.79	35.64	44.42	67.64	107.35	192.12	350.38	487.82	351
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	127.88	29.74	37.20	62.12	102.22	174.34	298.41	410.50	351
Gross Ln&Ls Losses/Avg Loans & Leases	0.36	0.00	0.02	0.10	0.25	0.57	1.04	1.49	352
Recoveries/Avg Loans and Leases	0.10	0.00	0.00	0.02	0.06	0.14	0.31	0.48	352
Net Losses/Avg Loans and Leases	0.25	-0.14	-0.03	0.02	0.14	0.44	0.84	1.24	352
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Recoveries/Prior Year-End Losses	4.69	0.26	0.67	1.56	3.39	7.24	12.14	17.67	347
Earnings Coverage of Net Losses (X)	11.04	-122.90	-39.40	0.98	6.20	20.36	64.10	174.76	349
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.21	-0.17	-0.03	0.00	0.11	0.36	0.85	1.14	351
RE Loans Secured By 1-4 Family	0.23	-0.08	-0.01	0.00	0.13	0.38	0.83	1.19	351
Revolving	0.20	-0.14	-0.05	0.00	0.00	0.34	1.00	1.75	335
Closed-End	0.22	-0.11	-0.01	0.00	0.08	0.37	0.84	1.32	351
Commercial Real Estate Loans	0.18	-0.40	-0.10	-0.00	0.02	0.30	0.90	1.29	351
Construction and Land Dev	0.38	-2.09	-0.60	-0.01	0.00	0.41	2.62	4.96	346
Multi family	0.04	-0.06	-0.00	0.00	0.00	0.00	0.13	1.84	347
Nonfarm Nonresidential	0.13	-0.16	-0.05	-0.00	0.00	0.21	0.81	1.19	351
RE Loans Secured by Farmland	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.19	279
Commercial and Industrial Loans	0.27	-0.49	-0.23	-0.03	0.02	0.35	1.57	3.10	348
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Loans to Individuals	0.97	0.04	0.12	0.25	0.52	1.34	3.39	5.98	239
Credit Card Loans	1.44	-0.73	-0.21	0.00	0.80	2.56	4.44	10.42	101
Agricultural Loans	-0.00	-0.26	-0.04	0.00	0.00	0.00	0.00	0.06	232
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.32	-0.36	-0.04	0.00	0.00	0.22	1.89	6.34	324

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.67	0.05	0.12	0.30	0.59	0.97	1.50	1.88	352
90+ Days PD Loans and Leases	0.07	0.00	0.00	0.00	0.00	0.07	0.41	1.11	352
Nonaccrual Loans and Leases	1.79	0.28	0.42	0.77	1.41	2.62	4.15	6.13	352
90+ Days PD and Nonaccrual Loans and Leases	2.01	0.29	0.44	0.84	1.58	2.92	4.63	6.95	352
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.13	0.26	352
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	352
Nonaccrual Restructured	0.48	0.00	0.00	0.08	0.33	0.83	1.53	2.30	352
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.67	0.05	0.12	0.30	0.59	0.97	1.50	1.88	352
90+ Days Past Due Assets	0.07	0.00	0.00	0.00	0.00	0.07	0.41	1.11	352
Nonaccrual Assets	1.82	0.29	0.42	0.78	1.44	2.66	4.25	6.13	352
30+ Days PD & Nonaccrual Assets	2.76	0.54	0.81	1.32	2.25	4.17	5.97	8.33	352
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.27	0.16	0.26	0.56	0.99	1.87	3.00	4.50	352
90+ PD & Nonaccrual Assets + OREO	1.94	0.22	0.36	0.79	1.36	2.87	4.47	8.31	352
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.49	0.30	0.50	1.04	1.89	3.79	6.12	8.62	352
Allowance for Loan & Lease Losses	223.16	39.65	51.37	111.57	196.01	319.20	464.71	565.12	351
Equity Cap + ALLL	21.78	2.78	4.73	9.50	15.98	30.85	55.02	82.78	349
Tier 1 Cap + ALLL	22.28	2.84	4.51	9.91	16.60	31.85	52.91	84.28	310
Loans & Leases + RE Acquired	3.96	0.53	0.85	1.62	2.94	5.89	10.28	12.77	352

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 3
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.68	0.02	0.09	0.26	0.58	1.03	1.66	1.98	351
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.06	0.37	1.37	351
- Nonaccrual	1.98	0.26	0.42	0.85	1.59	2.93	4.52	6.27	351
Coml & Indl - 30-89 Days PD	0.46	0.00	0.00	0.07	0.32	0.70	1.68	2.47	348
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.01	0.19	0.57	348
- Nonaccrual	1.36	0.00	0.02	0.27	0.80	1.89	4.37	7.34	348
Individuals - 30-89 Days PD	0.76	0.00	0.00	0.14	0.61	1.34	2.13	3.32	348
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.03	0.19	0.48	348
- Nonaccrual	0.32	0.00	0.00	0.00	0.14	0.48	1.33	2.32	348
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Agricultural - 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.06	0.71	1.19	232
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	232
- Nonaccrual	0.17	0.00	0.00	0.00	0.00	0.02	1.27	3.03	232
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Lns&Ls - 30-89 Days PD	0.20	0.00	0.00	0.00	0.00	0.17	1.37	2.57	324
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.17	324
- Nonaccrual	0.09	0.00	0.00	0.00	0.00	0.00	0.58	2.33	324
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.89	0.00	0.09	0.34	0.78	1.30	2.06	2.89	351
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.43	1.07	351
- Nonaccrual	1.77	0.06	0.25	0.69	1.36	2.60	4.46	6.42	351
Revolving - 30-89 Days PD	0.44	0.00	0.00	0.00	0.31	0.83	1.50	2.02	335
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.52	335
- Nonaccrual	0.85	0.00	0.00	0.01	0.47	1.46	2.95	4.71	335
Closed-End - 30-89 Days PD	1.00	0.00	0.05	0.36	0.84	1.45	2.32	3.35	351
- 90+ Days Past Due	0.08	0.00	0.00	0.00	0.00	0.06	0.49	1.40	351
- Nonaccrual	1.98	0.06	0.23	0.67	1.47	2.94	5.03	7.59	351
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.03	0.10	0.22	0.34	351
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.04	351
- Jr Lien Nonaccrual	0.13	0.00	0.00	0.00	0.06	0.19	0.55	0.92	351
Commercial RE - 30-89 Days PD	0.50	0.00	0.00	0.13	0.39	0.82	1.45	1.92	351
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.02	0.26	1.29	351
- Nonaccrual	2.15	0.05	0.23	0.75	1.65	3.37	5.62	8.00	351
Const & Dev - 30-89 Days PD	0.56	0.00	0.00	0.00	0.16	0.93	2.68	3.88	346
- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.00	0.58	3.03	346
- Nonaccrual	4.65	0.00	0.00	0.19	2.58	9.04	16.34	20.65	346
Multi Family - 30-89 Days PD	0.21	0.00	0.00	0.00	0.00	0.19	1.27	2.94	347
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.58	347
- Nonaccrual	0.82	0.00	0.00	0.00	0.00	1.21	3.94	8.43	347
Nonfarm Nres- 30-89 Days PD	0.48	0.00	0.00	0.08	0.33	0.80	1.59	2.06	351
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.00	0.25	0.77	351
- Nonaccrual	1.78	0.00	0.07	0.53	1.32	2.55	4.56	6.82	351
Farmland - 30-89 Days PD	0.29	0.00	0.00	0.00	0.00	0.53	1.43	3.05	279
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.54	279
- Nonaccrual	1.10	0.00	0.00	0.00	0.00	1.56	6.07	12.42	279
Credit Card - 30-89 Days PD	0.79	0.00	0.00	0.00	0.43	1.15	3.63	4.62	101
- 90+ Days Past Due	0.12	0.00	0.00	0.00	0.00	0.24	0.53	1.15	101
- Nonaccrual	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.78	101

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.83	6.53	7.50	8.73	9.54	10.91	13.15	14.70	310
Tier 1 RBC Ratio	14.26	9.15	10.59	12.17	13.95	16.07	18.90	22.48	310
Total Risk-Based Capital Ratio	15.73	11.29	12.30	13.66	15.29	17.51	20.44	23.71	310
Tangible Tier 1 Leverage Ratio	9.74	6.39	7.43	8.58	9.46	10.86	13.10	14.53	310
Tangible Common Eq Cap/Tan Assets	8.53	3.81	5.18	7.02	8.45	10.03	11.76	13.47	310
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	13.04	3.47	5.40	8.36	12.38	17.08	22.60	26.13	352
Standby Letters of Credit	0.44	0.00	0.02	0.14	0.28	0.66	1.26	1.77	352
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.21	352
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	2.17	0.00	0.00	0.00	0.76	2.81	10.34	17.08	352
Interest Rate Contracts	2.14	0.00	0.00	0.00	0.74	2.73	10.34	17.08	352
Interest Rate Futures & Forward Contr	0.36	0.00	0.00	0.00	0.00	0.33	2.02	4.22	352
Written Options Contr (Int Rate)	0.38	0.00	0.00	0.00	0.00	0.65	1.91	4.94	352
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	352
Interest Rate Swaps	0.57	0.00	0.00	0.00	0.00	0.65	3.66	6.09	352
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	21.04	6.20	9.05	14.38	20.10	27.23	34.34	40.76	352

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.98	98.01	100.00	100.00	100.00	100.00	100.00	100.00	217
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.23	217
Futures and Forwards	22.53	0.00	0.00	0.00	10.24	53.22	76.56	100.00	217
Written Options	23.43	0.00	0.00	0.00	17.10	47.95	78.31	100.00	217
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Over-The-Counter	23.42	0.00	0.00	0.00	17.10	47.95	78.31	100.00	217
Purchased Options	1.23	0.00	0.00	0.00	0.00	0.00	3.31	44.13	217
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Over-The-Counter	1.05	0.00	0.00	0.00	0.00	0.00	2.95	44.13	217
Swaps	39.10	0.00	0.00	0.00	14.38	93.97	100.00	100.00	217
Held for Trading	3.65	0.00	0.00	0.00	0.00	0.00	12.59	96.82	217
Interest Rate Contracts	3.64	0.00	0.00	0.00	0.00	0.00	12.59	96.75	217
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Non-Traded	96.34	0.50	82.81	100.00	100.00	100.00	100.00	100.00	217
Interest Rate Contracts	95.72	0.00	47.33	100.00	100.00	100.00	100.00	100.00	217
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	217
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	217
Deriv Contr (Excl Fut & FX LE 14 Days)	71.05	0.00	8.02	44.40	73.09	100.00	100.00	100.00	191
One Year or Less	22.84	0.00	0.00	0.00	12.65	52.39	76.07	100.00	191
Over 1 Year to 5 Years	15.51	0.00	0.00	0.00	0.00	32.18	80.39	92.15	191
Over 5 Years	13.12	0.00	0.00	0.00	0.00	29.70	66.51	100.00	191
Gross Negative Fair Value (Abs Val)	1.23	0.00	0.00	0.00	0.35	2.09	4.96	9.37	217
Gross Positive Fair Value	0.83	0.00	0.00	0.00	0.48	1.49	2.47	4.96	217
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	310
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.02	310
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	310
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	310
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310
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	310
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	310
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.01	0.00	0.00	0.00	0.00	0.00	0.08	0.23	310

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Ins Under Assets(P/C)/Tot Ins Und Ast	55.04	0.00	0.00	0.00	47.68	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	44.95	0.00	0.00	0.00	2.31	100.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.53	0.00	0.00	0.00	0.01	0.22	3.93	8.04	352
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	202
Credit Rel Prem Inc/Tot Prem Inc	85.71	0.00	0.00	75.00	100.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	14.28	0.00	0.00	0.00	0.00	0.00	30.00	65.00	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
Ins Net Inc (P/C)/Equity (P/C)	44.95	0.00	0.00	1.28	8.43	34.18	103.94	135.08	5
Ins Net Inc (L/H)/Equity (L/H)	81.17	-5.11	-5.11	-3.18	2.77	4.83	202.73	301.36	5
Insur Ben, Losses, Exp/Insur Premiums	57.33	0.00	0.00	0.00	13.88	51.59	141.42	189.76	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	20.04	0.00	0.00	0.00	0.00	0.15	50.10	75.05	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	20.00	0.00	0.00	0.00	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
CSV Life Insurance/Tier 1 Cap + ALLL	10.45	0.00	0.00	2.56	11.05	18.50	22.04	25.01	310
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	352
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	42
Cost: Interest-Bearing Deposits	1.23	0.24	0.24	0.24	0.40	1.15	2.19	2.54	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	3.13	-100.00	-100.00	-20.00	-5.06	38.43	98.03	158.79	28
Total Selected Assets	13.40	-100.00	-100.00	-17.47	0.00	51.22	145.13	252.87	51
Deposits	1.77	-9.69	-9.69	-9.69	-3.67	4.93	9.58	11.13	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	76.87	0.00	0.00	19.43	88.37	106.12	148.07	417.99	175
Dividends Paid/Net Income	20.03	0.00	0.00	0.00	12.02	41.96	64.05	80.49	333
Net Income - Dividends/Avg Equity	6.28	-4.33	0.77	3.33	5.85	9.54	12.74	16.17	349
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	94.37	0.00	0.00	0.00	100.00	140.17	338.15	497.40	208
Dividends From Nonbank Subs	0.24	0.00	0.00	0.00	0.00	0.22	1.46	3.91	208
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	208
Dividends From All Subsidiaries	99.48	0.00	0.00	0.54	100.00	143.38	338.15	497.40	208
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	23.63	0.00	0.00	0.00	0.00	53.39	82.34	117.95	317
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.01	0.23	1.48	317
Mgt & Service Fees From Bank Subs	1.23	0.00	0.00	0.00	0.00	0.00	9.68	30.80	317
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.48	317
Operating Income From Bank Subs	28.95	0.00	0.00	0.00	11.26	58.34	100.74	153.99	317
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	53.37	0.00	0.00	0.00	100.00	100.00	100.00	102.76	139
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	139
Mgt & Serv Fees From Nonbank Subs	0.74	0.00	0.00	0.00	0.00	0.00	0.28	27.27	139
Other Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.46	139
Operating Inc From Nonbank Subs	59.92	0.00	0.00	3.24	100.00	100.00	100.00	151.42	139
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	5.59	0.00	0.00	0.00	0.00	0.00	35.46	57.14	28
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Mgt & Serv Fees From Sub BHCs	0.41	0.00	0.00	0.00	0.00	0.00	0.32	6.47	28
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28
Operating Income From Sub BHCs	8.99	0.00	0.00	0.00	0.00	1.60	45.68	75.70	28
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	42.38	0.00	0.00	0.00	38.81	99.16	99.94	100.00	301
Interest Income From Bank Subs	3.71	0.00	0.00	0.00	0.00	0.05	25.00	99.99	301
Mgt & Serv Fees From Bank Subs	3.99	0.00	0.00	0.00	0.00	0.00	26.75	82.28	301
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.80	301
Operating Income From Bank Subs	65.90	0.00	0.00	0.00	96.77	99.90	100.00	100.00	301
Dividends From Nonbank Subs	3.59	0.00	0.00	0.00	0.00	0.27	21.85	84.67	301
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.75	301
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.32	301
Operating Inc From Nonbank Subs	5.19	0.00	0.00	0.00	0.00	2.47	67.89	100.00	301
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	301
Loans and Adv From Subs/ST Debt	521.21	0.00	0.00	0.00	196.65	836.57	1797.85	3073.50	45
Loans and Adv From Subs/Total Debt	293.13	0.00	0.00	0.00	117.10	402.69	1314.03	1693.01	117

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1117464	1,036,039	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,326,790	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
1130098	1,108,214	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,335,231	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,180,919	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,093,905	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,038,109	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	Moved from Peer 4
1109964	1,139,552	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,381,727	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,294,063	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,493,296	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1082067	2,864,313	AMERIS BANCORP	MOULTRIE, GA	Moved from Peer 2
1202258	1,254,530	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,229,435	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,367,583	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,384,254	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,115,962	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,065,008	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,275,007	ATBANCORP	DUBUQUE, IA	
3555686	1,118,302	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,418,956	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,614,768	BANCO ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,096,365	BANCI INDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,430,138	BANPLUS CORPORATION	RIDGELAND, MS	
3547999	2,899,132	BANGOR BANCORP, MHC	BANGOR, ME	
1202762	1,173,384	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,393,845	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,061,016	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,820,511	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,427,022	BANK OF MARIAN BANCORP	NOVATO, CA	
3035928	1,466,135	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,273,192	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	2,176,178	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,160,144	BANTERRA CORP	ELDORADO, IL	
1115385	1,307,252	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,158,190	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,386,096	BEACON BANCORP	TAUNTON, MA	
1246159	2,454,764	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 2
1823345	1,129,295	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
3141650	2,929,191	BNC BANCORP	HIGH POINT, NC	Moved from Peer 2
2545831	1,120,251	BNH FINANCIAL	LACONIA, NH	
3814310	2,961,663	BOFI HOLDING, INC.	SAN DIEGO, CA	
2835514	1,369,049	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,531,195	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	1,575,186	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,348,625	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,106,618	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,855,672	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,030,163	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
1115013	1,365,658	CAMBRIDGE BANCORP	CAMBRIDGE, MA	
2687795	2,511,759	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1130249	2,590,817	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	1,914,445	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,033,221	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,283,816	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,589,259	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
2682996	2,818,232	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	Moved from Peer 2
3975770	1,862,671	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	1,328,506	CASCADE BANCORP	BEND, OR	
3327025	1,267,544	CASHMERE VALLEY FINANCIAL CORP	CASHMERE, WA	
3594872	1,735,845	CBFH, INC.	ORANGE, TX	
1493654	1,251,794	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,106,926	CBX CORPORATION	CARROLLTON, IL	
1053496	1,181,293	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,609,795	CENTER BANCORP, INC.	UNION, NJ	
2868129	2,389,239	CENTERSTATE BANKS, INC.	DAVENPORT, FL	
1250035	1,799,164	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,216,027	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,111,204	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,211,897	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
4228875	1,764,014	CERTUSHOLDINGS, INC.	ATLANTA, GA	
3632484	1,145,987	CFS BANCORP, INC.	MUNSTER, IN	
1141487	1,015,500	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3145694	1,144,543	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,283,005	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1486517	1,561,421	CHINATRUST CAPITAL CORPORATION	TORRANCE, CA	
1143623	1,240,321	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,079,029	CITIZENS NATIONAL BANC CORP.	MERIDIAN, MS	
1055007	1,098,073	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3153242	1,014,249	CLAYTON BANCORP, INC	KNOXVILLE, TN	
3790432	1,016,559	CLIFTON MHC	CLIFTON, NJ	
1118340	1,809,871	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,265,165	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,620,512	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,063,383	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,118,865	COLONY BANKCORP, INC.	FITZGERALD, GA	
2467689	1,871,660	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
3967430	2,558,511	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,419,445	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,117,101	COMMUNITY BANKERS TRUST CORPOR	GLEN ALLEN, VA	
1140659	1,770,662	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
3778542	1,005,771	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	Moved from Peer 4
1058594	1,248,336	COPPERMARK BANCSHARES, INC.	OKLAHOMA CITY, OK	
1081239	1,214,418	CREWS BANKING CORPORATION	WAUCHULA, FL	
4392132	1,264,976	CU BANCORP	ENCINO, CA	
1201112	1,231,368	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
1121229	2,034,082	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,058,028	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,330,302	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,094,441	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,544,462	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,693,985	ENTERPRISE BANCORP, INC.	LOWELL, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
3180547	1,191,366	EQUITY BANCSHARES, INC.	WICHITA, KS	
1924925	1,913,351	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,386,586	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,227,655	EXTRACO CORPORATION	WACO, TX	
1055315	2,383,002	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,526,156	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	1,971,277	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,749,022	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,794,534	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,143,099	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,920,340	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARINA, NC	
3223967	1,535,425	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,532,818	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1032464	2,827,658	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	
1199974	2,763,440	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1988646	1,277,379	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,412,536	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,226,924	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,567,430	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,220,287	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1031681	1,740,960	FIRST CALIFORNIA FINANCIAL GRO	WESTLAKE VILLAGE, CA	
1246533	1,173,686	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,181,378	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,184,446	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,060,348	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,469,616	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,720,292	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	1,799,499	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
3316917	2,039,411	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,114,933	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,132,359	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
1064728	1,218,450	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
1208595	2,956,621	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
3589560	1,383,745	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1095982	1,550,520	FIRST M & F CORPORATION	KOSCIUSKO, MS	
2322304	1,302,956	FIRST MARINER BANCORP	BALTIMORE, MD	
1206760	1,577,713	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
3485541	2,794,720	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
1048894	2,140,671	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
3153130	2,051,056	FIRST PACTRUST BANCORP, INC.	IRVINE, CA	
2836801	1,040,753	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
1132104	2,224,348	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,045,751	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,447,086	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,115,901	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,322,767	FIRST UNITED CORPORATION	OAKLAND, MD	
3821372	1,027,902	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1050646	1,227,607	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,513,958	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,737,751	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,073,297	FLORENCE BANCORP, MHC	FLORENCE, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1133473	2,093,311	FNB UNITED CORP.	ASHEBORO, NC	
3846601	1,087,799	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,544,299	FRANDSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,052,094	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1118238	1,055,063	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	
1026801	2,499,449	FREMONT BANCORPORATION	FREMONT, CA	
2697347	2,410,608	FVNB CORP.	VICTORIA, TX	
1098620	1,979,907	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	
3811832	2,188,807	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,675,139	GREEN BANCORP, INC.	HOUSTON, TX	
3254952	1,836,840	GUARANTY BANCORP	DENVER, CO	
1862036	1,153,330	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,187,680	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	
3392331	1,414,430	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	2,032,342	HAMPTON ROADS BANCSHARES, INC.	VIRGINIA BEACH, VA	
2900261	2,792,396	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1843062	2,174,894	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,186,319	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,954,817	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,038,573	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,383,564	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,447,079	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,370,550	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,064,684	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,197,172	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,117,057	HILLS BANCORPORATION	HILLS, IA	
3843057	1,050,777	HOME FEDERAL BANCORP, INC.	NAMPA, ID	
3843507	2,508,280	HOMESTREET, INC.	SEATTLE, WA	
2482196	1,108,745	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,754,618	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,596,201	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	1,734,250	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,828,809	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
3742020	1,220,270	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,240,376	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,262,647	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,105,347	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	1,764,133	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,272,635	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,050,486	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,627,787	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,495,929	INWOOD BANCSHARES, INC.	DALLAS, TX	
3488485	1,032,986	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,434,705	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,122,804	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
3790393	2,866,568	KEARNY MHC	KEARNY, NJ	
1123915	1,607,082	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,024,803	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
1404799	2,908,190	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	2,930,488	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	Moved from Peer 2
2128917	1,106,117	LAKESIDE BANCORP, INC.	CHICAGO, IL	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
3357406	1,628,755	LAMPLIGHTER FINANCIAL, MHC	WAUWATOSA, WI	
1054514	1,785,477	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,727,512	LAURITZEN CORPORATION	OMAHA, NE	
2345068	1,682,117	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,075,115	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
3101784	2,853,120	LIBERTY BANCSHARES, INC	JONESBORO, AR	
1071669	1,231,183	LNB BANCORP INC.	LORAIN, OH	
2325350	2,102,624	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,683,750	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,507,438	MACATAWA BANK CORPORATION	HOLLAND, MI	
1209109	2,732,609	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	
1123193	1,106,244	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,557,863	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,037,649	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,286,146	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,385,355	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,196,566	MERCHANTS BANCORP	CARMEL, IN	New Y-9C/BHCPR reporter
1023239	1,692,607	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,312,054	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,533,130	MERIDIAN FINANCIAL SERVICES	BOSTON, MA	
2390013	1,740,299	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,615,552	METRO BANCORP, INC.	HARRISBURG, PA	
2344799	1,587,870	METROCORP BANCSHARES, INC.	HOUSTON, TX	
1204627	2,408,993	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
2176413	1,213,756	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,035,419	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	1,524,648	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,867,056	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,134,457	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,785,645	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,027,018	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,546,628	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,054,976	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,063,578	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,414,687	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
3841941	1,179,086	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,623,406	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,098,503	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,760,218	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,642,154	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,341,808	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	New Y-9C/BHCPR reporter
3575750	1,231,057	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	1,712,079	NEWBRIDGE BANCORP	GREENSBORO, NC	
1109991	1,986,112	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
3132863	2,844,646	NORTHFIELD BANCORP, INC.	STATEN ISLAND, NY	New Y-9C/BHCPR reporter
3025385	1,151,193	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,562,565	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,111,292	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,053,871	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,312,097	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,158,579	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1206911	1,954,044	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,108,572	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,276,577	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
2692892	2,812,676	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	
1248153	1,197,038	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	
2762973	1,444,356	PACIFIC CONTINENTAL CORPORATION	EUGENE, OR	
2869733	1,023,780	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	
3489594	1,406,655	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,099,647	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
4210478	1,983,594	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	1,959,997	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,183,400	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	1,635,332	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1030947	1,240,756	PEOPLES BANCORP	LYNDEN, WA	
1070578	1,938,722	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,018,280	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
3186585	1,768,118	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	1,120,577	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,095,103	PLAINS BANCORP, INC.	DIMMITT, TX	
1249712	1,132,869	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,111,751	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
2867542	1,115,401	PREMIERWEST BANCORP	MEDFORD, OR	
3632493	1,221,483	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,350,635	PULASKI FINANCIAL CORP.	SANIT LOUIS, MO	
2125813	2,143,991	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,092,744	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,144,676	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,030,590	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	Moved from Peer 4
1201194	1,337,176	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1209426	1,017,486	RIVER VALLEY BANCORPORATION	WAUSAU, WI	Moved from Peer 4
2509413	2,067,497	ROCKVILLE FINANCIAL, INC.	VERNON ROCKVILLE, CT	
2066886	1,027,640	ROGERS BANCSHARES, INC.	LITTLE ROCK, AR	
3817049	1,796,967	ROMA FINANCIAL CORPORATION, MH	ROBBINSVILLE, NJ	
1249730	2,121,734	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,202,049	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,193,330	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
3635319	2,861,758	SERVICESFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
2429838	1,104,611	SHORE BANCSHARES, INC.	EASTON, MD	
2976396	1,386,362	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,837,886	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,151,043	SINOPAC BANCORP	LOS ANGELES, CA	
4091800	2,728,729	SKBHC HOLDINGS LLC	SEATTLE, WA	
2033226	2,170,326	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,718,757	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,104,259	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,074,006	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
1062621	2,091,694	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,068,158	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	1,977,322	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,175,689	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,667,349	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1126729	1,019,443	STARION BANCORPORATION	BISMARCK, ND	Moved from Peer 4
1207431	1,167,180	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,642,323	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1417333	2,651,216	STATE BANKSHARES, INC.	FARGO, ND	
1427275	1,582,962	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	
1039454	2,772,881	STERLING BANCORP	NEW YORK, NY	
1126046	2,414,760	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
2942702	2,037,330	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,593,926	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,199,296	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,390,198	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,706,224	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,226,265	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,565,538	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1070420	1,083,743	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,195,961	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,612,433	TRICO BANCSHARES	CHICO, CA	
1056161	1,529,180	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,074,326	TRISTATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
1923928	2,494,053	U. S. BANCORP	CINCINNATI, OH	New Y-9C/BHCPR reporter
2465519	1,421,559	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,042,291	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,281,773	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,833,814	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	2,431,693	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,263,036	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,634,537	USAMERIBANCORP, INC.	CLEARWATER, FL	
2012315	1,584,964	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
2856377	2,883,388	VIRGINIA COMMERCE BANCORP, INC	ARLINGTON, VA	
3211012	1,112,548	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,668,349	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3922466	1,064,384	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
1135048	1,346,093	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,436,722	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1029893	2,420,590	WEST COAST BANCORP	LAKE OSWEGO, OR	
1245705	2,055,369	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,306,853	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,002,153	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
1966671	1,858,281	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
3248513	2,756,415	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
2004141	1,701,540	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,397,082	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,846,511	YADKIN VALLEY FINANCIAL CORPOR	ELKIN, NC	
2860431	1,561,449	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,163,375	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,036,612	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	

Note: Peer Group 3 has 352 bank holding companies.