

	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	127	112	126	119
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.28	3.21	3.26	3.47
+ Non-interest Income	1.07	1.27	1.24	1.19
- Overhead Expense	2.95	3.09	3.15	3.01
- Provision for Losses	0.11	0.17	0.15	0.33
+ Securities Gains (Losses)	0.02	0.04	0.02	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.36	1.39	1.37	1.31
Net Operating Income	0.91	0.95	1.04	0.98
Net Income	0.91	0.95	1.04	0.98
Net Income (Sub S Adjusted)	1.37	1.66	1.52	1.43
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.07	4.11	4.14	4.35
Interest Expense	0.46	0.55	0.52	0.68
Net Interest Income (TE)	3.60	3.53	3.57	3.59
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.16	0.31	0.29	0.64
Earnings Coverage of Net Losses (X)	8.16	12.59	17.51	9.48
Ln&Ls Allowance/Total Loans & Leases	1.44	1.70	1.46	1.70
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.86	2.59	1.97	2.75
30-89 Days Past Due Loans and Leases	0.58	0.74	0.63	0.76
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.30	14.18	15.95	15.57
Net ST Noncore Funding Dependence	6.92	4.81	7.59	6.34
Net Loans and Leases/Total Assets	65.21	62.03	64.75	61.71
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.25	10.26	10.36	10.17
Equity Capital/Total Assets	11.22	11.39	11.25	11.05
Equity Capital+Minority Int/Total Assets	11.34	11.49	11.37	11.14
Tier 1 Common Eq Cap / T RWA	12.48	12.75	12.62	12.62
Net Loans&Ls/Equity Capital (X)	5.97	5.71	5.91	5.77
Cash Dividends/Net Income	28.63	26.18	28.80	32.93
Cash Dividends/Net Income (Sub S Adjusted)	33.65	18.95	57.94	95.94
Retained Earnings/Avg Equity Cap	5.32	5.94	6.12	5.36
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.00	0.02	0.01	0.01
Long-Term Debt/Equity Capital	1.73	1.87	1.74	1.71
Equity Investment in Subs/Equity Cap	103.93	104.00	103.81	103.89
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	102.32	117.58	133.36	125.26

PERCENT OF AVERAGE ASSETS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.72	3.75	3.76	3.94	4.26
Less: Interest Expense	0.42	0.50	0.48	0.62	0.75
Equals: Net Interest Income (TE)	3.28	3.21	3.26	3.26	3.47
Plus: Non-Interest Income	1.07	1.27	1.24	1.19	1.02
Equals: Adj Operating Income (TE)	4.43	4.59	4.61	4.62	4.53
Less: Overhead Expense	2.95	3.09	3.15	3.01	2.93
Less: Provision for Loan and Lease Losses	0.11	0.17	0.15	0.33	0.50
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.02	0.04	0.02	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.36	1.39	1.37	1.31	1.15
Less: Applicable Income Taxes (TE)	0.44	0.42	0.41	0.37	0.37
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.91	0.95	1.04	0.98	0.79
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.91	0.95	1.04	0.98	0.80
Memo: Net Income (Last Four Qtrs)	0.98	0.98	1.04	0.99	0.80
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.41	91.18	91.30	91.07	90.89
Avg Int-Bearing Funds / Avg Assets	70.42	71.59	71.18	72.89	73.75
Int Income (TE) / Avg Earning Assets	4.07	4.11	4.14	4.35	4.69
Int Expense / Avg Earning Assets	0.46	0.55	0.52	0.68	0.83
Net Int Inc (TE) / Avg Earn Assets	3.60	3.53	3.57	3.59	3.83
YIELD OR COST:					
Total Loans and Leases (TE)	4.76	5.06	4.97	5.32	5.64
Interest-Bearing Bank Balances	0.29	0.28	0.28	0.28	0.30
Fed Funds Sold & Reverse Repos	0.22	0.25	0.31	0.21	0.28
Trading Assets	1.19	1.10	1.22	1.21	1.93
Total Earning Assets	3.99	4.03	4.06	4.25	4.58
Investment Securities (TE)	2.57	2.40	2.46	2.71	3.18
U.S. Treasury & Agency Sec (excl MBS)	1.58	1.57	1.51	1.65	2.09
Mortgage-Backed Securities	2.34	2.10	2.11	2.52	3.02
All Other Securities	3.97	4.18	4.30	4.96	5.22
Interest-Bearing Deposits	0.41	0.49	0.46	0.60	0.79
Time Deposits of \$100K or More	0.84	0.98	0.94	1.16	1.38
Time Deposits < \$100K	0.81	0.99	0.91	1.20	1.42
Other Domestic Deposits	0.23	0.24	0.25	0.30	0.41
Foreign Deposits	0.24	0.41	0.29	0.36	0.38
Fed Funds Purchased and Repos	0.63	0.71	0.58	0.83	0.93
Other Borrowed Funds & Trading Liab	1.95	2.53	2.21	2.65	2.55
All Interest-Bearing Funds	0.53	0.66	0.60	0.79	1.02

	PEER GROUP 02 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	21	21	83	79	72
Avg Assets per Employee (\$000)	5,723	5,514	5,440	5,229	5,008
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.02	3.09	2.89	2.65	3.27
Overhead Exp / NII + Non-Int Income	67.94	67.61	68.80	66.61	67.01
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.95	3.09	3.15	3.01	2.93
Personnel Expense	1.59	1.63	1.63	1.53	1.47
Net Occupancy Expense	0.39	0.39	0.39	0.37	0.37
Other Operating Expenses	0.96	1.07	1.09	1.09	1.07
Overhead Less Non-Interest Income	1.82	1.71	1.79	1.70	1.86
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	66.81	66.56	67.68	65.77	65.57
Personnel Expense	35.92	35.45	35.29	33.80	33.16
Net Occupancy Expense	8.90	8.42	8.46	8.06	8.39
Other Operating Expenses	21.32	21.97	22.79	22.88	23.68
Total Non-Interest Income	23.07	25.84	25.51	24.90	22.31
Fiduciary Activities Income	1.75	1.77	1.73	1.76	1.96
Serv Charges on Deposit Accts - Domestic	4.85	5.06	5.12	5.21	6.52
Trading Revenue	0.10	0.20	0.10	0.29	0.27
Investment Banking Fees & Commissions	1.23	1.28	1.16	1.17	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.44	0.36	0.50	0.24	0.19
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.87	0.90	0.81	0.73	0.70
Net Gain (Loss) - Sales Loans, OREO, Oth	1.85	2.61	2.78	2.04	-0.26
Other Non-Interest Income	7.61	8.84	8.20	8.61	9.73
Overhead Less Non-Interest Income	42.31	40.39	40.82	39.09	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	27.66	26.46	25.80	24.02	23.96
Appl Inc Tax+TE/Pretax NOI+TE	33.54	32.48	31.08	30.24	31.93

PERCENT OF TOTAL ASSETS	PEER GROUP 02				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	47.29	44.60	46.82	44.69	43.81
Commercial and Industrial Loans	10.85	10.25	10.72	9.84	10.38
Loans to Individuals	2.24	2.54	2.45	2.57	2.93
Loans to Depository Institutions	0.00	0.01	0.01	0.00	0.02
Agricultural Loans	0.41	0.36	0.43	0.39	0.55
Other Loans and Leases	2.07	1.93	2.01	1.78	1.81
Net Loans and Leases	65.21	62.03	64.75	61.71	60.46
Debt Securities Over 1 Year	17.14	17.44	17.18	17.29	20.04
Mutual Funds and Equity Securities	0.09	0.11	0.10	0.09	0.06
Subtotal	83.85	81.16	83.57	80.75	81.65
Interest-Bearing Bank Balances	3.18	4.54	3.03	4.12	4.09
Federal Funds Sold & Reverse Repos	0.09	0.12	0.08	0.07	0.07
Debt Securities 1 Year or Less	2.06	2.30	2.21	2.20	2.10
Trading Assets	0.05	0.13	0.07	0.16	0.14
Total Earning Assets	90.28	90.18	90.18	89.70	89.36
Non-Int Cash and Due From Dep Inst	1.72	1.39	1.59	1.84	1.78
Other Real Estate Owned	0.37	0.45	0.38	0.50	0.75
All Other Assets	7.78	8.20	8.03	8.04	8.57
MEMORANDA:					
Short-Term Investments	6.06	7.83	5.92	7.23	6.97
U.S. Treasury Securities	0.12	0.11	0.12	0.12	0.15
U.S. Agency Securities (excl MBS)	2.23	2.73	2.46	2.69	3.08
Municipal Securities	2.79	2.66	2.83	2.69	3.26
Mortgage-Backed Securities	11.38	11.64	11.18	11.18	13.19
Asset-Backed Securities	0.16	0.14	0.19	0.15	0.05
Other Debt Securities	0.65	0.67	0.67	0.51	0.54
RE Loans Secured by 1-4 Family	17.16	16.62	17.29	16.85	15.15
Revolving	2.77	2.87	2.83	2.79	2.91
Closed-End, Sec by First Liens	13.29	12.77	13.37	12.98	11.06
Closed-End, Sec by Junior Liens	0.70	0.77	0.71	0.75	0.88
Commercial Real Estate Loans	27.16	25.50	26.60	25.26	26.53
Construction and Land Dev	3.16	3.20	3.20	3.42	4.27
Multi family	2.77	2.44	2.64	2.32	2.13
Nonfarm Nonresidential	19.47	18.47	19.06	18.25	19.47
RE Loans Secured by Farmland	0.64	0.59	0.64	0.61	0.84
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.64	72.19	72.12	72.38	71.84
RE Loans Secured by 1-4 Family	26.59	26.92	26.56	27.26	24.86
Revolving	4.18	4.46	4.24	4.39	4.63
Closed-End	21.91	22.23	21.84	22.59	19.90
Commercial Real Estate Loans	42.42	41.95	41.78	41.67	43.67
Construction and Land Dev	4.81	5.21	4.87	5.60	7.14
Multi family	4.63	4.13	4.34	3.97	3.45
Nonfarm Nonresidential	30.43	30.08	29.89	29.87	32.07
RE Loans Secured by Farmland	1.03	1.00	1.03	1.09	1.45
Loans to Depository Institutions	0.01	0.01	0.01	0.01	0.03
Commercial and Industrial Loans	17.00	16.89	16.95	16.46	16.94
Loans to Individuals	3.77	4.35	3.96	4.41	4.97
Credit Card Loans	0.06	0.09	0.08	0.11	0.14
Agricultural Loans	0.65	0.60	0.69	0.70	0.94
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.57	3.24	3.51	3.06	3.02

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 02 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	6.06	7.83	5.92	7.23	6.97
Liquid Assets	21.27	23.52	21.13	23.09	25.43
Investment Securities	19.79	20.72	20.07	20.44	22.69
Net Loans and Leases	65.21	62.03	64.75	61.71	60.46
Net Lns, Ls & Stdbly Ltrs of Credit	65.83	62.72	65.39	62.41	61.32
Core Deposits	65.93	64.16	65.63	63.52	63.72
Noncore Funding	19.03	19.47	19.32	20.19	22.38
Time Deposits of \$100K or More	8.93	9.50	9.00	9.48	11.11
Foreign Deposits	0.00	0.00	0.00	0.00	0.01
Fed Funds Purchased and Repos	2.02	2.25	2.06	2.32	3.63
Net Fed Funds Purchased (Sold)	1.96	2.14	2.02	2.26	3.34
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	2.05	1.06	2.11	1.18	1.40
Earning Assets Repr in 1 Year	31.06	33.48	31.97	33.63	34.61
Int-Bearing Liab Repr in 1 Year	18.36	19.99	18.67	20.86	23.00
Long-Term Debt Repr in 1 Year	0.36	0.24	0.54	0.21	0.32
Net Assets Repriceable in 1 Year	11.11	12.29	11.61	11.20	10.52
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.30	14.18	15.95	15.57	18.88
Net ST Noncore Funding Dependence	6.92	4.81	7.59	6.34	10.18
Short-Term Inv/ST Noncore Funding	64.93	81.65	62.29	65.87	53.93
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.37	15.81	11.76	14.17	14.27
Net Loans and Leases/Total Deposits	83.64	79.81	83.99	80.30	77.94
Net Loans and Leases/Core Deposits	100.26	97.99	100.69	99.12	97.81
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.03	1.25	-0.60	1.42	1.44
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.01	3.79	-1.29	4.51	4.36
Struct Notes Appr(Depr)/T1 Cap	-0.19	0.00	-0.35	-0.04	-0.14
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	11.69	8.77	10.89	8.57	9.96
Available-For-Sale Securities	88.31	91.23	89.11	91.03	90.04
U.S. Treasury Securities	0.64	0.65	0.68	0.64	0.77
U.S. Agency Securities (excl MBS)	12.16	13.85	12.96	13.75	14.57
Municipal Securities	13.93	13.31	14.26	13.61	15.26
Mortgage-Backed Securities	60.89	59.26	59.32	57.53	58.53
Asset-Backed Securities	0.88	0.81	1.02	0.79	0.26
Other Debt Securities	3.21	3.19	3.24	2.54	2.47
Mutual Funds and Equity Securities	0.54	0.67	0.59	0.54	0.39
Debt Securities 1 Year or Less	10.67	12.33	11.40	12.03	10.96
Debt Securities 1 To 5 Years	20.04	23.25	21.22	23.58	24.65
Debt Securities Over 5 Years	65.52	59.43	63.86	58.68	60.96
Pledged Securities	50.56	49.95	50.54	50.86	56.11
Structured Notes, Fair Value	1.39	1.11	1.22	1.07	1.88

ANALYSIS RATIOS	PEER GROUP 02				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.11	0.17	0.15	0.33	0.50
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	0.27	0.22	0.56	0.81
Provision for Ln&Ls Losses/Net Losses	146.69	93.85	76.29	99.57	94.55
Ln&Ls Allowance/Total Loans & Leases	1.44	1.70	1.46	1.70	1.97
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.66	9.36	10.14	5.20	3.23
ALLL/Nonaccrual Assets	149.43	126.37	139.79	123.33	112.58
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	125.08	101.56	116.75	101.15	93.90
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.47	0.44	0.78	1.12
Recoveries/Avg Loans and Leases	0.11	0.13	0.14	0.12	0.15
Net Losses/Avg Loans and Leases	0.16	0.31	0.29	0.64	0.95
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.82	4.76	21.97	15.47	11.47
Earnings Coverage of Net Losses (X)	8.16	12.59	17.51	9.48	5.17
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.12	0.32	0.24	0.62	1.02
RE Loans Secured By 1-4 Family	0.17	0.34	0.29	0.54	0.78
Revolving	0.12	0.34	0.30	0.55	0.69
Closed-End	0.18	0.32	0.28	0.53	0.71
Commercial Real Estate Loans	0.08	0.32	0.22	0.67	1.22
Construction and Land Dev	-0.07	0.49	0.46	2.37	4.05
Multifamily	0.02	0.17	0.17	0.46	0.69
Nonfarm Nonresidential	0.12	0.30	0.20	0.45	0.59
RE Loans Secured by Farmland	0.00	0.01	0.03	0.12	0.17
Commercial and Industrial Loans	0.13	0.30	0.32	0.63	0.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	6.25
Loans to Individuals	1.19	1.10	1.09	1.21	1.27
Credit Card Loans	1.44	1.48	2.67	2.64	3.38
Agricultural Loans	0.02	0.01	0.05	0.07	0.18
Loans to Foreign Governments & Inst	0.00	0.00	4.64	0.00	0.00
Other Loans and Leases	0.15	0.21	0.24	0.30	0.78

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES

03/31/2014

03/31/2013

12/31/2013

12/31/2012

12/31/2011

30-89 Days PD Loans and Leases	0.58	0.74	0.63	0.76	0.92
90+ Days PD Loans and Leases	0.23	0.38	0.23	0.38	0.55
Nonaccrual Loans and Leases	1.22	1.75	1.27	1.86	2.40
90+ Days PD and Nonaccrual Loans and Leases	1.64	2.39	1.71	2.53	3.29
30-89 Days PD Restructured	0.02	0.03	0.02	0.03	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.36	0.51	0.38	0.52	0.52

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.58	0.74	0.63	0.76	0.92
90+ Days Past Due Assets	0.23	0.38	0.23	0.38	0.55
Nonaccrual Assets	1.23	1.77	1.29	1.88	2.42
30+ Days PD & Nonaccrual Assets	2.28	3.23	2.41	3.37	4.25

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.01	1.40	1.08	1.45	2.03
90+ PD & Nonaccrual Assets + OREO	1.41	1.87	1.50	1.96	2.82

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

Total Assets	1.56	2.03	1.69	2.15	2.85
Allowance for Loan & Lease Losses	191.68	211.70	201.38	229.75	250.27
Equity Cap + ALLL	12.86	16.43	13.79	17.81	24.43
Tier 1 Cap + ALLL	14.26	17.96	14.98	19.96	26.38
Loans & Leases + RE Acquired	2.54	3.44	2.71	3.67	4.59

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate - 30-89 Days PD	0.58	0.82	0.66	0.83	0.96
- 90+ Days Past Due	0.29	0.46	0.30	0.49	0.67
- Nonaccrual	1.38	2.14	1.50	2.29	2.86
Coml & Indl - 30-89 Days PD	0.40	0.44	0.31	0.39	0.64
- 90+ Days Past Due	0.07	0.22	0.07	0.14	0.28
- Nonaccrual	0.95	1.17	0.95	1.21	1.77
Individuals - 30-89 Days PD	0.89	1.05	1.18	1.25	1.38
- 90+ Days Past Due	0.11	0.13	0.13	0.13	0.20
- Nonaccrual	0.32	0.26	0.30	0.33	0.37
Dep Inst Lns - 30-89 Days PD	0.00	0.02	0.00	0.00	0.14
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	5.88
Agricultural - 30-89 Days PD	0.19	0.19	0.16	0.14	0.37
- 90+ Days Past Due	0.07	0.22	0.05	0.10	0.15
- Nonaccrual	0.30	0.15	0.20	0.30	0.37
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	1.56	0.00	1.16	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.13	0.17	0.20	0.17	0.22
- 90+ Days Past Due	0.01	0.02	0.01	0.01	0.03
- Nonaccrual	0.28	0.21	0.30	0.19	0.37
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.85	1.07	1.03	1.13	1.35
- 90+ Days Past Due	0.28	0.35	0.29	0.38	0.49
- Nonaccrual	1.75	2.15	1.82	2.45	2.16
Revolving - 30-89 Days PD	0.46	0.58	0.56	0.58	0.62
- 90+ Days Past Due	0.07	0.14	0.06	0.12	0.16
- Nonaccrual	0.89	0.88	0.99	1.06	0.92
Closed-End - 30-89 Days PD	0.92	1.14	1.09	1.25	1.50
- 90+ Days Past Due	0.33	0.38	0.35	0.43	0.57
- Nonaccrual	1.92	2.35	2.02	2.51	2.43
- Jr Lien 30-89 Days PD	0.05	0.07	0.06	0.07	0.11
- Jr Lien 90+ Days PD	0.01	0.03	0.01	0.03	0.04
- Jr Lien Nonaccrual	0.13	0.17	0.13	0.18	0.18
Commercial RE - 30-89 Days PD	0.37	0.63	0.42	0.61	0.76
- 90+ Days Past Due	0.23	0.46	0.24	0.39	0.72
- Nonaccrual	1.36	2.18	1.50	2.40	3.27
Const & Dev - 30-89 Days PD	0.41	0.83	0.35	0.95	0.96
- 90+ Days Past Due	0.46	1.05	0.36	0.96	1.94
- Nonaccrual	2.44	5.99	2.91	6.51	8.77
Multi family - 30-89 Days PD	0.16	0.33	0.17	0.31	0.56
- 90+ Days Past Due	0.18	0.32	0.15	0.24	0.47
- Nonaccrual	0.54	0.83	0.55	1.21	1.52
Nonfarm Nres- 30-89 Days PD	0.35	0.63	0.39	0.55	0.70
- 90+ Days Past Due	0.20	0.38	0.21	0.31	0.44
- Nonaccrual	1.32	1.84	1.41	1.97	2.14
Farmland - 30-89 Days PD	0.31	0.40	0.30	0.39	0.45
- 90+ Days Past Due	0.16	0.26	0.13	0.23	0.66
- Nonaccrual	1.46	2.35	1.87	1.55	1.74
Credit Card - 30-89 Days PD	1.37	0.91	1.10	0.95	1.20
- 90+ Days Past Due	0.93	0.33	0.93	0.27	0.37
- Nonaccrual	0.08	0.07	0.09	0.03	0.23

CAPITAL RATIOS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.25	10.26	10.36	10.17	10.04
Tier 1 RBC Ratio	13.95	14.80	14.20	14.72	15.11
Total Risk-Based Capital Ratio	15.23	16.16	15.49	16.09	16.63
Tangible Tier 1 Leverage Ratio	10.10	10.13	10.21	10.06	9.94
Tangible Common Eq Cap/Tan Assets	9.12	8.97	9.09	8.77	8.62
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.90	14.03	14.77	13.08	13.00
Standby Letters of Credit	0.49	0.59	0.51	0.61	0.76
Commercial & Similar Letters of Credit	0.02	0.02	0.02	0.01	0.02
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	4.99	5.26	4.81	5.23	4.88
Interest Rate Contracts	4.81	4.53	4.51	4.68	4.15
Interest Rate Futures & Forward Contr	0.38	0.55	0.25	0.72	0.41
Written Options Contr (Int Rate)	0.37	0.57	0.27	0.59	0.41
Purchased Options Contr (Int Rate)	0.08	0.11	0.10	0.12	0.11
Interest Rate Swaps	3.31	2.71	3.28	2.38	2.67
Foreign Exchange Contracts	0.00	0.01	0.00	0.01	0.02
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	0.01	0.02	0.01	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	0.01	0.01	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	23.11	22.25	23.85	22.19	21.67

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 02 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	99.29	96.74	98.50	98.27	99.34
Foreign Exchange Contracts	0.07	0.31	0.02	0.34	0.18
Equity, Comm, & Other Contracts	0.23	1.08	0.35	0.26	0.04
Futures and Forwards	16.45	19.93	15.82	20.96	18.80
Written Options	16.33	18.04	14.59	17.95	25.19
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	16.04	17.63	14.37	17.50	25.02
Purchased Options	1.71	2.71	2.33	3.55	1.85
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.50	2.42	2.20	3.38	1.74
Swaps	56.23	48.18	57.66	43.61	46.42
Held for Trading	21.05	14.42	23.50	13.05	13.82
Interest Rate Contracts	13.87	13.04	14.76	13.07	13.95
Foreign Exchange Contracts	0.01	0.12	0.00	0.14	0.08
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	78.95	85.58	76.50	86.95	86.18
Interest Rate Contracts	77.21	82.44	73.80	84.46	83.86
Foreign Exchange Contracts	0.01	0.03	0.00	0.03	0.01
Equity, Comm, & Other Contracts	0.11	0.45	0.20	0.22	0.00
Deriv Contr (Excl Fut & FX LE 14 Days)	77.49	77.58	80.61	76.94	70.56
One Year or Less	19.53	24.36	19.82	26.53	24.64
Over 1 Year to 5 Years	19.03	17.19	19.77	16.38	19.09
Over 5 Years	26.41	20.81	28.62	16.92	15.56
Gross Negative Fair Value (Abs Val)	1.01	1.73	1.10	1.82	2.16
Gross Positive Fair Value	1.23	1.55	1.27	1.43	1.61
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.01	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.01	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.01	0.00	0.01	0.01
Current Credit Exposure (X)	0.00	0.01	0.00	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.07	0.11	0.07	0.09	0.12

INSURANCE ACTIVITIES	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	66.67	62.50	60.81	56.39	34.09
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	37.50	39.19	43.61	65.91
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.87	0.90	0.81	0.73	0.70
Premium Inc/Ins Activities Revenue	0.24	0.08	0.46	0.38	0.36
Credit Rel Prem Inc/Tot Prem Inc	37.50	42.86	44.44	44.44	62.50
Other Prem Inc/Total Prem Inc	62.50	57.14	55.56	55.56	37.50
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.01
Ins Net Inc (P/C)/Equity (P/C)	27.55	1.43	13.98	1.08	7.82
Ins Net Inc (L/H)/Equity (L/H)	-0.23	-2.38	14.90	8.00	6.66
Insur Ben, Losses, Exp/Insur Premiums	118.17	131.86	110.11	87.09	90.46
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.53	4.44	2.10	3.83	5.10
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.73	1.80	1.21
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.99	10.09	10.85	9.32	9.07
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	0.04	0.17	0.02	0.02	0.05
Cost: Interest-Bearing Deposits	0.24	0.41	0.29	0.36	0.38
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	3.02	0.31	0.44	25.31	24.16
Foreign Governments and Inst	0.00	0.00	4.64	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	181.21	33.44	-9.76	13.23	76.37
Total Selected Assets	14.80	43.12	-3.85	50.53	49.91
Deposits	16.47	-38.75	103.71	-32.22	-16.63

PROFITABILITY:

	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	7.99	8.39	8.89	8.56	7.27
Bank Net Inc/Avg Eq Inv in Banks	9.04	8.72	9.58	9.50	8.03
Nonbk Net Inc/Avg Eq Inv in Nonbanks	6.17	5.51	5.30	4.60	6.44
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	14.37	8.25	8.81	5.65	3.95
Bank Net Income/Parent Net Income	91.00	88.09	89.61	91.46	105.84
Nonbank Net Income/Parent Net Income	1.39	1.72	1.28	1.63	1.24
Sub BHCs Net Inc/Parent Net Income	102.50	103.57	95.12	93.08	94.99

LEVERAGE:

Total Liabilities/Equity	11.50	13.05	12.09	13.11	14.72
Total Debt/Equity Capital	1.95	2.06	1.87	1.81	1.87
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.13	9.95	9.04	9.63	11.95
Tot Debt+Lns Guaranteed for Affl/Equity	2.07	2.13	1.98	1.92	2.08
Total Debt/Eq Cap - Exc Over Fair Value	1.97	2.06	1.90	1.81	1.88
Long-Term Debt/Equity Capital	1.73	1.87	1.74	1.71	1.64
Short-Term Debt/Equity Capital	0.00	0.02	0.01	0.01	0.05
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.03	0.02	0.03	0.05
Long-Term Debt/Consolidated LT Debt	6.70	5.75	6.26	6.18	3.40

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.93	104.00	103.81	103.89	104.77
Total Investment in Subs/Equity	104.62	104.98	104.49	104.88	105.95
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.83	95.18	95.52	95.36	95.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.57	96.14	96.27	96.29	96.31

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.31	0.34	0.32	0.41	0.51
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.03	2.02	1.92	2.02	2.44

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	111.30	126.78	142.62	133.97	93.37
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	102.32	117.58	133.36	125.26	101.35
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	82.14	85.41	103.58	111.61	80.19
Pretax Oper Inc + Int Exp/Int Expense	6082.49	1100.98	10006.9	10982.2	17415.7
Div + Int From Subs/Int Exp + Div	127.67	126.83	186.55	167.12	108.50
Fees+Other Inc From Subs/Sal + Oth Exp	7.22	9.44	10.43	10.31	9.23
Net Inc/Curr Port of LT Debt+Pfd Div(X)	79.47	33.30	134.51	28.14	16.36

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.33	1.33	1.42	1.47	1.94
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	2.47	0.00	0.00	0.00	0.00
Nonaccrual	6.21	5.06	8.47	2.37	4.21
Total	8.68	5.06	8.47	2.37	4.21
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	0.32	0.52	0.34	0.42	0.43
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

	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	130.93	160.54	75.35	73.72	104.41
Dividends Paid/Net Income	28.63	26.18	29.52	32.93	29.41
Net Income - Dividends/Avg Equity	5.32	5.94	6.13	5.36	4.87

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	153.04	97.98	166.91	147.91	100.77
Dividends From Nonbank Subs	1.69	1.74	3.29	6.26	4.06
Dividends From Subsidiary BHCs	0.00	0.00	1.02	1.48	4.61
Dividends From All Subsidiaries	158.84	115.81	214.66	184.95	126.96

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	36.24	30.58	48.94	49.60	31.42
Interest Income From Bank Subs	0.10	0.18	0.17	0.16	0.20
Mgt & Service Fees From Bank Subs	1.15	2.16	1.66	2.06	2.21
Other Income From Bank Subs	0.01	0.00	0.01	0.00	0.00
Operating Income From Bank Subs	42.28	36.91	59.95	59.76	38.26

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	49.48	39.13	59.79	80.38	58.42
Interest Income From Nonbank Subs	0.16	0.20	0.16	0.50	1.55
Mgt & Serv Fees From Nonbank Subs	0.89	0.64	2.17	2.19	1.85
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.39
Operating Inc From Nonbank Subs	60.02	50.47	76.08	114.11	77.24

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	61.66	24.16	48.48	30.87	38.98
Interest Inc From Subsidiary BHCs	0.04	0.03	0.02	0.04	0.06
Mgt & Serv Fees From Sub BHCs	0.02	1.37	1.84	2.29	3.17
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	61.72	25.56	50.34	33.20	42.21

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	50.01	44.93	61.39	54.81	44.47
Interest Income From Bank Subs	4.78	7.58	2.53	3.46	3.29
Mgt & Serv Fees From Bank Subs	3.25	4.67	2.70	4.81	5.11
Other Income From Bank Subs	0.06	0.00	0.04	0.00	0.00
Operating Income From Bank Subs	69.02	71.59	77.77	73.92	63.73

Dividends From Nonbank Subs	1.68	1.69	1.34	2.95	4.26
Interest Income From Nonbank Subs	0.03	0.04	0.02	0.01	0.10
Mgt & Serv Fees From Nonbank Subs	0.01	0.00	0.01	0.01	0.02
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	3.94	4.65	2.80	4.11	8.27

Dividends From Subsidiary BHCs	0.00	0.00	0.19	0.91	0.96
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	0.02
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.26	1.13	1.67

Loans and Adv From Subs/ST Debt	100.19	376.53	659.04	314.11	54714.6
Loans and Adv From Subs/Total Debt	222.97	290.64	226.69	195.64	1004.65

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									127
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.27	2.03	2.35	2.96	3.25	3.66	4.03	4.30	127
+ Non-interest Income	1.06	0.06	0.23	0.53	0.91	1.39	2.20	4.43	127
- Overhead Expense	2.95	1.54	1.83	2.31	2.85	3.28	4.21	6.61	127
- Provision for Losses	0.10	-0.24	-0.11	0.00	0.08	0.19	0.33	0.46	127
+ Securities Gains (Losses)	0.01	-0.03	-0.00	0.00	0.00	0.01	0.08	0.19	127
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	127
= Pretax Net Oper Income (TE)	1.36	-0.00	0.38	0.99	1.36	1.72	2.25	2.60	127
Net Operating Income	0.90	-0.04	0.23	0.62	0.89	1.18	1.52	1.71	127
Net Income	0.90	-0.04	0.23	0.62	0.89	1.18	1.52	1.71	127
Net Income (Sub S Adjusted)	1.36	0.48	0.48	0.60	0.99	1.20	2.04	3.16	8
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.06	2.54	3.07	3.63	4.05	4.48	4.97	5.32	127
Interest Expense	0.46	0.13	0.19	0.27	0.41	0.54	0.89	1.12	127
Net Interest Income (TE)	3.59	2.17	2.53	3.23	3.57	4.02	4.58	5.01	127
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.18	-0.07	0.01	0.10	0.29	0.54	0.81	127
Earnings Coverage of Net Losses (X)	8.16	-136.16	-53.96	1.15	8.03	24.52	58.34	85.25	126
Ln&Ls Allowance/Total Loans & Leases	1.43	0.59	0.72	1.08	1.32	1.79	2.21	2.92	127
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.85	0.41	0.55	0.82	1.44	2.56	3.99	7.40	127
30-89 Days Past Due Loans and Leases	0.58	0.07	0.15	0.26	0.40	0.88	1.50	1.86	127
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.29	-16.80	-4.35	6.99	14.17	24.32	34.77	40.07	127
Net ST Noncore Funding Dependence	6.91	-33.02	-11.30	1.75	6.46	13.89	22.54	27.36	127
Net Loans and Leases/Total Assets	65.21	35.76	46.89	57.65	66.88	72.52	78.28	81.41	127
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.25	7.31	7.68	8.90	9.93	11.44	13.33	14.75	107
Equity Capital/Total Assets	11.22	6.97	7.94	9.13	11.24	12.79	14.89	16.81	127
Equity Capital+Minority Int/Total Assets	11.34	7.26	8.04	9.26	11.34	12.90	15.04	16.81	127
Tier 1 Common Eq Cap / T RWA	12.48	7.77	8.73	10.41	12.57	13.83	17.05	17.93	107
Net Loans&Ls/Equity Capital (X)	5.96	2.45	4.04	4.86	5.91	7.01	8.29	9.23	127
Cash Dividends/Net Income	28.63	0.00	0.00	1.31	32.25	50.69	65.54	82.09	121
Cash Dividends/Net Income (Sub S Adjusted)	33.64	8.63	8.63	14.62	24.63	27.87	69.24	71.56	8
Retained Earnings/Avg Equity Cap	5.32	-3.19	0.51	3.15	5.18	7.48	10.59	12.82	127
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Long-Term Debt/Equity Capital	1.72	0.00	0.00	0.00	0.00	0.64	10.80	15.50	127
Equity Investment in Subs/Equity Cap	103.92	83.03	87.46	97.14	100.42	110.78	124.21	132.25	127
Cash FR Oper+Noncash+Op Exp+Di v	102.32	-7.24	0.50	31.87	86.67	141.86	300.91	393.88	123

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.72	2.46	2.82	3.34	3.69	4.14	4.46	4.88	127
Less: Interest Expense	0.42	0.13	0.18	0.24	0.37	0.50	0.85	1.06	127
Equals: Net Interest Income (TE)	3.27	2.03	2.35	2.96	3.25	3.66	4.03	4.30	127
Plus: Non-Interest Income	1.06	0.06	0.23	0.53	0.91	1.39	2.20	4.43	127
Equals: Adj Operating Income (TE)	4.43	2.73	3.17	3.76	4.30	5.05	5.69	7.21	127
Less: Overhead Expense	2.95	1.54	1.83	2.31	2.85	3.28	4.21	6.61	127
Less: Provision for Loan and Lease Losses	0.10	-0.24	-0.11	0.00	0.08	0.19	0.33	0.46	127
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Plus: Realized G/L on AFS Sec	0.01	-0.01	-0.00	0.00	0.00	0.01	0.08	0.19	127
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	127
Equals: Pretax Net Oper Inc (TE)	1.36	-0.00	0.38	0.99	1.36	1.72	2.25	2.60	127
Less: Applicable Income Taxes (TE)	0.43	-0.00	0.01	0.26	0.45	0.61	0.74	0.98	127
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equals: Net Operating Income	0.90	-0.04	0.23	0.62	0.89	1.18	1.52	1.71	127
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equals: Net Income	0.90	-0.04	0.23	0.62	0.89	1.18	1.52	1.71	127
Memo: Net Income (Last Four Qtrs)	0.98	0.12	0.33	0.70	0.95	1.29	1.60	1.99	127
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.40	83.89	87.02	88.52	91.43	94.30	95.73	96.79	127
Avg Int-Bearing Funds / Avg Assets	70.41	52.41	58.13	65.55	70.82	75.35	81.94	85.84	107
Int Income (TE) / Avg Earning Assets	4.06	2.54	3.07	3.63	4.05	4.48	4.97	5.32	127
Int Expense / Avg Earning Assets	0.46	0.13	0.19	0.27	0.41	0.54	0.89	1.12	127
Net Int Inc (TE) / Avg Earn Assets	3.59	2.17	2.53	3.23	3.57	4.02	4.58	5.01	127
YIELD OR COST:									
Total Loans and Leases (TE)	4.76	3.80	3.98	4.18	4.68	5.18	5.88	6.68	127
Interest-Bearing Bank Balances	0.28	0.00	0.05	0.17	0.23	0.33	0.64	1.10	127
Fed Funds Sold & Reverse Repos	0.22	0.00	0.00	0.00	0.08	0.32	1.03	1.56	60
Trading Assets	1.18	0.00	0.00	0.00	0.01	2.83	4.20	6.14	43
Total Earning Assets	3.99	2.53	2.88	3.58	3.94	4.43	4.85	5.24	127
Investment Securities (TE)	2.57	1.34	1.68	2.15	2.49	2.98	3.55	3.85	127
U.S. Treasury & Agency Sec (excl MBS)	1.58	0.23	0.61	0.96	1.45	2.14	2.74	4.57	113
Mortgage-Backed Securities	2.34	1.53	1.65	1.95	2.29	2.59	3.39	3.90	127
All Other Securities	3.97	1.40	1.65	2.86	4.03	5.13	5.89	7.16	125
Interest-Bearing Deposits	0.40	0.12	0.19	0.26	0.37	0.55	0.70	0.79	127
Time Deposits of \$100K or More	0.84	0.26	0.41	0.68	0.83	1.00	1.25	1.49	127
Time Deposits < \$100K	0.81	0.24	0.35	0.57	0.80	1.02	1.26	1.49	127
Other Domestic Deposits	0.23	0.06	0.09	0.12	0.19	0.29	0.47	0.67	127
Foreign Deposits	0.24	0.14	0.14	0.14	0.19	0.26	0.31	0.32	3
Fed Funds Purchased and Repos	0.63	0.00	0.03	0.13	0.27	0.73	2.50	3.57	108
Other Borrowed Funds & Trading Liab	1.95	0.10	0.25	0.65	1.81	3.07	3.82	4.56	116
All Interest-Bearing Funds	0.52	0.19	0.26	0.36	0.50	0.66	0.84	1.01	107

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	21.12	13.25	14.14	16.76	20.40	25.18	28.72	33.96	127
Avg Assets per Employee (\$000)	5723.32	3112.35	3511.48	4074.29	5066.65	6755.62	10886.1	12841.6	127

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.01	0.00	0.00	0.00	1.65	5.86	10.04	13.80	125
Overhead Exp / NOI + Non-Int Income	67.94	44.49	51.23	60.80	67.00	74.48	89.43	96.28	127

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.95	1.54	1.83	2.31	2.85	3.28	4.21	6.61	127
Personnel Expense	1.58	0.83	0.98	1.29	1.50	1.78	2.34	3.53	127
Net Occupancy Expense	0.39	0.18	0.21	0.31	0.38	0.46	0.57	0.69	127
Other Operating Expenses	0.95	0.45	0.54	0.70	0.88	1.15	1.56	2.18	127
Overhead Less Non-Interest Income	1.82	0.76	1.13	1.46	1.77	2.10	2.81	3.00	127

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	66.81	43.55	49.94	58.80	65.51	73.46	88.78	95.77	127
Personnel Expense	35.92	20.68	26.19	31.37	36.25	39.92	46.68	50.29	127
Net Occupancy Expense	8.90	4.56	5.86	7.02	8.72	10.32	12.71	14.52	127
Other Operating Expenses	21.31	13.08	14.10	17.13	20.06	25.11	30.97	37.59	127
Total Non-Interest Income	23.07	1.81	6.79	13.06	22.79	29.45	42.02	57.95	127
Fiduciary Activities Income	1.74	0.00	0.00	0.00	0.87	3.62	6.29	7.45	127
Serv Charges on Deposit Accts - Domestic	4.85	0.13	0.61	2.67	4.75	6.76	8.90	11.35	127
Trading Revenue	0.09	-0.00	0.00	0.00	0.00	0.00	0.60	1.33	127
Investment Banking Fees & Commissions	1.22	0.00	0.00	0.11	0.78	1.89	3.66	7.51	127
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Net Servicing Fees	0.43	0.00	0.00	0.00	0.10	0.55	2.12	3.78	127
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Insurance Activities Revenue	0.87	0.00	0.00	0.00	0.04	1.31	4.30	6.55	127
Net Gain (Loss) - Sales Loans, OREO, Oth	1.84	-3.00	-0.33	0.06	0.88	2.87	7.39	13.10	127
Other Non-Interest Income	7.60	-5.18	0.84	4.07	6.87	10.04	17.11	29.02	127
Overhead Less Non-Interest Income	42.30	17.55	23.28	33.10	41.35	51.44	60.50	70.61	127

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	27.66	0.00	3.46	21.81	29.86	34.47	37.55	39.08	121
Appl Inc Tax+TE/Pretax NOI+TE	33.53	0.00	3.56	31.72	35.41	37.98	41.08	43.13	121

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	47.29	16.44	23.84	36.98	46.34	59.32	66.58	73.29	127
Commercial and Industrial Loans	10.84	0.47	3.06	5.43	8.73	14.60	24.37	33.71	127
Loans to Individuals	2.24	0.03	0.08	0.30	1.02	3.12	8.21	10.83	127
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.11	127
Agricultural Loans	0.41	0.00	0.00	0.00	0.02	0.52	1.97	3.17	127
Other Loans and Leases	2.06	0.00	0.00	0.47	1.31	2.89	6.07	9.31	127
Net Loans and Leases	65.21	35.76	46.89	57.65	66.88	72.52	78.28	81.41	127
Debt Securities Over 1 Year	17.14	1.52	5.53	10.88	15.89	22.97	31.94	38.30	127
Mutual Funds and Equity Securities	0.09	0.00	0.00	0.00	0.02	0.11	0.45	0.86	127
Subtotal	83.84	59.50	74.94	80.07	84.81	88.20	90.13	91.68	127
Interest-Bearing Bank Balances	3.17	0.07	0.16	0.67	2.47	4.77	7.95	13.83	127
Federal Funds Sold & Reverse Repos	0.08	0.00	0.00	0.00	0.00	0.02	0.51	1.40	127
Debt Securities 1 Year or Less	2.05	0.04	0.11	0.35	1.12	2.37	8.22	10.99	127
Trading Assets	0.05	0.00	0.00	0.00	0.00	0.06	0.22	0.86	127
Total Earning Assets	90.28	82.85	85.61	87.76	90.50	92.91	94.25	95.04	127
Non-Int Cash and Due From Dep Inst	1.72	0.34	0.51	1.04	1.77	2.25	2.89	3.65	127
Other Real Estate Owned	0.36	0.00	0.01	0.05	0.14	0.59	1.21	1.72	127
All Other Assets	7.77	3.34	3.75	5.23	7.41	10.12	12.02	13.01	127
MEMORANDA:									
Short-Term Investments	6.05	0.66	0.99	2.08	4.44	9.53	15.51	19.44	127
U.S. Treasury Securities	0.11	0.00	0.00	0.00	0.00	0.04	0.87	1.58	127
U.S. Agency Securities (excl MBS)	2.23	0.00	0.00	0.12	1.33	4.08	7.93	10.02	127
Municipal Securities	2.78	0.00	0.00	0.20	2.14	4.80	8.27	10.05	127
Mortgage-Backed Securities	11.38	0.74	2.48	7.09	10.52	15.62	21.98	26.91	127
Asset-Backed Securities	0.16	0.00	0.00	0.00	0.00	0.11	0.73	2.39	127
Other Debt Securities	0.65	0.00	0.00	0.00	0.13	1.00	3.31	5.34	127
RE Loans Secured by 1-4 Family	17.15	1.36	4.55	9.73	15.30	23.27	33.78	44.40	127
Revolving	2.77	0.00	0.01	0.72	2.48	4.23	6.38	7.48	127
Closed-End, Sec by First Liens	13.28	0.95	2.65	5.63	11.26	18.86	27.96	38.21	127
Closed-End, Sec by Junior Liens	0.69	0.00	0.05	0.24	0.55	1.03	1.73	2.26	127
Commercial Real Estate Loans	27.16	5.96	10.61	18.56	26.58	35.51	43.73	52.62	127
Construction and Land Dev	3.16	0.04	0.34	1.32	2.65	4.91	6.75	8.88	127
Multi family	2.77	0.04	0.38	0.97	2.12	3.80	6.49	12.36	127
Nonfarm Nonresidential	19.47	2.81	7.65	13.11	19.36	25.98	31.27	35.40	127
RE Loans Secured by Farml and	0.64	0.00	0.00	0.00	0.21	1.11	2.46	3.75	127
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.63	40.31	49.52	61.00	74.34	84.95	90.84	94.51	127
RE Loans Secured by 1-4 Family	26.58	2.97	7.35	13.99	25.45	35.22	51.07	58.83	127
Revolving	4.17	0.00	0.09	1.22	3.45	6.66	9.79	10.82	127
Closed-End	21.91	2.34	5.64	11.06	19.81	30.66	46.49	55.58	127
Commercial Real Estate Loans	42.41	13.99	20.57	30.30	41.63	52.06	66.09	73.74	127
Construction and Land Dev	4.81	0.05	0.69	2.03	3.96	7.42	10.96	12.76	127
Multi family	4.63	0.08	0.92	1.88	3.10	6.03	12.35	27.76	127
Nonfarm Nonresidential	30.43	7.93	15.03	21.36	30.73	37.16	46.51	55.47	127
RE Loans Secured by Farml and	1.02	0.00	0.00	0.00	0.36	1.73	4.37	5.76	127
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.21	127
Commercial and Industrial Loans	17.00	3.59	5.45	8.43	15.01	22.47	37.34	45.46	127
Loans to Individuals	3.77	0.07	0.17	0.49	1.44	5.43	14.30	19.17	127
Credit Card Loans	0.06	0.00	0.00	0.00	0.00	0.03	0.40	0.89	127
Agricultural Loans	0.65	0.00	0.00	0.00	0.04	0.83	3.16	5.26	127
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Other Loans and Leases	3.56	0.00	0.00	0.74	2.09	5.21	12.89	16.77	127

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.05	0.66	0.99	2.08	4.44	9.53	15.51	19.44	127
Liquid Assets	21.26	7.98	10.78	14.65	19.22	26.53	37.67	42.67	127
Investment Securities	19.79	3.66	9.06	12.73	18.22	27.26	35.28	40.74	127
Net Loans and Leases	65.21	35.76	46.89	57.65	66.88	72.52	78.28	81.41	127
Net Lns, Ls & Stdbly Ltrs of Credit	65.83	36.14	47.25	58.15	67.52	73.36	79.49	82.35	127
Core Deposits	65.92	26.74	46.73	59.28	68.52	73.39	77.43	79.66	127
Noncore Funding	19.02	5.71	7.57	12.14	16.22	25.07	36.10	40.96	127
Time Deposits of \$100K or More	8.92	1.75	3.02	5.22	8.36	11.40	16.92	21.27	127
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Fed Funds Purchased and Repos	2.01	0.00	0.00	0.17	1.68	3.51	5.97	7.58	127
Net Fed Funds Purchased (Sold)	1.95	-0.19	0.00	0.00	1.45	3.43	5.80	7.58	127
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Oth Borrowings W/Rem Mat 1 Yr or Less	2.04	0.00	0.00	0.02	0.82	2.91	9.87	11.43	127
Earning Assets Repr in 1 Year	31.05	9.37	13.28	20.77	29.70	40.44	51.45	58.92	127
Int-Bearing Liab Repr in 1 Year	18.35	4.71	6.36	8.51	13.80	22.31	49.33	57.04	127
Long-Term Debt Repr in 1 Year	0.35	0.00	0.00	0.00	0.00	0.16	2.25	5.96	127
Net Assets Repriceable in 1 Year	11.11	-32.61	-16.96	-0.94	12.69	21.69	35.85	44.12	127
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.29	-16.80	-4.35	6.99	14.17	24.32	34.77	40.07	127
Net ST Noncore Funding Dependence	6.91	-33.02	-11.30	1.75	6.46	13.89	22.54	27.36	127
Short-Term Inv/ST Noncore Funding	64.93	3.61	7.93	17.67	38.20	81.86	202.59	411.23	127
Liq Asts-ST Noncore Fndg/Nonliq Asts	12.37	-16.30	-10.28	0.02	10.13	22.72	42.00	59.24	127
Net Loans and Leases/Total Deposits	83.64	47.23	59.69	70.57	85.45	94.53	107.66	118.01	127
Net Loans and Leases/Core Deposits	100.26	53.95	65.67	81.40	99.92	111.98	144.93	166.89	127
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.02	-3.23	-1.65	-0.44	0.00	0.28	1.30	1.82	76
Avail-For-Sale Sec Appr(Depr)/T1 Cap	0.01	-3.03	-2.41	-1.24	-0.10	1.18	2.57	3.50	107
Struct Notes Appr(Depr)/T1 Cap	-0.19	-1.67	-0.89	-0.31	-0.03	0.00	0.02	0.05	46
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	11.69	0.00	0.00	0.00	4.03	23.89	44.27	52.25	127
Available-For-Sale Securities	88.30	46.34	53.56	75.75	95.94	100.00	100.00	100.00	127
U. S. Treasury Securities	0.64	0.00	0.00	0.00	0.00	0.25	4.84	8.50	127
U. S. Agency Securities (excl MBS)	12.15	0.00	0.00	0.63	8.39	20.44	39.71	53.89	127
Municipal Securities	13.92	0.00	0.00	1.13	12.92	24.74	34.45	42.32	127
Mortgage-Backed Securities	60.88	7.80	27.27	42.95	63.08	79.12	89.25	95.64	127
Asset-Backed Securities	0.87	0.00	0.00	0.00	0.00	0.62	4.57	11.79	127
Other Debt Securities	3.21	0.00	0.00	0.00	0.89	6.27	12.47	15.60	127
Mutual Funds and Equity Securities	0.54	0.00	0.00	0.00	0.13	0.82	2.58	4.42	127
Debt Securities 1 Year or Less	10.67	0.21	0.89	2.51	6.37	15.44	32.91	51.56	127
Debt Securities 1 To 5 Years	20.04	0.50	1.56	6.26	14.45	32.73	50.67	61.02	127
Debt Securities Over 5 Years	65.52	13.72	29.94	46.04	70.88	82.97	93.09	96.41	127
Pledged Securities	50.55	1.66	9.67	30.45	51.68	72.29	85.25	92.65	127
Structured Notes, Fair Value	1.38	0.00	0.00	0.00	0.00	1.74	7.11	12.69	127

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.24	-0.11	0.00	0.08	0.19	0.33	0.46	127
Provision for Ln&Ls Losses/Avg Lns&Ls	0.15	-0.58	-0.19	0.00	0.14	0.28	0.46	0.74	127
Provision for Ln&Ls Losses/Net Losses	146.69	-371.90	-30.80	3.37	103.78	226.91	479.48	743.54	126
Ln&Ls Allowance/Total Loans & Leases	1.43	0.59	0.72	1.08	1.32	1.79	2.21	2.92	127
Ln&Ls Allowance/Net Ln&Ls Losses (X)	12.65	1.65	2.30	4.33	7.35	18.83	40.17	62.93	99
ALLL/Nonaccrual Assets	149.43	34.23	47.66	82.89	132.11	194.30	325.40	415.10	127
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	125.08	23.53	31.87	55.32	103.91	177.76	289.03	340.06	127
Gross Ln&Ls Losses/Avg Loans & Leases	0.28	0.01	0.04	0.10	0.19	0.39	0.78	1.03	127
Recoveries/Avg Loans and Leases	0.10	0.00	0.01	0.03	0.07	0.16	0.28	0.38	127
Net Losses/Avg Loans and Leases	0.15	-0.18	-0.07	0.01	0.10	0.29	0.54	0.81	127
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Recoveries/Prior Year-End Losses	7.81	0.64	1.32	2.80	6.38	10.92	19.13	32.87	126
Earnings Coverage of Net Losses (X)	8.16	-136.16	-53.96	1.15	8.03	24.52	58.34	85.25	126
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.12	-0.12	-0.06	0.00	0.05	0.18	0.49	0.89	127
RE Loans Secured By 1-4 Family	0.17	-0.12	-0.03	0.00	0.08	0.26	0.66	1.06	126
Revolving	0.12	-0.25	-0.07	-0.00	0.00	0.21	0.54	1.10	120
Closed-End	0.17	-0.09	-0.04	0.00	0.07	0.25	0.88	1.12	126
Commercial Real Estate Loans	0.07	-0.30	-0.16	-0.02	0.01	0.13	0.43	0.95	126
Construction and Land Dev	-0.06	-2.02	-1.33	-0.13	0.00	0.03	0.85	1.70	122
Multi family	0.02	-0.12	-0.01	0.00	0.00	0.00	0.15	0.39	123
Nonfarm Nonresidential	0.11	-0.24	-0.08	-0.00	0.01	0.15	0.57	1.22	126
RE Loans Secured by Farmland	-0.00	-0.08	-0.01	0.00	0.00	0.00	0.00	0.00	98
Commercial and Industrial Loans	0.12	-0.53	-0.25	-0.04	0.02	0.33	0.58	1.48	125
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	1.19	0.05	0.14	0.28	0.63	1.50	4.20	5.60	94
Credit Card Loans	1.44	-0.85	0.00	0.00	0.88	1.63	5.11	9.37	46
Agricultural Loans	0.01	-0.11	-0.03	0.00	0.00	0.00	0.01	0.39	78
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.15	-0.11	-0.02	0.00	0.00	0.16	0.63	2.26	119

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.58	0.07	0.15	0.26	0.40	0.88	1.50	1.86	127
90+ Days PD Loans and Leases	0.22	0.00	0.00	0.00	0.02	0.22	1.13	2.57	127
Nonaccrual Loans and Leases	1.21	0.30	0.37	0.60	0.99	1.70	2.61	3.90	127
90+ Days PD and Nonaccrual Loans and Leases	1.64	0.36	0.48	0.76	1.30	1.97	3.95	7.15	127
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.03	0.08	0.23	127
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	127
Nonaccrual Restructured	0.35	0.01	0.03	0.12	0.24	0.50	0.97	1.78	127
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.58	0.07	0.15	0.26	0.40	0.88	1.50	1.86	127
90+ Days Past Due Assets	0.22	0.00	0.00	0.00	0.02	0.22	1.13	2.57	127
Nonaccrual Assets	1.23	0.30	0.37	0.60	0.99	1.76	2.61	3.90	127
30+ Days PD & Nonaccrual Assets	2.27	0.49	0.80	1.11	1.82	2.88	5.23	9.92	127
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.01	0.20	0.30	0.49	0.82	1.31	2.34	3.57	127
90+ PD & Nonaccrual Assets + OREO	1.41	0.33	0.42	0.59	1.05	1.92	3.59	5.38	127
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.56	0.37	0.55	0.77	1.26	2.10	3.31	5.47	127
Allowance for Loan & Lease Losses	191.67	39.95	60.57	90.82	154.68	257.22	459.63	582.76	127
Equity Cap + ALLL	12.86	2.68	4.23	6.95	10.58	16.23	27.50	43.44	127
Tier 1 Cap + ALLL	14.25	3.87	5.15	8.19	12.27	18.14	30.63	40.56	107
Loans & Leases + RE Acquired	2.54	0.56	0.78	1.17	1.92	3.32	5.97	10.18	127

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.58	0.05	0.12	0.24	0.42	0.82	1.48	2.09	127
	- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.01	0.27	1.47	3.42	127
	- Nonaccrual	1.38	0.28	0.47	0.71	1.19	1.82	2.79	4.00	127
Coml & Indl	- 30-89 Days PD	0.39	0.00	0.00	0.08	0.26	0.61	1.27	2.74	125
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.07	0.49	0.76	125
	- Nonaccrual	0.95	0.00	0.06	0.24	0.59	1.36	2.91	3.98	125
Individuals	- 30-89 Days PD	0.88	0.00	0.05	0.23	0.60	1.23	2.77	4.43	125
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.15	0.49	1.20	125
	- Nonaccrual	0.32	0.00	0.00	0.03	0.17	0.58	1.12	1.83	125
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agri cul tural	- 30-89 Days PD	0.18	0.00	0.00	0.00	0.00	0.24	0.99	1.42	78
	- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.20	1.39	78
	- Nonaccrual	0.29	0.00	0.00	0.00	0.00	0.33	1.64	3.45	78
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- Nonaccrual	1.56	0.00	0.00	0.00	0.00	0.00	3.75	5.00	4
Other Lns&Ls	- 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.15	0.69	1.69	119
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.24	119
	- Nonaccrual	0.27	0.00	0.00	0.00	0.00	0.16	1.68	3.53	119
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.84	0.07	0.17	0.39	0.66	1.10	2.07	2.51	126
	- 90+ Days Past Due	0.27	0.00	0.00	0.00	0.02	0.26	1.34	3.33	126
	- Nonaccrual	1.75	0.17	0.33	0.66	1.21	2.41	3.99	9.48	126
Revol vi ng	- 30-89 Days PD	0.45	0.00	0.00	0.13	0.34	0.70	1.37	1.76	120
	- 90+ Days Past Due	0.06	0.00	0.00	0.00	0.00	0.06	0.37	0.71	120
	- Nonaccrual	0.89	0.00	0.00	0.20	0.65	1.43	2.88	4.71	120
Closed-End	- 30-89 Days PD	0.92	0.04	0.15	0.40	0.70	1.29	2.18	2.69	126
	- 90+ Days Past Due	0.32	0.00	0.00	0.00	0.02	0.30	1.66	3.90	126
	- Nonaccrual	1.92	0.19	0.30	0.65	1.28	2.60	4.56	10.08	126
	- Jr Li en 30-89 Days PD	0.05	0.00	0.00	0.00	0.03	0.08	0.17	0.27	126
	- Jr Li en 90+ Days PD	0.01	0.00	0.00	0.00	0.00	0.00	0.07	0.24	126
	- Jr Li en Nonaccrual	0.12	0.00	0.00	0.01	0.06	0.15	0.48	1.10	126
Commercial RE	- 30-89 Days PD	0.36	0.00	0.00	0.09	0.22	0.63	1.15	1.57	126
	- 90+ Days Past Due	0.22	0.00	0.00	0.00	0.00	0.15	1.52	2.88	126
	- Nonaccrual	1.36	0.15	0.31	0.64	1.10	1.97	2.88	4.03	126
Const & Dev	- 30-89 Days PD	0.40	0.00	0.00	0.00	0.12	0.77	1.71	2.55	122
	- 90+ Days Past Due	0.46	0.00	0.00	0.00	0.00	0.07	2.92	8.84	122
	- Nonaccrual	2.44	0.00	0.00	0.34	1.55	3.91	7.66	12.58	122
Mul ti fami ly	- 30-89 Days PD	0.15	0.00	0.00	0.00	0.00	0.28	0.71	1.05	123
	- 90+ Days Past Due	0.18	0.00	0.00	0.00	0.00	0.01	1.04	3.66	123
	- Nonaccrual	0.53	0.00	0.00	0.00	0.20	0.94	2.27	3.13	123
Nonfarm Nres-	- 30-89 Days PD	0.34	0.00	0.00	0.08	0.24	0.54	1.02	1.63	126
	- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.12	1.37	2.54	126
	- Nonaccrual	1.32	0.11	0.25	0.57	1.08	1.91	3.34	3.68	126
Farm land	- 30-89 Days PD	0.30	0.00	0.00	0.00	0.00	0.40	1.54	2.48	98
	- 90+ Days Past Due	0.15	0.00	0.00	0.00	0.00	0.00	0.70	2.03	98
	- Nonaccrual	1.45	0.00	0.00	0.00	0.09	1.97	5.47	17.93	98
Credi t Card	- 30-89 Days PD	1.37	0.00	0.00	0.00	0.74	1.54	5.10	9.52	46
	- 90+ Days Past Due	0.93	0.00	0.00	0.00	0.00	0.42	3.99	13.92	46
	- Nonaccrual	0.07	0.00	0.00	0.00	0.00	0.00	0.34	1.33	46

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.25	7.31	7.68	8.90	9.93	11.44	13.33	14.75	107
Tier 1 RBC Ratio	13.95	9.88	10.86	11.79	13.36	15.72	17.90	20.46	107
Total Risk-Based Capital Ratio	15.22	11.72	11.96	13.40	14.64	16.97	18.81	21.70	107
Tangible Tier 1 Leverage Ratio	10.10	6.56	7.45	8.80	9.77	11.42	13.31	14.75	107
Tangible Common Eq Cap/Tan Assets	9.12	5.21	6.38	7.51	9.10	10.22	12.28	14.20	107
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.90	2.04	4.95	9.70	14.25	19.36	25.71	31.71	127
Standby Letters of Credit	0.48	0.00	0.00	0.16	0.39	0.78	1.30	1.58	127
Commercial & Similar Letters of Credit	0.02	0.00	0.00	0.00	0.00	0.02	0.12	0.35	127
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.99	0.00	0.00	0.35	3.03	9.73	16.24	23.40	127
Interest Rate Contracts	4.80	0.00	0.00	0.35	2.84	9.15	15.72	23.14	127
Interest Rate Futures & Forward Contr	0.37	0.00	0.00	0.00	0.03	0.47	1.99	4.50	127
Written Options Contr (Int Rate)	0.36	0.00	0.00	0.00	0.06	0.53	1.95	2.61	127
Purchased Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.70	1.33	127
Interest Rate Swaps	3.30	0.00	0.00	0.00	0.98	6.22	12.87	17.57	127
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	127
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	127
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	127
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	127
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	127
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.11	5.08	8.90	15.35	22.02	29.44	39.23	44.42	127

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.28	68.33	96.31	100.00	100.00	100.00	100.00	100.00	108
Foreign Exchange Contracts	0.06	0.00	0.00	0.00	0.00	0.00	0.24	2.58	108
Equity, Comm, & Other Contracts	0.23	0.00	0.00	0.00	0.00	0.00	0.24	10.05	108
Futures and Forwards	16.45	0.00	0.00	0.00	5.00	37.71	58.96	73.92	108
Written Options	16.32	0.00	0.00	0.00	7.37	34.09	53.53	81.01	108
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	108
Over-The-Counter	16.03	0.00	0.00	0.00	6.35	34.09	53.53	81.01	108
Purchased Options	1.71	0.00	0.00	0.00	0.00	0.62	12.27	16.49	108
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Over-The-Counter	1.50	0.00	0.00	0.00	0.00	0.00	11.30	16.10	108
Swaps	56.23	0.00	0.00	2.86	66.10	96.42	100.00	100.00	108
Held for Trading	21.04	0.00	0.00	0.00	0.00	24.89	98.87	100.00	108
Interest Rate Contracts	13.86	0.00	0.00	0.00	0.00	8.10	96.21	100.00	108
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.58	108
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	108
Non-Traded	78.95	0.00	0.01	69.40	100.00	100.00	100.00	100.00	108
Interest Rate Contracts	77.20	0.00	0.00	60.10	100.00	100.00	100.00	100.00	108
Foreign Exchange Contracts	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.43	108
Equity, Comm, & Other Contracts	0.11	0.00	0.00	0.00	0.00	0.00	0.00	6.08	108
Deriv Contr (Excl Fut & FX LE 14 Days)	77.48	10.56	33.54	53.92	85.07	99.09	100.00	100.00	94
One Year or Less	19.53	0.00	0.00	0.47	11.46	38.80	59.68	78.11	94
Over 1 Year to 5 Years	19.02	0.00	0.00	0.00	13.83	39.12	58.51	71.35	94
Over 5 Years	26.40	0.00	0.00	0.00	24.59	47.42	67.33	80.31	94
Gross Negative Fair Value (Abs Val)	1.01	0.00	0.00	0.26	0.84	1.67	2.53	3.67	108
Gross Positive Fair Value	1.22	0.00	0.08	0.45	1.12	1.73	3.14	3.84	108
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	107
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.03	107
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	107
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	107
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	107
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
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	107
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	107
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.06	0.00	0.00	0.00	0.01	0.11	0.31	0.37	107

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	0.07	127
Ins Under Assets(P/C)/Tot Ins Und Ast	66.66	0.00	0.00	0.00	100.00	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	0.00	0.00	0.00	0.00	75.00	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	3
Ins Activities Revenue/Adj Oper Inc	0.87	0.00	0.00	0.00	0.04	1.31	4.30	6.55	127
Premium Inc/Ins Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.00	0.00	10.89	87
Credit Rel Prem Inc/Tot Prem Inc	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Other Prem Inc/Total Prem Inc	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	127
Ins Net Inc (P/C)/Equity (P/C)	27.55	2.12	2.12	7.60	15.29	26.43	52.40	67.17	6
Ins Net Inc (L/H)/Equity (L/H)	-0.22	-0.22	-0.22	-0.22	-0.22	-0.22	-0.22	-0.22	1
Insur Ben, Losses, Exp/Insur Premiums	118.16	0.00	0.00	24.26	79.15	128.57	199.19	288.48	8
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.53	0.00	0.00	0.00	0.00	0.63	6.33	10.13	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	127
CSV Life Insurance/Tier 1 Cap + ALLL	10.98	0.00	0.00	5.37	12.22	17.62	22.25	25.82	107
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	127
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.35	39
Cost: Interest-Bearing Deposits	0.24	0.14	0.14	0.14	0.19	0.26	0.31	0.32	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	3.02	3.02	3.02	3.02	3.02	3.02	3.02	3.02	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	181.20	-100.00	-89.17	-30.09	-4.15	18.36	393.03	1700.35	35
Total Selected Assets	14.79	-100.00	-81.39	-16.44	-3.24	10.67	82.25	388.48	47
Deposits	16.47	-10.69	-10.69	-10.69	-2.21	18.16	39.56	46.70	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	130.92	0.00	0.87	29.23	80.43	113.29	212.88	1125.17	76
Dividends Paid/Net Income	28.62	0.00	0.00	1.31	32.25	50.69	65.54	82.09	121
Net Income - Dividends/Avg Equity	5.32	-3.19	0.51	3.15	5.18	7.48	10.59	12.82	127
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	153.03	0.00	0.00	0.00	99.94	171.90	459.49	1102.38	97
Dividends From Nonbank Subs	1.68	0.00	0.00	0.00	0.00	0.29	4.04	27.62	97
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	97
Dividends From All Subsidiaries	158.84	0.00	0.00	0.76	100.00	174.60	459.49	1123.95	97
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.23	0.00	0.00	0.00	33.72	57.47	108.31	195.21	108
Interest Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.05	0.43	1.69	108
Mgt & Service Fees From Bank Subs	1.14	0.00	0.00	0.00	0.00	0.00	8.58	22.39	108
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.34	108
Operating Income From Bank Subs	42.27	0.00	0.00	0.11	33.81	58.45	149.57	268.54	108
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	49.48	0.00	0.00	0.00	2.78	100.00	122.64	383.69	68
Interest Income From Nonbank Subs	0.16	0.00	0.00	0.00	0.00	0.00	0.00	5.45	68
Mgt & Serv Fees From Nonbank Subs	0.88	0.00	0.00	0.00	0.00	0.00	0.00	21.09	68
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Operating Inc From Nonbank Subs	60.02	0.00	0.00	0.00	12.41	100.00	182.97	508.96	68
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	61.66	0.00	0.00	0.00	0.00	0.00	4.29	235.53	15
Interest Inc From Subsidiary BHCs	0.03	0.00	0.00	0.00	0.00	0.00	0.08	0.22	15
Mgt & Serv Fees From Sub BHCs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.06	15
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15
Operating Income From Sub BHCs	61.71	0.00	0.00	0.00	0.00	0.00	4.49	235.64	15
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	50.00	0.00	0.00	0.00	77.30	99.21	99.93	99.98	113
Interest Income From Bank Subs	4.77	0.00	0.00	0.00	0.00	0.28	40.62	99.77	113
Mgt & Serv Fees From Bank Subs	3.24	0.00	0.00	0.00	0.00	0.00	15.52	61.29	113
Other Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.00	0.00	2.74	113
Operating Income From Bank Subs	69.02	0.00	0.00	25.28	98.19	99.84	100.00	100.00	113
Dividends From Nonbank Subs	1.68	0.00	0.00	0.00	0.00	0.23	14.55	29.03	113
Interest Income From Nonbank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.27	113
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.29	113
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Operating Inc From Nonbank Subs	3.93	0.00	0.00	0.00	0.00	1.16	16.88	74.25	113
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113
Loans and Adv From Subs/ST Debt	100.18	0.00	0.00	0.00	18.65	101.13	231.81	286.51	5
Loans and Adv From Subs/Total Debt	222.97	0.00	0.00	0.00	46.26	258.46	629.32	1265.23	37

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1107205	3,865,201	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
1082067	3,493,065	AMERIS BANCORP	MOULTRIE, GA	
3153130	4,030,634	BANC OF CALIFORNIA, INC.	IRVINE, CA	
1133286	6,375,050	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,702,046	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,042,242	BANGOR BANCORP, MHC	BANGOR, ME	
1245620	5,108,599	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	5,028,893	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,488,296	BANNER CORPORATION	WALLA WALLA, WA	
2961879	6,667,551	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	8,571,737	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,538,516	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	6,011,931	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3141650	3,205,952	BNC BANCORP	HIGH POINT, NC	
3814310	3,850,825	BOFI HOLDING, INC.	SAN DIEGO, CA	
3944628	5,167,500	BOND STREET HOLDINGS, INC.	WESTON, FL	
1020180	8,915,909	BREMER FINANCIAL CORPORATION	SAINT PAUL, MN	
2631510	5,435,053	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,402,339	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	6,696,447	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,553,304	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,129,762	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
2682996	3,143,337	CARDINAL FINANCIAL CORPORATION	MC LEAN, VA	Moved from Peer 3
2868129	3,006,156	CENTERSTATE BANKS, INC.	DAVENPORT, FL	Moved from Peer 3
1022764	4,827,437	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,500,047	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	6,338,328	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,396,158	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	5,027,102	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,570,391	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	7,237,082	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,397,228	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,668,578	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,225,173	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
4284536	5,014,231	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	6,902,518	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,280,369	DIME COMMUNITY BANCSHARES, INC	BROOKLYN, NY	
2894230	9,743,238	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,344,418	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,804,239	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,684,390	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,139,961	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1032464	3,015,619	FINANCIAL INSTITUTIONS, INC.	WARSAW, NY	Moved from Peer 3
1199974	3,418,118	FIRST AMERICAN BANK CORPORATIO	ELK GROVE VILLAGE, IL	
1250101	6,629,621	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,316,000	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	5,848,089	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,542,061	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,532,136	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,209,397	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,499,089	FIRST FINANCIAL BANCORP	CINCINNATI, OH	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1102312	5,281,027	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	3,033,180	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	
1133437	7,998,094	FIRST FINANCIAL HOLDINGS INC.	COLUMBIA, SC	
1123670	7,616,641	FIRST INTERSTATE BANCYSYSTEM	BILLINGS, MT	
1208559	5,453,590	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,328,519	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	
3485541	3,482,292	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
3852022	9,611,353	FLAGSTAR BANCORP, INC.	TROY, MI	
2393274	4,819,976	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	7,830,856	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,776,208	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	4,861,129	H & R BLOCK, INC.	KANSAS CITY, MO	
2900261	3,096,951	HANMI FINANCIAL CORPORATION	LOS ANGELES, CA	
1206546	5,747,102	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	9,033,431	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	6,780,776	HOME BANCSHARES, INC.	CONWAY, AR	
3843507	3,124,603	HOMESTREET, INC.	SEATTLE, WA	
1136803	6,225,920	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,331,688	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,935,196	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,370,750	KEARNY MHC	KEARNY, NJ	
1404799	3,386,961	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,236,348	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	
3814208	3,643,342	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,437,303	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,909,985	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,040,516	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,485,945	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,207,365	NATIONAL AMERICAS HOLDINGS LLC	SIOUX FALLS, SD	
3973888	4,913,587	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,557,381	NATIONAL PENN BANCSHARES, INC.	ALLENTOWN, PA	
1139279	7,753,129	NBT BANCORP INC.	NORWICH, NY	
3212091	6,493,867	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	8,036,208	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,276,554	OCEAN BANKSHARES, INC.	MIAMI, FL	
2490575	7,855,638	OFG BANCORP	SAN JUAN, PR	
1098303	9,544,823	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2692892	3,007,787	ORITANI FINANCIAL CORP	WASHINGTON TOWNSHIP, NJ	Moved from Peer 3
2875332	6,518,866	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,811,072	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,648,594	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,600,930	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	7,500,826	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
1098844	5,902,831	RENASANT CORPORATION	TUPELO, MS	
1097025	3,507,172	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,706,987	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,416,420	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,168,998	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,594,126	SANTANDER BANCORP	GUAYNABO, PR	
3635319	3,572,914	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	4,396,647	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	

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Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
4091800	3,921,700	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,070,029	SNBNY HOLDINGS LIMITED	GIBRALTAR, ZZ	
1245068	3,434,344	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
1417333	3,041,757	STATE BANCSHARES, INC.	FARGO, ND	Moved from Peer 3
3083291	6,926,632	STERLING BANCORP	MONTEBELLO, NY	
1139242	3,038,468	SUN BANCORP, INC	VINELAND, NJ	
3823031	4,050,226	SWS GROUP, INC.	DALLAS, TX	
3609682	5,423,588	TALMER BANCORP INC.	TROY, MI	
2495039	5,653,018	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2367921	5,041,800	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,575,011	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	7,298,138	UNION FIRST MARKET BANCSHARES	RICHMOND, VA	
1249347	7,398,237	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,198,918	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,605,524	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,454,416	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,195,551	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,076,429	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	6,247,558	WESBANCO, INC.	WHEELING, WV	
1025541	4,922,227	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	9,746,624	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
3248513	3,634,461	WILSHIRE BANCORP, INC.	LOS ANGELES, CA	
1137770	4,260,439	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,545,962	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,773,727	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 127 bank holding companies.