

	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	80	74	73	80
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	2.94	3.20	3.11	3.25
+ Non-interest Income	0.91	0.93	0.90	0.73
- Overhead Expense	3.44	3.49	3.51	3.58
- Provision for Losses	0.14	0.29	0.41	0.71
+ Securities Gains (Losses)	0.03	0.05	0.09	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	0.36	0.40	0.23	-0.19
Net Operating Income	0.17	0.23	0.08	-0.35
Net Income	0.22	0.23	0.11	-0.35
Net Income (Sub S Adjusted)	-0.05	0.18	0.02	-0.06
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.05	4.57	4.38	4.75
Interest Expense	0.74	0.99	0.90	1.13
Net Interest Income (TE)	3.26	3.54	3.44	3.61
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.40	0.69	0.97	1.37
Earnings Coverage of Net Losses (X)	-1.07	-0.32	2.09	2.96
Ln&Ls Allowance/Total Loans & Leases	2.30	2.41	2.35	2.46
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.08	7.92	8.64	8.00
30-89 Days Past Due Loans and Leases	1.02	1.17	1.22	1.12
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	10.95	13.47	13.93	14.39
Net ST Noncore Funding Dependence	0.15	3.67	2.83	5.34
Net Loans and Leases/Total Assets	58.10	59.66	58.72	62.10
CAPITALIZATION:				
Tier 1 Leverage Ratio	7.80	7.16	7.55	7.19
Equity Capital/Total Assets	7.50	6.72	7.09	6.87
Equity Capital+Minority Int/Total Assets	7.62	6.85	7.25	7.02
Tier 1 Common Eq Cap / T RWA	9.30	8.60	9.26	8.29
Net Loans&Ls/Equity Capital (X)	8.21	9.47	8.70	9.51
Cash Dividends/Net Income	16.22	10.32	16.86	24.49
Cash Dividends/Net Income (Sub S Adjusted)	26.17	1.13	1.71	4.60
Retained Earnings/Avg Equity Cap	1.90	1.49	-0.83	-5.98
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.62	0.46	0.69	0.42
Long-Term Debt/Equity Capital	2.01	2.40	1.76	1.71
Equity Investment in Subs/Equity Cap	127.21	125.56	128.26	121.74
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	71.12	102.92	84.92	97.41

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.66	4.09	3.96	4.27	4.56
Less: Interest Expense	0.66	0.89	0.81	1.01	1.36
Equals: Net Interest Income (TE)	2.94	3.20	3.11	3.25	3.20
Plus: Non-Interest Income	0.91	0.93	0.90	0.73	0.82
Equals: Adj Operating Income (TE)	3.89	4.16	4.05	4.02	4.07
Less: Overhead Expense	3.44	3.49	3.51	3.58	3.45
Less: Provision for Loan and Lease Losses	0.14	0.29	0.41	0.71	0.91
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.04	0.09	0.05	0.08
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.01
Equals: Pretax Net Oper Inc (TE)	0.36	0.40	0.23	-0.19	-0.18
Less: Applicable Income Taxes (TE)	0.12	0.13	0.13	0.14	0.15
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.17	0.23	0.08	-0.35	-0.38
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.22	0.23	0.11	-0.35	-0.38
Memo: Net Income (Last Four Qtrs)	0.09	-0.38	0.11	-0.35	-0.32
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	90.21	90.46	90.64	90.46	90.45
Avg Int-Bearing Funds / Avg Assets	77.28	78.98	78.29	79.28	80.36
Int Income (TE) / Avg Earning Assets	4.05	4.57	4.38	4.75	5.07
Int Expense / Avg Earning Assets	0.74	0.99	0.90	1.13	1.51
Net Int Inc (TE) / Avg Earn Assets	3.26	3.54	3.44	3.61	3.55
YIELD OR COST:					
Total Loans and Leases (TE)	5.24	5.61	5.51	5.68	5.88
Interest-Bearing Bank Balances	0.27	0.28	0.29	0.30	0.36
Fed Funds Sold & Reverse Repos	0.18	0.20	0.52	0.18	0.20
Trading Assets	10.29	19.17	4.81	8.14	8.61
Total Earning Assets	3.97	4.51	4.30	4.68	4.99
Investment Securities (TE)	2.20	2.83	2.55	2.99	3.55
U.S. Treasury & Agency Sec (excl MBS)	1.30	1.75	1.47	1.89	2.36
Mortgage-Backed Securities	1.73	2.48	2.16	2.86	3.66
All Other Securities	4.91	4.33	6.47	5.67	6.16
Interest-Bearing Deposits	0.67	0.87	0.80	1.06	1.44
Time Deposits of \$100K or More	1.05	1.32	1.23	1.54	1.93
Time Deposits < \$100K	1.04	1.33	1.22	1.56	2.05
Other Domestic Deposits	0.28	0.38	0.34	0.50	0.71
Foreign Deposits	0.09	N/A	N/A	N/A	N/A
Fed Funds Purchased and Repos	0.54	0.68	0.67	0.65	0.88
Other Borrowed Funds & Trading Liab	3.03	3.26	3.11	2.70	3.26
All Interest-Bearing Funds	0.85	1.11	1.02	1.29	1.67

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	17	17	67	68	66
Avg Assets per Employee (\$000)	4,304	4,085	4,289	4,263	4,210
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	93.67	86.96	91.16	93.36	89.29
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.44	3.49	3.51	3.58	3.45
Personnel Expense	1.68	1.70	1.64	1.67	1.64
Net Occupancy Expense	0.45	0.44	0.44	0.45	0.46
Other Operating Expenses	1.28	1.34	1.40	1.40	1.32
Overhead Less Non-Interest Income	2.48	2.57	2.55	2.75	2.60
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	91.93	85.99	89.81	91.57	87.68
Personnel Expense	44.25	41.98	41.62	42.76	41.07
Net Occupancy Expense	11.69	10.73	11.06	11.47	11.54
Other Operating Expenses	34.48	33.44	36.81	37.14	34.68
Total Non-Interest Income	23.08	20.51	21.72	16.01	18.61
Fiduciary Activities Income	0.36	0.54	0.52	0.40	0.34
Serv Charges on Deposit Accts - Domestic	5.67	6.57	6.54	7.32	7.60
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.28	0.23	0.27	0.35	0.51
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.20	0.23	0.27	0.23	0.16
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.13	0.18	0.12	0.20	0.28
Net Gain (Loss) - Sales Loans, OREO, Oth	2.33	0.29	-1.70	-4.12	-1.02
Other Non-Interest Income	9.37	8.56	10.64	7.87	7.11
Overhead Less Non-Interest Income	68.46	64.92	67.48	74.72	68.57
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	12.47	10.44	9.46	6.80	10.68
Appl Inc Tax+TE/Pretax NOI+TE	23.34	21.20	40.84	25.35	29.38

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	48.80	49.62	48.92	50.74	52.16
Commercial and Industrial Loans	6.20	7.08	6.47	7.67	8.27
Loans to Individuals	1.53	1.59	1.74	1.72	2.10
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.65	0.89	0.89	0.97	1.29
Other Loans and Leases	0.41	0.51	0.49	0.58	0.59
Net Loans and Leases	58.10	59.66	58.72	62.10	64.80
Debt Securities Over 1 Year	15.92	16.92	16.26	15.23	14.03
Mutual Funds and Equity Securities	0.07	0.11	0.07	0.10	0.09
Subtotal	75.85	78.39	76.23	78.49	79.81
Interest-Bearing Bank Balances	9.50	7.83	8.63	6.44	5.15
Federal Funds Sold & Reverse Repos	0.55	1.20	1.00	1.30	1.28
Debt Securities 1 Year or Less	1.50	0.97	1.21	1.02	1.55
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.44	89.71	89.18	89.27	89.43
Non-Int Cash and Due From Dep Inst	1.66	1.76	1.93	1.92	1.87
Other Real Estate Owned	2.35	2.19	2.44	2.29	2.00
All Other Assets	8.81	8.31	8.77	8.52	8.44
MEMORANDA:					
Short-Term Investments	12.60	10.75	11.76	9.90	9.04
U.S. Treasury Securities	0.13	0.09	0.10	0.09	0.27
U.S. Agency Securities (excl MBS)	3.21	3.42	3.02	3.06	3.25
Municipal Securities	2.81	3.29	3.24	2.84	2.88
Mortgage-Backed Securities	8.66	9.42	8.89	8.51	6.95
Asset-Backed Securities	0.02	0.02	0.02	0.01	0.03
Other Debt Securities	0.16	0.18	0.13	0.19	0.10
RE Loans Secured by 1-4 Family	14.16	15.08	14.33	15.24	15.94
Revolving	2.26	2.63	2.32	2.83	2.71
Closed-End, Sec by First Liens	10.58	11.38	10.75	11.15	12.01
Closed-End, Sec by Junior Liens	0.64	0.78	0.69	0.74	0.84
Commercial Real Estate Loans	30.38	31.29	30.69	32.04	32.64
Construction and Land Dev	4.47	4.33	4.49	4.55	6.46
Multi family	2.34	2.56	2.50	2.57	2.08
Nonfarm Nonresidential	22.46	23.41	23.14	23.78	22.90
RE Loans Secured by Farmland	1.66	1.74	1.79	1.86	2.15
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	81.08	80.84	81.10	79.98	78.95
RE Loans Secured by 1-4 Family	23.76	24.66	24.21	24.20	24.74
Revolving	3.81	4.29	3.90	4.49	4.12
Closed-End	19.30	20.14	19.80	19.24	20.18
Commercial Real Estate Loans	50.17	50.49	50.80	50.09	48.77
Construction and Land Dev	7.48	7.15	7.40	7.26	9.66
Multi family	3.82	4.07	4.03	3.95	3.17
Nonfarm Nonresidential	36.56	37.31	37.83	36.78	34.19
RE Loans Secured by Farmland	2.97	3.14	3.16	3.11	3.41
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.26	11.57	10.75	11.86	12.40
Loans to Individuals	2.68	2.80	3.04	2.84	3.34
Credit Card Loans	0.07	0.05	0.09	0.05	0.04
Agricultural Loans	1.15	1.67	1.58	1.61	2.07
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.76	0.87	0.87	0.96	0.94

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 05 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	12.60	10.75	11.76	9.90	9.04
Liquid Assets	27.53	26.17	26.78	24.63	21.83
Investment Securities	18.50	18.64	18.24	17.37	16.25
Net Loans and Leases	58.10	59.66	58.72	62.10	64.80
Net Lns, Ls & Stbby Ltrs of Credit	58.42	60.15	59.07	62.59	65.29
Core Deposits	66.56	67.38	66.38	67.98	66.06
Noncore Funding	21.21	22.61	22.15	21.93	24.06
Time Deposits of \$100K or More	15.75	15.95	16.18	15.39	15.71
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.87	1.03	0.90	0.92	0.89
Net Fed Funds Purchased (Sold)	0.49	-0.12	0.07	-0.36	-0.28
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.61	0.78	0.82	0.98	1.66
Earning Assets Repr in 1 Year	36.56	33.28	36.78	34.84	36.96
Int-Bearing Liab Repr in 1 Year	29.27	28.95	29.48	30.43	33.32
Long-Term Debt Repr in 1 Year	0.32	0.37	0.37	0.39	0.72
Net Assets Repriceable in 1 Year	5.60	3.03	6.64	3.41	2.34
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	10.95	13.47	13.93	14.39	17.77
Net ST Noncore Funding Dependence	0.15	3.67	2.83	5.34	8.28
Short-Term Inv/ST Noncore Funding	117.76	95.88	108.43	85.32	67.14
Liq Asts-ST Noncore Fndg/Nonliq Asts	21.01	17.66	18.72	14.13	8.46
Net Loans and Leases/Total Deposits	69.29	71.01	70.01	73.50	77.68
Net Loans and Leases/Core Deposits	89.39	91.44	91.16	93.91	101.21
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.44	1.32	1.38	1.27	0.48
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.71	3.56	4.15	2.99	-1.78
Struct Notes Appr(Depr)/T1 Cap	-0.08	-0.01	0.00	0.04	-0.40
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.60	4.69	6.76	3.09	5.55
Available-For-Sale Securities	93.28	95.31	93.24	96.91	94.45
U.S. Treasury Securities	0.64	0.60	0.49	0.62	1.95
U.S. Agency Securities (excl MBS)	19.07	20.14	17.59	19.04	23.27
Municipal Securities	15.43	17.25	17.97	16.52	16.41
Mortgage-Backed Securities	47.97	49.12	49.45	47.76	42.99
Asset-Backed Securities	0.14	0.08	0.15	0.04	0.13
Other Debt Securities	1.32	1.16	1.21	1.07	0.62
Mutual Funds and Equity Securities	0.57	1.16	0.64	0.88	0.97
Debt Securities 1 Year or Less	9.25	6.49	8.30	7.74	11.02
Debt Securities 1 To 5 Years	23.63	28.60	23.01	31.11	32.32
Debt Securities Over 5 Years	58.57	58.37	60.23	54.28	50.88
Pledged Securities	46.12	47.72	48.82	47.76	52.15
Structured Notes, Fair Value	0.70	2.36	1.10	1.67	3.17

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.14	0.29	0.41	0.71	0.91
Provision for Ln&Ls Losses/Avg Lns&Ls	0.22	0.45	0.64	1.10	1.35
Provision for Ln&Ls Losses/Net Losses	62.25	47.86	61.45	85.71	117.75
Ln&Ls Allowance/Total Loans & Leases	2.30	2.41	2.35	2.46	2.38
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.07	8.84	3.50	4.35	3.39
ALLL/Nonaccrual Assets	84.41	75.30	67.87	77.32	75.13
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	81.00	72.20	65.04	75.47	78.97
Gross Ln&Ls Losses/Avg Loans & Leases	0.64	0.83	1.21	1.58	1.51
Recoveries/Avg Loans and Leases	0.19	0.13	0.19	0.18	0.10
Net Losses/Avg Loans and Leases	0.40	0.69	0.97	1.37	1.38
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.50	2.56	12.70	12.46	7.94
Earnings Coverage of Net Losses (X)	-1.07	-0.32	2.09	2.96	2.74
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.37	0.74	1.00	1.32	1.44
RE Loans Secured By 1-4 Family	0.53	0.61	0.88	1.13	0.99
Revolving	0.16	0.29	0.69	1.08	0.73
Closed-End	0.59	0.63	0.88	1.22	1.03
Commercial Real Estate Loans	0.33	0.80	1.12	1.45	1.69
Construction and Land Dev	0.90	2.50	2.86	5.99	4.94
Multi family	0.00	0.24	1.21	1.27	0.31
Nonfarm Nonresidential	0.27	0.35	0.75	0.66	0.62
RE Loans Secured by Farmland	0.00	0.03	0.21	0.22	0.28
Commercial and Industrial Loans	0.91	0.43	1.58	2.62	1.63
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.95	1.09	1.37	1.46	1.92
Credit Card Loans	1.45	3.05	2.04	1.51	3.68
Agricultural Loans	0.01	0.00	0.00	-0.01	0.07
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	0.00
Other Loans and Leases	1.27	0.81	0.75	2.36	3.03

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

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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	1.02	1.17	1.22	1.12	1.33
90+ Days PD Loans and Leases	0.06	0.11	0.08	0.06	0.08
Nonaccrual Loans and Leases	4.54	4.61	4.99	4.55	5.05
90+ Days PD and Nonaccrual Loans and Leases	4.65	4.78	5.13	4.68	5.17
30-89 Days PD Restructured	0.03	0.08	0.05	0.04	0.03
90+ Days PD Restructured	0.00	0.01	0.00	0.00	0.00
Nonaccrual Restructured	1.39	1.39	1.52	1.19	0.93

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.02	1.17	1.22	1.12	1.33
90+ Days Past Due Assets	0.06	0.11	0.08	0.06	0.08
Nonaccrual Assets	4.54	4.62	4.99	4.57	5.12
30+ Days PD & Nonaccrual Assets	5.76	6.09	6.42	5.94	6.67

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	2.79	3.05	3.05	3.06	3.55
90+ PD & Nonaccrual Assets + OREO	5.31	5.36	5.64	5.50	5.64

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

Total Assets	6.88	7.31	7.37	7.30	6.89
Allowance for Loan & Lease Losses	479.33	453.69	490.58	425.94	393.66
Equity Cap + ALLL	75.12	82.54	84.75	79.12	91.18
Tier 1 Cap + ALLL	77.66	80.99	88.53	78.57	94.07
Loans & Leases + RE Acquired	10.68	11.01	11.46	10.76	9.73

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	0.99	1.12	1.29	1.17	1.40
- 90+ Days Past Due	0.07	0.09	0.08	0.06	0.09
- Nonaccrual	5.29	4.93	5.47	4.80	5.55
Coml & Indl - 30-89 Days PD	0.71	0.98	0.72	0.79	0.98
- 90+ Days Past Due	0.02	0.02	0.06	0.02	0.01
- Nonaccrual	2.99	3.02	2.79	3.06	2.69
Individuals - 30-89 Days PD	0.78	0.80	0.92	0.90	1.34
- 90+ Days Past Due	0.04	0.06	0.07	0.07	0.05
- Nonaccrual	0.39	0.59	0.40	0.67	0.64
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.06	0.18	0.03	0.07	0.04
- 90+ Days Past Due	0.00	0.02	0.00	0.00	0.00
- Nonaccrual	0.09	0.09	0.24	0.31	0.49
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	0.00
- 90+ Days Past Due	N/A	N/A	N/A	N/A	0.00
- Nonaccrual	N/A	N/A	N/A	N/A	0.00
Other Lns&Ls - 30-89 Days PD	0.16	0.14	0.17	0.56	0.15
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.01	0.68	0.00	0.88	0.06
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.26	1.47	1.75	1.56	1.50
- 90+ Days Past Due	0.07	0.06	0.09	0.05	0.08
- Nonaccrual	3.17	3.51	3.35	3.09	3.07
Revolving - 30-89 Days PD	0.63	0.41	0.80	0.65	0.44
- 90+ Days Past Due	0.01	0.01	0.02	0.00	0.02
- Nonaccrual	1.51	1.01	1.34	1.28	1.18
Closed-End - 30-89 Days PD	1.32	1.70	1.91	1.83	1.70
- 90+ Days Past Due	0.07	0.06	0.09	0.05	0.08
- Nonaccrual	3.64	4.14	3.90	3.62	3.34
- Jr Lien 30-89 Days PD	0.12	0.13	0.14	0.13	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.18	0.20	0.18	0.16	0.19
Commercial RE - 30-89 Days PD	0.79	1.00	0.89	0.66	1.08
- 90+ Days Past Due	0.05	0.08	0.06	0.04	0.05
- Nonaccrual	6.54	5.45	6.31	5.40	6.78
Const & Dev - 30-89 Days PD	0.74	0.75	0.58	0.92	1.04
- 90+ Days Past Due	0.01	0.00	0.01	0.00	0.04
- Nonaccrual	13.62	15.57	13.35	14.62	16.40
Multi family - 30-89 Days PD	0.03	0.14	0.15	0.09	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.91	3.38	2.35	3.38	2.49
Nonfarm Nres- 30-89 Days PD	0.88	0.98	0.96	0.56	1.03
- 90+ Days Past Due	0.04	0.07	0.05	0.03	0.04
- Nonaccrual	5.09	3.29	4.59	3.32	3.77
Farmland - 30-89 Days PD	0.27	0.36	0.33	0.29	0.55
- 90+ Days Past Due	0.00	0.03	0.00	0.00	0.04
- Nonaccrual	3.69	0.88	2.48	0.68	1.22
Credit Card - 30-89 Days PD	0.99	1.35	1.34	1.34	1.35
- 90+ Days Past Due	0.46	0.61	0.24	0.91	0.45
- Nonaccrual	0.05	0.00	0.00	0.00	0.09

CAPITAL RATIOS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	7.80	7.16	7.55	7.19	7.49
Tier 1 RBC Ratio	11.81	10.80	11.73	10.41	10.69
Total Risk-Based Capital Ratio	13.52	12.48	13.43	11.92	12.31
Tangible Tier 1 Leverage Ratio	7.77	7.12	7.50	7.16	7.46
Tangible Common Eq Cap/Tan Assets	6.37	5.83	6.17	5.92	6.23
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	7.89	7.69	7.36	8.18	8.02
Standby Letters of Credit	0.22	0.34	0.27	0.34	0.40
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.47	0.37	0.35	0.23	0.31
Interest Rate Contracts	0.47	0.37	0.35	0.23	0.31
Interest Rate Futures & Forward Contr	0.06	0.04	0.03	0.01	0.04
Written Options Contr (Int Rate)	0.12	0.08	0.07	0.03	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.01	0.00	0.04	0.00	0.07
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	13.39	12.96	11.95	12.58	11.98

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	29.90	31.79	24.74	27.84	32.38
Written Options	46.06	35.46	48.76	41.06	28.12
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	46.06	35.46	48.76	41.06	28.12
Purchased Options	0.11	11.90	4.06	11.11	3.03
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.11	11.90	4.06	11.11	3.03
Swaps	21.04	20.84	22.44	19.98	32.25
Held for Trading	0.00	14.29	17.65	13.33	13.04
Interest Rate Contracts	0.00	14.29	17.65	13.33	13.04
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	100.00	85.71	82.35	86.67	86.96
Interest Rate Contracts	100.00	85.71	82.35	86.67	86.96
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	49.43	57.30	42.28	52.73	61.70
One Year or Less	30.58	31.19	15.06	29.56	33.54
Over 1 Year to 5 Years	3.51	11.86	9.83	10.66	9.47
Over 5 Years	8.49	14.25	17.39	12.51	18.68
Gross Negative Fair Value (Abs Val)	0.17	0.60	0.65	0.57	1.44
Gross Positive Fair Value	0.28	0.41	0.37	0.33	0.26
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	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	50.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	50.00	50.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.13	0.18	0.12	0.20	0.28
Premium Inc/Ins Activities Revenue	2.04	0.65	1.75	0.73	0.59
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	30.63
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	69.37
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)	12.61	18.56	23.94	24.74	31.23
Ins Net Inc (L/H)/Equity (L/H)	1.42	2.93	3.30	4.48	5.90
Insur Ben, Losses, Exp/Insur Premiums	33.65	60.26	29.80	40.12	62.68
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.96	2.48	2.02	2.74	3.22
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	13.75	9.54	12.57	10.30	9.53
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	0.77	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.09	N/A	N/A	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	0.00
GROWTH RATES:					
Net Loans and Leases	-34.72	-99.76	-100.00	-58.70	-10.56
Total Selected Assets	-48.33	-71.22	-50.00	-5.80	-10.56
Deposits	-21.53	N/A	N/A	N/A	N/A

PROFITABILITY:	PEER GROUP 05 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	3.52	1.74	0.00	-4.99	-11.75
Bank Net Inc/Avg Eq Inv in Banks	3.02	3.14	0.09	-7.62	-7.34
Nonbk Net Inc/Avg Eq Inv in Nonbanks	2.13	3.44	3.22	2.52	2.18
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.02	4.67	4.94	-39.63	-0.76
Bank Net Income/Parent Net Income	145.82	119.97	116.53	111.34	135.09
Nonbank Net Income/Parent Net Income	2.99	2.41	3.46	8.60	2.65
Sub BHCs Net Inc/Parent Net Income	83.04	96.31	83.75	79.54	76.69
LEVERAGE:					
Total Liabilities/Equity	32.66	28.88	32.45	26.12	46.08
Total Debt/Equity Capital	3.54	3.12	3.56	2.33	5.95
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.06	11.52	8.86	6.46	31.59
Tot Debt+Lns Guaranteed for Affl/Equity	1.52	2.43	1.66	1.37	6.48
Total Debt/Eq Cap - Exc Over Fair Value	3.55	3.13	3.57	2.34	6.07
Long-Term Debt/Equity Capital	2.01	2.40	1.76	1.71	2.22
Short-Term Debt/Equity Capital	0.62	0.46	0.69	0.42	0.94
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.02
Exc Cost Over Fair Value/Equity Cap	0.00	0.02	0.00	0.00	0.03
Long-Term Debt/Consolidated LT Debt	8.85	6.72	8.59	5.32	6.20
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	127.21	125.56	128.26	121.74	138.39
Total Investment in Subs/Equity	127.96	126.08	128.86	122.26	139.51
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	92.44	93.99	92.31	89.09	111.55
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	92.82	94.76	92.74	89.73	112.84
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	6.47	6.16	2.19	1.72	3.94
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	13.75	11.40	6.99	17.85	11.79
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	49.98	58.77	55.87	68.83	75.51
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	71.12	102.92	84.92	97.41	93.21
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	92.32	125.27	94.03	98.96	91.00
Pretax Oper Inc + Int Exp/Int Expense	-840.67	-3.17	-105.85	828.39	34.20
Div + Int From Subs/Int Exp + Div	95.44	132.38	75.91	108.76	91.01
Fees+Other Inc From Subs/Sal + Oth Exp	5.02	8.55	7.76	10.21	9.34
Net Inc/Curr Port of LT Debt+Pfd Div(X)	8.08	43.96	10.19	32.60	26.45
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-3.49	-2.03	-4.81	-2.48	-1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	20.00	13.71	34.01	0.00	0.00
Total	20.00	13.71	34.01	0.00	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.02
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.30	0.27	0.38	0.31	0.54
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER GROUP 05				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	48.96	29.28	62.20	61.90	72.16
Dividends Paid/Net Income	14.52	10.32	16.86	24.49	38.11
Net Income - Dividends/Avg Equity	2.11	1.48	-0.87	-5.93	-13.20
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	152.45	157.86	100.87	86.34	97.73
Dividends From Nonbank Subs	1.18	0.67	1.13	0.76	1.00
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	155.92	158.97	120.16	101.09	104.92
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	14.53	15.75	19.22	31.67	40.34
Interest Income From Bank Subs	0.18	0.09	0.06	0.16	0.19
Mgt & Service Fees From Bank Subs	3.34	2.41	3.47	1.62	1.37
Other Income From Bank Subs	0.01	0.57	0.03	0.17	0.59
Operating Income From Bank Subs	30.75	23.85	25.13	34.27	48.29
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	69.77	68.45	78.81	134.95	60.45
Interest Income From Nonbank Subs	0.00	21.67	4.27	8.00	0.00
Mgt & Serv Fees From Nonbank Subs	2.11	4.26	3.21	3.59	0.66
Other Income From Nonbank Subs	0.14	0.41	4.93	0.94	1.78
Operating Inc From Nonbank Subs	77.53	94.79	91.22	147.47	66.27
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	0.00	11.28	38.55	41.52
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.50	0.54	0.53	0.61	0.52
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.50	0.54	11.81	39.16	42.04
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	33.25	31.39	33.76	35.08	47.27
Interest Income From Bank Subs	15.16	17.98	19.96	11.93	4.73
Mgt & Serv Fees From Bank Subs	7.70	8.54	7.49	4.35	1.86
Other Income From Bank Subs	1.97	1.98	1.57	2.46	1.05
Operating Income From Bank Subs	65.61	67.15	68.27	62.37	67.92
Dividends From Nonbank Subs	12.08	2.15	5.48	7.82	4.72
Interest Income From Nonbank Subs	0.00	1.65	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.05	0.07	0.05	0.02	0.00
Other Income From Nonbank Subs	0.10	0.05	0.04	0.09	0.38
Operating Inc From Nonbank Subs	16.66	14.76	6.59	17.38	7.35
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Loans and Adv From Subs/ST Debt	6796.15	7154.28	8849.22	6670.58	5462.21
Loans and Adv From Subs/Total Debt	207.21	348.55	186.91	459.73	500.99

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									80
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	2.93	0.89	1.68	2.55	3.05	3.38	3.67	3.88	80
+ Non-interest Income	0.90	-0.10	0.15	0.41	0.78	1.23	2.16	3.63	80
- Overhead Expense	3.44	1.92	2.13	2.84	3.42	3.83	4.61	6.09	80
- Provision for Losses	0.13	-0.25	0.00	0.00	0.06	0.20	0.57	0.88	80
+ Securities Gains (Losses)	0.02	-0.00	0.00	0.00	0.00	0.02	0.14	0.22	80
+ Other Tax Equiv Adjustments	-0.00	-0.05	-0.03	0.00	0.00	0.00	0.00	0.03	80
= Pretax Net Oper Income (TE)	0.35	-1.89	-1.30	0.01	0.37	0.86	1.61	1.94	80
Net Operating Income	0.16	-2.14	-1.35	-0.11	0.26	0.59	1.20	1.89	80
Net Income	0.21	-1.89	-1.30	-0.09	0.31	0.60	1.22	1.90	80
Net Income (Sub S Adjusted)	-0.04	-3.56	-2.07	-1.18	0.13	0.56	1.22	1.34	23
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.04	2.50	3.14	3.62	4.06	4.40	4.87	5.20	80
Interest Expense	0.73	0.20	0.29	0.46	0.66	0.93	1.46	1.78	80
Net Interest Income (TE)	3.26	1.27	1.81	2.81	3.36	3.71	4.08	4.28	80
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.39	-0.62	-0.19	0.00	0.25	0.78	1.51	1.64	79
Earnings Coverage of Net Losses (X)	-1.07	-262.49	-30.60	-1.56	0.87	4.09	17.35	90.46	77
Ln&Ls Allowance/Total Loans & Leases	2.29	1.05	1.14	1.70	2.22	2.89	3.69	4.67	79
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	8.08	0.44	1.16	3.76	6.32	11.70	19.72	24.79	79
30-89 Days Past Due Loans and Leases	1.01	0.00	0.02	0.32	0.88	1.44	2.46	3.00	79
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	10.95	-26.07	-13.77	-0.59	10.37	20.48	38.06	47.65	79
Net ST Noncore Funding Dependence	0.14	-30.91	-18.51	-7.15	0.47	7.58	17.51	28.36	79
Net Loans and Leases/Total Assets	58.09	30.36	37.57	52.25	60.28	66.01	71.31	76.61	80
CAPITALIZATION:									
Tier 1 Leverage Ratio	7.79	-5.30	-2.20	4.51	8.65	10.67	14.74	15.62	78
Equity Capital/Total Assets	7.50	-6.86	-3.08	3.63	8.28	11.45	14.99	16.70	80
Equity Capital+Minority Int/Total Assets	7.62	-6.86	-3.08	3.63	8.32	11.68	15.01	16.85	80
Tier 1 Common Eq Cap / T RWA	9.30	-8.49	-4.34	3.31	9.61	14.72	19.67	26.79	77
Net Loans&Ls/Equity Capital (X)	8.21	1.11	2.83	4.76	6.52	9.08	17.11	27.21	69
Cash Dividends/Net Income	16.22	0.00	0.00	0.00	0.00	16.95	65.80	148.58	58
Cash Dividends/Net Income (Sub S Adjusted)	26.16	-12.43	0.00	0.00	0.00	4.35	163.53	180.44	23
Retained Earnings/Avg Equity Cap	1.90	-38.32	-17.67	-0.17	2.84	6.06	10.96	15.95	69
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.62	0.00	0.00	0.00	0.00	0.00	3.49	12.21	69
Long-Term Debt/Equity Capital	2.01	0.00	0.00	0.00	0.00	0.00	12.24	23.25	69
Equity Investment in Subs/Equity Cap	127.20	61.98	92.31	99.33	114.10	146.41	202.23	240.06	69
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	71.12	-280.30	-10.85	23.27	85.59	100.00	128.19	516.97	79

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.65	2.31	2.75	3.31	3.66	3.97	4.46	4.60	80
Less: Interest Expense	0.66	0.17	0.25	0.42	0.60	0.85	1.21	1.39	80
Equals: Net Interest Income (TE)	2.93	0.89	1.68	2.55	3.05	3.38	3.67	3.88	80
Plus: Non-Interest Income	0.90	-0.10	0.15	0.41	0.78	1.23	2.16	3.63	80
Equals: Adj Operating Income (TE)	3.89	1.72	2.32	2.93	3.99	4.51	5.21	6.45	80
Less: Overhead Expense	3.44	1.92	2.13	2.84	3.42	3.83	4.61	6.09	80
Less: Provision for Loan and Lease Losses	0.13	-0.25	0.00	0.00	0.06	0.20	0.57	0.88	80
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Plus: Realized G/L on AFS Sec	0.02	-0.00	0.00	0.00	0.00	0.02	0.14	0.22	80
Plus: Other Tax Equiv Adjustments	-0.00	-0.05	-0.03	0.00	0.00	0.00	0.00	0.03	80
Equals: Pretax Net Oper Inc (TE)	0.35	-1.89	-1.30	0.01	0.37	0.86	1.61	1.94	80
Less: Applicable Income Taxes (TE)	0.12	0.00	0.00	0.00	0.03	0.23	0.41	0.69	80
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equals: Net Operating Income	0.16	-2.14	-1.35	-0.11	0.26	0.59	1.20	1.89	80
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equals: Net Income	0.21	-1.89	-1.30	-0.09	0.31	0.60	1.22	1.90	80
Memo: Net Income (Last Four Qtrs)	0.08	-2.15	-1.79	-0.35	0.28	0.65	1.35	1.90	77
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	90.20	77.23	82.64	87.31	90.82	93.35	95.20	96.96	80
Avg Int-Bearing Funds / Avg Assets	77.27	45.32	64.56	70.79	76.31	83.44	93.34	96.46	78
Int Income (TE) / Avg Earning Assets	4.04	2.50	3.14	3.62	4.06	4.40	4.87	5.20	80
Int Expense / Avg Earning Assets	0.73	0.20	0.29	0.46	0.66	0.93	1.46	1.78	80
Net Int Inc (TE) / Avg Earn Assets	3.26	1.27	1.81	2.81	3.36	3.71	4.08	4.28	80
YIELD OR COST:									
Total Loans and Leases (TE)	5.23	4.50	4.60	4.78	5.19	5.67	6.01	6.37	79
Interest-Bearing Bank Balances	0.27	0.00	0.03	0.19	0.24	0.31	0.53	0.72	80
Fed Funds Sold & Reverse Repos	0.18	0.00	0.00	0.00	0.20	0.26	0.35	0.51	32
Trading Assets	10.28	5.33	5.33	5.33	5.33	10.28	13.25	14.25	2
Total Earning Assets	3.96	2.50	3.13	3.57	3.99	4.35	4.71	5.03	80
Investment Securities (TE)	2.20	0.95	1.09	1.58	2.07	2.71	3.55	3.94	79
U.S. Treasury & Agency Sec (excl MBS)	1.30	0.02	0.26	0.84	1.13	1.81	2.48	2.83	61
Mortgage-Backed Securities	1.72	0.10	0.95	1.30	1.59	2.07	2.74	3.52	70
All Other Securities	4.90	0.67	1.35	2.62	3.90	5.65	9.93	22.47	73
Interest-Bearing Deposits	0.67	0.20	0.28	0.48	0.64	0.85	1.07	1.12	78
Time Deposits of \$100K or More	1.05	0.27	0.49	0.76	0.96	1.36	1.67	1.76	78
Time Deposits < \$100K	1.03	0.41	0.51	0.76	0.99	1.26	1.59	1.84	78
Other Domestic Deposits	0.28	0.08	0.10	0.17	0.26	0.36	0.46	0.58	78
Foreign Deposits	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	1
Fed Funds Purchased and Repos	0.53	0.00	0.00	0.07	0.20	0.57	2.31	3.29	45
Other Borrowed Funds & Trading Liab	3.02	0.00	0.19	1.53	3.03	3.93	5.86	6.98	65
All Interest-Bearing Funds	0.85	0.28	0.35	0.61	0.82	1.01	1.43	1.82	78

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.36	12.27	12.97	14.28	16.67	19.94	24.14	27.26	79
Avg Assets per Employee (\$000)	4303.93	2408.99	2715.21	3110.45	3745.73	4865.94	7839.34	9635.43	79

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	76
Overhead Exp / NOI + Non-Int Income	93.67	55.90	65.76	75.84	88.15	101.62	136.70	177.68	80

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.44	1.92	2.13	2.84	3.42	3.83	4.61	6.09	80
Personnel Expense	1.67	0.81	1.05	1.30	1.66	1.98	2.34	2.74	80
Net Occupancy Expense	0.44	0.15	0.22	0.36	0.42	0.54	0.69	0.77	80
Other Operating Expenses	1.28	0.66	0.77	0.97	1.18	1.54	1.94	2.46	80
Overhead Less Non-Interest Income	2.47	0.65	1.18	2.04	2.47	3.01	3.33	3.81	80

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	91.93	55.34	65.09	73.36	87.03	99.69	136.63	170.32	80
Personnel Expense	44.24	26.04	29.76	36.84	43.91	49.07	55.74	81.27	80
Net Occupancy Expense	11.69	4.91	5.90	8.44	10.89	14.78	19.41	21.63	80
Other Operating Expenses	34.48	16.67	20.07	23.52	29.70	41.08	62.08	72.07	80
Total Non-Interest Income	23.07	-4.18	5.43	12.26	20.70	28.14	53.05	75.01	80
Fiduciary Activities Income	0.36	0.00	0.00	0.00	0.00	0.00	2.52	7.40	80
Serv Charges on Deposit Accts - Domestic	5.66	0.00	1.11	2.47	4.83	8.62	12.65	15.90	80
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Investment Banking Fees & Commissions	0.28	0.00	0.00	0.00	0.00	0.44	1.71	2.25	80
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Net Servicing Fees	0.19	0.00	0.00	0.00	0.00	0.26	1.22	2.32	80
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Insurance Activities Revenue	0.12	0.00	0.00	0.00	0.00	0.13	0.60	2.77	80
Net Gain (Loss) - Sales Loans, OREO, Oth	2.32	-20.39	-8.21	-0.48	0.97	4.26	11.45	32.42	80
Other Non-Interest Income	9.37	1.25	2.87	5.23	8.38	12.96	18.55	23.07	80
Overhead Less Non-Interest Income	68.46	13.56	32.85	50.47	63.07	79.63	117.00	163.82	80

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	12.46	-16.11	0.00	0.00	4.92	28.54	35.83	38.44	61
Appl Inc Tax+TE/Pretax NOI+TE	23.34	0.00	0.00	0.00	25.31	37.85	45.42	130.17	61

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	48.80	13.96	27.06	38.06	51.28	56.88	64.39	68.96	80
Commercial and Industrial Loans	6.20	0.00	1.15	3.84	5.53	8.17	13.07	16.83	80
Loans to Individuals	1.52	0.00	0.06	0.30	0.81	2.21	5.40	8.66	80
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Agricultural Loans	0.64	0.00	0.00	0.00	0.00	0.83	2.97	6.96	80
Other Loans and Leases	0.41	0.00	0.00	0.02	0.27	0.75	1.39	1.68	80
Net Loans and Leases	58.09	30.36	37.57	52.25	60.28	66.01	71.31	76.61	80
Debt Securities Over 1 Year	15.91	0.00	1.22	7.08	14.25	22.34	33.83	36.26	80
Mutual Funds and Equity Securities	0.07	0.00	0.00	0.00	0.00	0.06	0.48	0.69	80
Subtotal	75.85	37.27	63.77	70.13	77.61	81.50	84.98	86.09	80
Interest-Bearing Bank Balances	9.50	0.63	2.45	3.84	8.69	13.34	21.00	25.66	80
Federal Funds Sold & Reverse Repos	0.54	0.00	0.00	0.00	0.00	0.22	4.34	6.20	80
Debt Securities 1 Year or Less	1.50	0.00	0.00	0.19	0.79	2.89	4.58	7.45	80
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Total Earning Assets	89.44	78.42	82.24	86.43	90.39	92.08	93.92	95.21	80
Non-Int Cash and Due From Dep Inst	1.66	0.33	0.44	0.88	1.48	2.21	3.20	3.71	80
Other Real Estate Owned	2.34	0.00	0.03	0.41	1.65	3.72	6.42	7.52	80
All Other Assets	8.80	3.09	4.58	6.17	7.92	10.64	16.03	18.29	80
MEMORANDA:									
Short-Term Investments	12.60	3.36	4.44	7.35	11.82	15.61	24.59	30.54	80
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.00	1.23	2.55	80
U.S. Agency Securities (excl MBS)	3.20	0.00	0.00	0.00	3.21	5.55	9.91	12.41	80
Municipal Securities	2.80	0.00	0.00	0.13	1.49	4.92	10.33	14.63	80
Mortgage-Backed Securities	8.65	0.00	0.00	3.46	7.99	14.48	18.75	26.03	80
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.05	0.58	80
Other Debt Securities	0.16	0.00	0.00	0.00	0.00	0.08	0.77	2.82	80
RE Loans Secured by 1-4 Family	14.16	0.29	2.59	8.47	15.17	18.29	24.44	31.39	80
Revolving	2.26	0.00	0.00	0.67	2.01	3.93	5.42	6.73	80
Closed-End, Sec by First Liens	10.58	0.29	1.87	5.71	9.95	14.33	20.00	27.51	80
Closed-End, Sec by Junior Liens	0.63	0.00	0.00	0.17	0.50	1.06	1.55	2.38	80
Commercial Real Estate Loans	30.38	7.14	7.76	19.55	31.65	39.50	50.63	56.74	80
Construction and Land Dev	4.46	0.00	0.13	1.57	3.50	6.84	8.99	11.75	80
Multi family	2.34	0.00	0.00	0.52	1.82	3.88	6.30	9.57	80
Nonfarm Nonresidential	22.46	3.87	6.72	12.96	22.12	27.93	40.99	51.34	80
RE Loans Secured by Farml and	1.66	0.00	0.00	0.00	0.80	3.01	6.11	10.72	80
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	81.08	43.82	57.65	74.08	84.36	89.96	92.34	96.49	79
RE Loans Secured by 1-4 Family	23.76	1.98	6.26	15.46	24.99	31.09	41.51	43.54	79
Revolving	3.81	0.00	0.08	1.14	3.27	6.55	9.63	10.29	79
Closed-End	19.30	1.39	4.44	10.28	19.03	26.73	38.11	39.78	79
Commercial Real Estate Loans	50.17	13.42	18.29	40.36	50.92	62.12	75.36	82.22	79
Construction and Land Dev	7.47	0.00	0.67	2.87	6.16	10.60	16.18	20.88	79
Multi family	3.81	0.00	0.29	1.23	3.01	6.50	10.48	14.16	79
Nonfarm Nonresidential	36.56	10.98	15.01	27.68	35.86	45.02	58.32	70.28	79
RE Loans Secured by Farml and	2.96	0.00	0.00	0.00	1.58	5.19	12.42	18.42	79
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Commercial and Industrial Loans	10.25	0.20	2.43	6.09	9.23	13.50	22.48	24.69	79
Loans to Individuals	2.68	0.00	0.14	0.50	1.54	3.73	8.41	14.54	79
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.00	0.44	0.67	79
Agricultural Loans	1.14	0.00	0.00	0.00	0.00	1.65	5.93	11.94	79
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Other Loans and Leases	0.75	0.00	0.00	0.05	0.43	1.44	2.56	4.29	79

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	12.60	3.36	4.44	7.35	11.82	15.61	24.59	30.54	80
Liquid Assets	27.53	10.81	15.09	20.53	25.78	34.20	40.96	53.96	80
Investment Securities	18.50	1.23	4.99	10.37	16.83	25.90	35.08	42.15	80
Net Loans and Leases	58.09	30.36	37.57	52.25	60.28	66.01	71.31	76.61	80
Net Lns, Ls & Stdbly Ltrs of Credit	58.42	30.57	37.66	52.53	60.52	66.47	71.84	77.20	80
Core Deposits	66.55	30.51	45.43	60.18	67.96	75.29	78.40	79.08	80
Noncore Funding	21.21	6.62	10.34	12.79	19.04	28.91	38.70	46.16	80
Time Deposits of \$100K or More	15.75	4.17	5.72	9.32	12.89	19.86	30.93	38.70	80
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Fed Funds Purchased and Repos	0.87	0.00	0.00	0.00	0.00	1.64	4.17	5.64	80
Net Fed Funds Purchased (Sold)	0.48	-6.82	-2.88	0.00	0.00	1.30	4.00	4.99	80
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Oth Borrowings W/Rem Mat 1 Yr or Less	0.60	0.00	0.00	0.00	0.01	1.15	2.46	4.44	80
Earning Assets Repr in 1 Year	36.56	16.97	20.46	25.50	33.12	45.92	63.49	66.72	80
Int-Bearing Liab Repr in 1 Year	29.26	0.79	10.26	16.95	25.12	38.54	59.37	64.91	80
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.01	2.36	3.49	80
Net Assets Repriceable in 1 Year	5.59	-38.29	-25.64	-6.79	7.03	16.67	37.12	54.28	80
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	10.95	-26.07	-13.77	-0.59	10.37	20.48	38.06	47.65	79
Net ST Noncore Funding Dependence	0.14	-30.91	-18.51	-7.15	0.47	7.58	17.51	28.36	79
Short-Term Inv/ST Noncore Funding	117.75	30.30	34.67	55.32	93.87	154.35	257.65	469.12	79
Liq Asts-ST Noncore Fndg/Nonliq Asts	21.00	-13.17	-3.20	7.30	19.20	31.02	52.82	99.50	80
Net Loans and Leases/Total Deposits	69.29	39.28	45.37	60.86	70.39	78.47	87.28	90.25	78
Net Loans and Leases/Core Deposits	89.38	47.39	55.53	74.11	88.97	104.41	122.39	130.25	78
Held-To-Mat Sec Appr(Depr)/T1 Cap	1.43	-1.04	-0.01	0.00	0.06	1.11	6.73	6.77	28
Avail-For-Sale Sec Appr(Depr)/T1 Cap	2.70	-4.05	-1.12	0.53	1.82	4.73	8.21	11.34	64
Struct Notes Appr(Depr)/T1 Cap	-0.07	-1.31	-1.13	-0.08	-0.02	0.02	0.08	0.08	20
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.59	0.00	0.00	0.00	0.00	1.60	30.84	90.00	79
Available-For-Sale Securities	93.28	8.76	64.73	98.29	100.00	100.00	100.00	100.00	79
U. S. Treasury Securities	0.64	0.00	0.00	0.00	0.00	0.00	5.60	15.95	79
U. S. Agency Securities (excl MBS)	19.06	0.00	0.00	0.00	16.87	36.99	54.93	61.81	79
Municipal Securities	15.42	0.00	0.00	1.25	10.30	31.06	41.25	57.31	79
Mortgage-Backed Securities	47.97	0.00	0.00	25.35	50.52	77.15	92.53	98.89	79
Asset-Backed Securities	0.13	0.00	0.00	0.00	0.00	0.00	0.31	4.46	79
Other Debt Securities	1.31	0.00	0.00	0.00	0.00	0.66	8.63	17.11	79
Mutual Funds and Equity Securities	0.57	0.00	0.00	0.00	0.00	0.28	3.54	6.81	79
Debt Securities 1 Year or Less	9.25	0.00	0.00	1.04	6.41	16.81	28.50	42.71	79
Debt Securities 1 To 5 Years	23.63	0.00	0.00	4.52	20.59	39.69	63.93	79.48	79
Debt Securities Over 5 Years	58.57	0.00	1.06	30.63	62.11	81.98	94.90	99.25	79
Pledged Securities	46.11	0.00	3.65	21.54	42.82	61.99	86.73	97.63	79
Structured Notes, Fair Value	0.69	0.00	0.00	0.00	0.00	0.08	4.01	9.15	79

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.13	-0.25	0.00	0.00	0.06	0.20	0.57	0.88	80
Provision for Ln&Ls Losses/Avg Ln&Ls	0.21	-0.59	0.00	0.00	0.12	0.33	0.81	1.26	79
Provision for Ln&Ls Losses/Net Losses	62.24	-388.84	-91.30	0.00	22.41	115.27	305.52	373.90	77
Ln&Ls Allowance/Total Loans & Leases	2.29	1.05	1.14	1.70	2.22	2.89	3.69	4.67	79
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.06	1.03	1.72	2.32	4.90	12.21	45.11	65.15	59
ALLL/Nonaccrual Assets	84.41	16.15	21.03	37.12	55.25	114.79	187.46	349.58	77
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	81.00	15.93	20.62	37.26	53.80	106.77	183.69	314.92	77
Gross Ln&Ls Losses/Avg Loans & Leases	0.64	0.00	0.00	0.13	0.35	1.08	1.77	2.65	79
Recoveries/Avg Loans and Leases	0.18	0.00	0.00	0.03	0.09	0.30	0.64	1.14	79
Net Losses/Avg Loans and Leases	0.39	-0.62	-0.19	0.00	0.25	0.78	1.51	1.64	79
Write-downs, Trans Lns HFS/Avg Ln&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Recoveries/Prior Year-End Losses	5.50	0.05	0.35	0.94	2.38	5.75	21.66	25.12	77
Earnings Coverage of Net Losses (X)	-1.07	-262.49	-30.60	-1.56	0.87	4.09	17.35	90.46	77
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.37	-0.68	-0.16	-0.00	0.14	0.63	1.54	1.96	78
RE Loans Secured By 1-4 Family	0.52	-0.13	-0.04	0.00	0.15	1.02	2.00	2.44	78
Revolving	0.16	-0.34	-0.14	-0.01	0.00	0.00	1.20	2.10	72
Closed-End	0.58	-0.14	-0.05	0.00	0.17	1.23	2.45	2.80	78
Commercial Real Estate Loans	0.33	-0.82	-0.45	-0.01	0.00	0.54	1.67	2.38	78
Construction and Land Dev	0.89	-3.68	-0.96	-0.06	0.00	1.03	3.92	12.34	74
Multi family	-0.00	-0.09	-0.03	0.00	0.00	0.00	0.00	0.00	72
Nonfarm Nonresidential	0.26	-0.66	-0.04	0.00	0.00	0.34	1.50	2.08	78
RE Loans Secured by Farmland	0.00	-0.11	-0.01	0.00	0.00	0.00	0.00	0.03	58
Commercial and Industrial Loans	0.90	-1.81	-1.03	-0.14	0.00	0.66	5.12	7.98	76
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Loans to Individuals	0.94	0.07	0.14	0.34	0.73	1.21	2.33	2.99	28
Credit Card Loans	1.44	0.00	0.00	0.00	0.86	1.48	7.02	8.48	21
Agricultural Loans	0.01	-0.03	0.00	0.00	0.00	0.00	0.00	0.40	40
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.26	-0.07	0.00	0.00	0.00	0.19	7.37	17.24	72

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.01	0.00	0.02	0.32	0.88	1.44	2.46	3.00	79
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.00	0.10	0.26	0.51	79
Nonaccrual Loans and Leases	4.53	0.24	0.55	1.61	3.98	6.15	11.85	15.04	79
90+ Days PD and Nonaccrual Loans and Leases	4.64	0.28	0.64	1.77	4.15	6.30	12.31	15.16	79
30-89 Days PD Restructured	0.03	0.00	0.00	0.00	0.00	0.05	0.15	0.41	79
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	79
Nonaccrual Restructured	1.39	0.00	0.00	0.19	1.17	2.64	3.57	5.82	79
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.01	0.00	0.02	0.32	0.88	1.44	2.46	3.00	79
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.00	0.10	0.26	0.51	79
Nonaccrual Assets	4.54	0.24	0.55	1.61	3.99	6.16	11.85	15.04	79
30+ Days PD & Nonaccrual Assets	5.75	0.58	1.37	2.57	4.89	8.08	13.58	18.08	79
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	2.79	0.10	0.23	0.89	2.50	3.79	7.55	10.20	80
90+ PD & Nonaccrual Assets + OREO	5.30	0.11	0.62	2.01	3.99	7.31	13.98	18.54	80
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	6.88	0.17	0.80	2.89	4.82	9.91	16.23	21.49	80
Allowance for Loan & Lease Losses	479.33	80.66	99.72	251.90	417.94	590.81	1087.91	1429.97	78
Equity Cap + ALLL	75.12	0.85	6.36	19.38	44.89	93.20	249.33	410.16	69
Tier 1 Cap + ALLL	77.65	-507.52	-6.07	14.39	38.99	84.76	263.09	601.61	78
Loans & Leases + RE Acquired	10.67	0.90	2.15	5.02	8.50	16.40	24.73	31.89	79

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 5
 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	0.99	0.00	0.03	0.32	0.83	1.54	2.46	3.47	78
- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.31	0.56	78
- Nonaccrual	5.28	0.48	0.78	1.97	4.46	6.82	13.03	14.84	78
Coml & Indl - 30-89 Days PD	0.70	0.00	0.00	0.01	0.22	1.06	2.99	3.97	76
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.03	0.49	76
- Nonaccrual	2.99	0.00	0.00	0.26	1.40	4.48	8.48	20.72	76
Individuals - 30-89 Days PD	0.78	0.00	0.00	0.00	0.51	0.99	2.44	3.88	76
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.22	0.47	76
- Nonaccrual	0.39	0.00	0.00	0.00	0.15	0.69	1.70	2.25	76
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Agricultural - 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.00	0.08	1.56	40
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.14	1.61	40
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.01	0.57	2.97	72
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	72
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.29	72
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.25	0.00	0.00	0.37	1.04	2.03	3.23	4.36	78
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.02	0.38	0.84	78
- Nonaccrual	3.17	0.00	0.09	1.07	2.58	4.61	8.36	11.43	78
Revolving - 30-89 Days PD	0.63	0.00	0.00	0.00	0.29	1.09	2.36	3.50	72
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.06	0.26	72
- Nonaccrual	1.51	0.00	0.00	0.00	0.61	2.26	6.75	8.61	72
Closed-End - 30-89 Days PD	1.31	0.00	0.00	0.28	1.03	2.43	3.69	4.46	78
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.34	1.05	78
- Nonaccrual	3.64	0.00	0.13	1.13	2.88	4.80	10.30	16.79	78
- Jr Lien 30-89 Days PD	0.11	0.00	0.00	0.00	0.00	0.20	0.50	0.57	78
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	78
- Jr Lien Nonaccrual	0.18	0.00	0.00	0.00	0.04	0.29	0.84	1.21	78
Commercial RE - 30-89 Days PD	0.79	0.00	0.00	0.06	0.59	1.29	2.38	3.35	78
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.30	0.51	78
- Nonaccrual	6.54	0.24	0.48	1.82	5.56	8.23	15.46	21.06	78
Const & Dev - 30-89 Days PD	0.74	0.00	0.00	0.00	0.12	0.91	2.70	6.76	74
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	74
- Nonaccrual	13.62	0.00	0.00	0.44	7.69	24.54	45.02	55.72	74
Multi Family - 30-89 Days PD	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.01	72
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72
- Nonaccrual	1.91	0.00	0.00	0.00	0.00	1.38	12.03	16.67	72
Nonfarm Nres- 30-89 Days PD	0.87	0.00	0.00	0.00	0.58	1.45	2.81	3.48	78
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.30	0.51	78
- Nonaccrual	5.08	0.00	0.31	1.16	3.42	7.25	14.36	17.47	78
Farmland - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.00	1.77	2.25	58
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	58
- Nonaccrual	3.69	0.00	0.00	0.00	0.00	1.45	19.30	41.74	58
Credit Card - 30-89 Days PD	0.99	0.00	0.00	0.31	0.84	1.53	2.11	2.80	21
- 90+ Days Past Due	0.45	0.00	0.00	0.00	0.00	0.61	1.91	3.31	21
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.03	21

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	7.79	-5.30	-2.20	4.51	8.65	10.67	14.74	15.62	78
Tier 1 RBC Ratio	11.81	-7.45	-3.24	6.71	12.82	17.10	23.01	28.34	77
Total Risk-Based Capital Ratio	13.52	-7.45	-3.24	9.85	14.26	18.63	24.27	29.59	77
Tangible Tier 1 Leverage Ratio	7.76	-5.54	-2.20	4.50	8.64	10.51	14.74	15.62	78
Tangible Common Eq Cap/Tan Assets	6.37	-7.13	-3.44	2.79	6.96	10.09	13.47	15.09	78
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	7.89	0.60	2.80	4.79	6.84	10.83	15.61	18.47	80
Standby Letters of Credit	0.22	0.00	0.00	0.03	0.15	0.37	0.66	1.01	80
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	80
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.46	0.00	0.00	0.00	0.00	0.30	3.02	6.82	80
Interest Rate Contracts	0.46	0.00	0.00	0.00	0.00	0.30	3.02	6.82	80
Interest Rate Futures & Forward Contr	0.06	0.00	0.00	0.00	0.00	0.00	0.31	1.26	80
Written Options Contr (Int Rate)	0.12	0.00	0.00	0.00	0.00	0.00	0.52	2.39	80
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Interest Rate Swaps	0.01	0.00	0.00	0.00	0.00	0.00	0.00	1.01	80
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	13.38	1.28	4.99	8.58	10.75	19.08	25.68	29.04	79

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	48.95	0.00	0.00	0.00	15.62	100.88	122.84	251.59	23
Dividends Paid/Net Income	14.51	0.00	0.00	0.00	0.00	19.37	65.48	148.25	59
Net Income - Dividends/Avg Equity	2.10	-38.32	-17.67	0.03	2.84	6.06	10.96	15.95	69
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	152.45	0.00	0.00	0.00	68.15	178.62	510.29	1038.48	25
Dividends From Nonbank Subs	1.17	0.00	0.00	0.00	0.00	0.00	5.86	15.16	25
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	25
Dividends From All Subsidiaries	155.92	0.00	0.00	0.00	91.80	179.09	515.84	1038.48	25
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	14.53	0.00	0.00	0.00	0.00	19.47	71.17	115.00	60
Interest Income From Bank Subs	0.18	0.00	0.00	0.00	0.00	0.00	0.50	5.88	60
Mgt & Service Fees From Bank Subs	3.34	0.00	0.00	0.00	0.00	0.00	17.57	75.67	60
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	60
Operating Income From Bank Subs	30.74	0.00	0.00	0.00	0.19	61.01	115.17	205.33	60
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	69.76	0.00	0.00	0.00	61.01	100.00	200.40	360.04	19
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.98	19
Mgt & Serv Fees From Nonbank Subs	2.11	0.00	0.00	0.00	0.00	0.00	16.99	17.93	19
Other Income From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.24	2.74	19
Operating Inc From Nonbank Subs	77.53	0.00	0.00	0.00	100.00	100.00	200.40	360.91	19
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Mgt & Serv Fees From Sub BHCs	0.49	0.00	0.00	0.00	0.00	0.00	1.24	1.86	5
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Operating Income From Sub BHCs	0.49	0.00	0.00	0.00	0.00	0.00	1.24	1.86	5
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	33.25	0.00	0.00	0.00	0.00	86.44	100.00	100.00	48
Interest Income From Bank Subs	15.15	0.00	0.00	0.00	0.00	0.19	100.00	100.00	48
Mgt & Serv Fees From Bank Subs	7.69	0.00	0.00	0.00	0.00	0.00	38.12	93.28	48
Other Income From Bank Subs	1.97	0.00	0.00	0.00	0.00	0.00	0.97	50.33	48
Operating Income From Bank Subs	65.60	0.00	0.00	0.00	98.71	100.00	100.00	100.00	48
Dividends From Nonbank Subs	12.08	0.00	0.00	0.00	0.00	0.00	56.87	100.00	48
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Mgt & Serv Fees From Nonbank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.27	48
Other Income From Nonbank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.16	1.98	48
Operating Inc From Nonbank Subs	16.66	0.00	0.00	0.00	0.00	3.50	100.00	100.00	48
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48
Loans and Adv From Subs/ST Debt	6796.14	0.00	0.00	0.00	81.00	622.83	940.25	30413.6	13
Loans and Adv From Subs/Total Debt	207.21	0.00	0.00	0.00	4.77	190.92	855.05	1245.06	28

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
2533100	312,845	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
1138610	382,468	AMBANK HOLDINGS, INC.	DAVENPORT, IA	
3017326	449,432	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	404,541	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3035049	491,188	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	Moved from Peer 4
3416376	313,256	AMERICAN FOUNDERS BANCORP, INC	LEXINGTON, KY	
3843712	462,716	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	328,820	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	432,183	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	469,444	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
1084212	312,031	BRITTON & KOONTZ CAPITAL CORPO	NATCHEZ, MS	
2595939	296,159	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	300,064	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	176,321	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	152,683	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	468,772	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	483,162	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1084511	499,438	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	Moved from Peer 4
3101010	449,908	COMMUNITY FINANCIAL HOLDING CO	DULUTH, GA	
2593083	422,530	COMMUNITY FIRST BANCORPORATION	WALHALLA, SC	
1131497	431,710	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
1249918	431,621	DELMAR BANCORP	SALISBURY, MD	
1094613	480,773	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	Moved from Peer 4
3023466	158,112	EAST ASIA HOLDING COMPANY, INC	NEW YORK, NY	
1247615	407,561	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3031902	432,418	FCB FINANCIAL CORP.	SAVANNAH, GA	
3362923	407,767	FIDELITY HOLDING COMPANY	MINNETONKA, MN	Moved from Peer 4
3866373	473,331	FIRST MARBLEHEAD CORPORATION	BOSTON, MA	Moved from Peer 4
1065378	197,047	FIRST NATIONAL BANCSHARES, INC	GOODLAND, KS	
1107830	420,069	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	405,054	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	413,187	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	369,345	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
1141227	159,376	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
2938349	395,549	FOSTER BANKSHARES, INC.	ROLLING MEADOWS, IL	
3019339	331,686	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
2540292	489,709	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	Moved from Peer 4
1205950	496,221	GNB BANCORPORATION	GRUNDY CENTER, IA	Moved from Peer 4
3047163	247,197	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	469,956	HCSB FINANCIAL CORPORATION	LORIS, SC	
1131750	390,275	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	300,643	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	436,399	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	219,808	IRELAND BANCORP, LTD.	MALAD CITY, ID	
3851285	333,441	LIBERTY BANSHARES IOWA, INC.	WEST DES MOINES, IA	
1995523	97,019	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	457,423	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1099328	388,966	MERCANTILE BANCORP, INC.	QUINCY, IL	
1082469	412,121	MERCHANTS & SOUTHERN BANKS OF	GAINESVILLE, FL	
1081136	285,796	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1139185	451,050	MID-WI SCONSIN FINANCIAL SERVIC	MEDFORD, WI	

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1142309	408,051	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
2767660	148,370	MILLENNIUM BANCSHARES CORPORAT	STERLING, VA	
3114748	437,284	MOUNTAIN NATIONAL BANCSHARES,	SEVIERVILLE, TN	
1086001	435,993	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	495,134	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	Moved from Peer 4
2962737	473,460	NORTH TEXAS BANCSHARES, INC.	DALLAS, TX	Moved from Peer 4
1204748	428,449	NORTHERN BANCSHARES, INC.	MCFARLAND, WI	
1210589	404,015	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	308,265	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	391,822	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	494,643	ORIENT BANCORPORATION	SAN FRANCISCO, CA	Moved from Peer 4
1248032	462,461	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
3444847	288,119	PEDCOR CAPITAL, LLC	CARMEL, IN	
1081314	381,653	PERSONS BANKING CO., INC.	MACON, GA	
3098576	477,981	PLUMAS BANCORP	QUINCY, CA	
3314575	479,103	PRUDENTIAL MUTUAL HOLDING COMP	PHILADELPHIA, PA	
2891006	420,199	REGENT BANCORP, INC.	DAVIE, FL	
2702232	490,334	RSI BANCORP, MHC	RAHWAY, NJ	New Y-9C/BHCPR reporter
3449075	401,256	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
3308677	474,763	SBT BANCSHARES, INC.	DALLAS, TX	
1135374	436,458	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	284,728	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	366,099	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
1140341	396,249	TENNESSEE CENTRAL BANCSHARES,	PARSONS, TN	
3009666	406,790	TFC HOLDING COMPANY	ALHAMBRA, CA	
1208531	467,619	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	
1200405	438,997	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	487,129	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	Moved from Peer 4
4400336	143,628	WORKERS UNITED	NEW YORK, NY	

Note: Peer Group 5 has 80 bank holding companies.