

	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	347	354	345	352
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.31	3.28	3.33	3.38
+ Non-interest Income	0.88	1.03	1.00	1.03
- Overhead Expense	3.04	3.12	3.10	3.17
- Provision for Losses	0.08	0.15	0.12	0.31
+ Securities Gains (Losses)	0.02	0.04	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.19	1.19	1.21	1.11
Net Operating Income	0.83	0.83	0.88	0.79
Net Income	0.83	0.84	0.88	0.79
Net Income (Sub S Adjusted)	0.86	0.93	0.90	0.91
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.06	4.16	4.17	4.43
Interest Expense	0.46	0.58	0.54	0.71
Net Interest Income (TE)	3.58	3.56	3.61	3.69
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.14	0.26	0.25	0.59
Earnings Coverage of Net Losses (X)	1.86	11.48	12.57	8.54
Ln&Ls Allowance/Total Loans & Leases	1.52	1.76	1.54	1.80
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	1.96	2.85	2.06	3.07
30-89 Days Past Due Loans and Leases	0.59	0.68	0.53	0.71
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.51	12.33	13.83	13.14
Net ST Noncore Funding Dependence	3.99	3.74	5.07	4.57
Net Loans and Leases/Total Assets	64.23	61.98	64.41	62.12
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.00	9.82	9.95	9.74
Equity Capital/Total Assets	10.01	10.06	9.85	9.87
Equity Capital+Minority Int/Total Assets	10.08	10.15	9.92	9.99
Tier 1 Common Eq Cap / T RWA	12.38	12.15	12.19	11.73
Net Loans&Ls/Equity Capital (X)	6.60	6.42	6.72	6.56
Cash Dividends/Net Income	20.98	20.02	23.09	25.79
Cash Dividends/Net Income (Sub S Adjusted)	11.55	21.25	21.23	5.64
Retained Earnings/Avg Equity Cap	5.94	6.28	6.44	5.33
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.07	0.11	0.07	0.12
Long-Term Debt/Equity Capital	1.34	1.36	1.49	1.44
Equity Investment in Subs/Equity Cap	106.06	107.91	106.28	108.60
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	97.57	103.29	134.72	119.06

PERCENT OF AVERAGE ASSETS	PEER GROUP 03 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.75	3.83	3.85	4.06	4.36
Less: Interest Expense	0.43	0.53	0.50	0.65	0.88
Equals: Net Interest Income (TE)	3.31	3.28	3.33	3.38	3.46
Plus: Non-Interest Income	0.88	1.03	1.00	1.03	0.93
Equals: Adj Operating Income (TE)	4.26	4.37	4.38	4.48	4.43
Less: Overhead Expense	3.04	3.12	3.10	3.17	3.12
Less: Provision for Loan and Lease Losses	0.08	0.15	0.12	0.31	0.58
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	0.03	0.06	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.19	1.19	1.21	1.11	0.86
Less: Applicable Income Taxes (TE)	0.35	0.34	0.33	0.32	0.28
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.83	0.83	0.88	0.79	0.57
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.83	0.84	0.88	0.79	0.57
Memo: Net Income (Last Four Qtrs)	0.88	0.83	0.88	0.80	0.57
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.82	92.35	92.61	92.03	91.92
Avg Int-Bearing Funds / Avg Assets	73.18	74.30	73.97	75.01	77.22
Int Income (TE) / Avg Earning Assets	4.06	4.16	4.17	4.43	4.75
Int Expense / Avg Earning Assets	0.46	0.58	0.54	0.71	0.96
Net Int Inc (TE) / Avg Earn Assets	3.58	3.56	3.61	3.69	3.77
YIELD OR COST:					
Total Loans and Leases (TE)	4.86	5.12	5.08	5.41	5.65
Interest-Bearing Bank Balances	0.27	0.25	0.27	0.26	0.29
Fed Funds Sold & Reverse Repos	0.24	0.19	0.24	0.22	0.19
Trading Assets	1.00	0.70	1.16	1.13	0.95
Total Earning Assets	3.97	4.07	4.08	4.34	4.66
Investment Securities (TE)	2.46	2.36	2.37	2.63	3.14
U.S. Treasury & Agency Sec (excl MBS)	1.36	1.45	1.39	1.56	2.02
Mortgage-Backed Securities	2.29	2.06	2.05	2.41	3.02
All Other Securities	3.71	3.86	3.96	4.40	5.01
Interest-Bearing Deposits	0.44	0.54	0.50	0.66	0.91
Time Deposits of \$100K or More	0.85	1.02	0.96	1.17	1.45
Time Deposits < \$100K	0.85	1.03	0.99	1.24	1.62
Other Domestic Deposits	0.22	0.26	0.24	0.31	0.46
Foreign Deposits	0.64	1.24	0.99	1.43	1.42
Fed Funds Purchased and Repos	0.45	0.59	0.46	0.64	0.81
Other Borrowed Funds & Trading Liab	2.16	2.56	2.28	2.76	3.06
All Interest-Bearing Funds	0.57	0.69	0.65	0.83	1.13

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 03 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	20	19	76	73	69
Avg Assets per Employee (\$000)	4,858	4,693	4,701	4,516	4,524
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	2.12	1.88	1.89	1.69	2.15
Overhead Exp / NII + Non-Int Income	72.51	71.82	71.73	71.63	71.59
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.12	3.10	3.17	3.12
Personnel Expense	1.69	1.71	1.69	1.68	1.58
Net Occupancy Expense	0.39	0.39	0.39	0.39	0.39
Other Operating Expenses	0.93	0.99	1.00	1.06	1.12
Overhead Less Non-Interest Income	2.09	1.98	2.03	2.04	2.13
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	71.25	70.57	70.53	70.49	70.37
Personnel Expense	39.74	39.27	38.73	37.81	36.05
Net Occupancy Expense	9.26	9.06	8.82	8.77	8.97
Other Operating Expenses	21.70	22.00	22.57	23.55	25.25
Total Non-Interest Income	20.04	22.83	22.10	22.12	20.22
Fiduciary Activities Income	1.65	1.46	1.48	1.44	1.63
Serv Charges on Deposit Accts - Domestic	4.77	5.11	5.09	5.49	6.13
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.76	0.69	0.75	0.66	0.70
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.41	0.44	0.48	0.30	0.25
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.55	0.53	0.46	0.51	0.58
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	3.49	2.43	2.48	0.23
Other Non-Interest Income	6.87	7.23	7.68	7.99	8.12
Overhead Less Non-Interest Income	50.25	46.98	47.56	47.59	49.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	22.30	20.66	21.46	21.19	18.57
Appl Inc Tax+TE/Pretax NOI+TE	30.27	28.81	27.99	28.09	28.48

PERCENT OF TOTAL ASSETS	PEER GROUP 03				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	49.67	48.71	49.98	48.70	48.22
Commercial and Industrial Loans	8.99	8.37	8.85	8.36	8.80
Loans to Individuals	1.79	1.73	1.75	1.76	1.96
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.63	0.61	0.71	0.66	0.69
Other Loans and Leases	1.15	1.04	1.17	1.07	1.06
Net Loans and Leases	64.23	61.98	64.41	62.12	62.29
Debt Securities Over 1 Year	19.09	20.12	19.24	19.46	19.67
Mutual Funds and Equity Securities	0.10	0.09	0.10	0.09	0.08
Subtotal	84.45	83.28	84.83	82.78	82.92
Interest-Bearing Bank Balances	4.41	5.27	3.93	5.08	4.67
Federal Funds Sold & Reverse Repos	0.10	0.15	0.10	0.16	0.19
Debt Securities 1 Year or Less	1.79	1.85	1.79	1.82	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.56	91.61	91.59	90.94	90.74
Non-Int Cash and Due From Dep Inst	1.78	1.41	1.60	1.95	1.81
Other Real Estate Owned	0.42	0.61	0.46	0.66	0.83
All Other Assets	6.53	6.88	6.68	6.98	7.29
MEMORANDA:					
Short-Term Investments	6.84	7.89	6.42	7.70	7.29
U.S. Treasury Securities	0.17	0.13	0.14	0.13	0.13
U.S. Agency Securities (excl MBS)	3.30	3.36	3.28	3.18	3.41
Municipal Securities	4.38	4.34	4.34	4.00	3.73
Mortgage-Backed Securities	10.41	11.57	10.61	11.56	11.71
Asset-Backed Securities	0.11	0.09	0.11	0.08	0.05
Other Debt Securities	0.60	0.57	0.60	0.55	0.40
RE Loans Secured by 1-4 Family	16.74	16.87	16.77	17.11	15.63
Revolving	2.59	2.69	2.67	2.76	3.12
Closed-End, Sec by First Liens	13.11	13.00	13.05	13.19	11.29
Closed-End, Sec by Junior Liens	0.64	0.74	0.66	0.77	0.89
Commercial Real Estate Loans	29.62	28.55	29.83	28.30	29.52
Construction and Land Dev	4.13	3.96	4.12	3.93	4.63
Multi family	2.93	2.64	2.95	2.55	2.25
Nonfarm Nonresidential	21.48	20.96	21.71	20.83	21.89
RE Loans Secured by Farmland	1.28	1.24	1.31	1.22	1.29
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	77.20	78.08	77.37	77.82	76.66
RE Loans Secured by 1-4 Family	26.09	27.15	26.12	27.43	25.06
Revolving	4.00	4.30	4.12	4.42	4.96
Closed-End	21.66	22.32	21.57	22.48	19.69
Commercial Real Estate Loans	45.70	45.65	45.95	45.29	46.83
Construction and Land Dev	6.43	6.32	6.43	6.29	7.30
Multi family	4.46	4.20	4.50	4.05	3.52
Nonfarm Nonresidential	33.28	33.66	33.49	33.52	34.80
RE Loans Secured by Farmland	2.11	2.10	2.15	2.04	2.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	13.93	13.41	13.56	13.37	13.96
Loans to Individuals	2.91	2.93	2.84	2.96	3.22
Credit Card Loans	0.04	0.04	0.04	0.04	0.05
Agricultural Loans	1.05	1.04	1.19	1.13	1.13
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.82	1.72	1.84	1.75	1.71

PERCENT OF TOTAL ASSETS	PEER GROUP 03 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	6.84	7.89	6.42	7.70	7.29
Liquid Assets	22.60	24.23	22.11	24.30	24.20
Investment Securities	21.55	22.69	21.63	22.09	22.23
Net Loans and Leases	64.23	61.98	64.41	62.12	62.29
Net Lns, Ls & Stbby Ltrs of Credit	64.76	62.49	64.96	62.66	62.92
Core Deposits	69.86	68.92	69.21	68.65	66.96
Noncore Funding	17.76	18.52	18.53	18.91	20.91
Time Deposits of \$100K or More	10.72	11.51	10.89	11.65	13.01
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.27	1.44	1.39	1.47	1.64
Net Fed Funds Purchased (Sold)	1.18	1.29	1.32	1.32	1.51
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.08	0.78	1.24	1.04	0.77
Earning Assets Repr in 1 Year	26.39	29.31	26.44	30.13	31.64
Int-Bearing Liab Repr in 1 Year	19.36	21.91	19.65	22.24	25.55
Long-Term Debt Repr in 1 Year	0.21	0.19	0.24	0.22	0.22
Net Assets Repriceable in 1 Year	6.21	6.69	5.96	7.14	5.61
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.51	12.33	13.83	13.14	15.79
Net ST Noncore Funding Dependence	3.99	3.74	5.07	4.57	6.08
Short-Term Inv/ST Noncore Funding	79.52	84.84	72.88	76.28	69.22
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.59	18.30	15.18	18.01	16.03
Net Loans and Leases/Total Deposits	78.49	75.79	79.13	76.03	76.11
Net Loans and Leases/Core Deposits	93.52	91.42	94.47	91.74	94.39
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.00	1.00	-0.40	1.12	1.01
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.60	4.05	-2.20	4.88	4.37
Struct Notes Appr(Depr)/T1 Cap	-0.18	0.01	-0.26	0.03	0.05
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	9.96	6.38	9.67	6.32	5.62
Available-For-Sale Securities	90.04	93.62	90.33	93.68	94.38
U.S. Treasury Securities	0.88	0.64	0.71	0.76	0.80
U.S. Agency Securities (excl MBS)	17.05	16.89	17.14	16.25	17.74
Municipal Securities	19.81	19.36	19.68	18.75	17.38
Mortgage-Backed Securities	48.40	51.15	48.98	52.36	52.95
Asset-Backed Securities	0.56	0.41	0.56	0.34	0.21
Other Debt Securities	3.04	2.76	3.02	2.73	1.91
Mutual Funds and Equity Securities	0.61	0.54	0.56	0.49	0.42
Debt Securities 1 Year or Less	9.72	9.83	9.75	10.27	8.97
Debt Securities 1 To 5 Years	25.16	26.57	25.22	26.57	29.13
Debt Securities Over 5 Years	60.53	59.36	60.68	58.66	57.62
Pledged Securities	45.32	45.23	46.02	45.53	48.03
Structured Notes, Fair Value	1.06	1.02	1.01	1.26	2.52

ANALYSIS RATIOS	PEER GROUP 03				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.08	0.15	0.12	0.31	0.58
Provision for Ln&Ls Losses/Avg Lns&Ls	0.13	0.24	0.19	0.49	0.91
Provision for Ln&Ls Losses/Net Losses	90.68	117.32	92.47	111.99	111.04
Ln&Ls Allowance/Total Loans & Leases	1.52	1.76	1.54	1.80	2.01
Ln&Ls Allowance/Net Ln&Ls Losses (X)	23.04	14.73	11.42	6.34	3.50
ALLL/Nonaccrual Assets	186.63	141.57	179.93	131.37	110.67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	165.86	127.48	161.23	119.80	100.48
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.37	0.38	0.74	1.08
Recoveries/Avg Loans and Leases	0.09	0.10	0.12	0.14	0.12
Net Losses/Avg Loans and Leases	0.14	0.26	0.25	0.59	0.94
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	7.06	4.68	23.76	17.71	11.41
Earnings Coverage of Net Losses (X)	1.86	11.48	12.57	8.54	4.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.10	0.22	0.21	0.55	0.96
RE Loans Secured By 1-4 Family	0.12	0.24	0.24	0.51	0.74
Revolving	0.10	0.22	0.23	0.45	0.54
Closed-End	0.11	0.23	0.23	0.50	0.74
Commercial Real Estate Loans	0.08	0.19	0.19	0.59	1.10
Construction and Land Dev	0.05	0.39	0.26	1.60	3.08
Multi family	0.01	0.05	0.10	0.28	0.58
Nonfarm Nonresidential	0.07	0.14	0.17	0.42	0.66
RE Loans Secured by Farmland	0.00	0.00	0.03	0.06	0.16
Commercial and Industrial Loans	0.10	0.29	0.27	0.60	1.05
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.88	0.98	0.74	1.07	1.11
Credit Card Loans	1.58	1.44	1.03	1.86	2.49
Agricultural Loans	0.01	-0.01	0.03	0.03	0.03
Loans to Foreign Governments & Inst	0.00	0.00	0.13	0.00	0.00
Other Loans and Leases	0.20	0.33	0.30	0.60	0.93

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 03

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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	0.59	0.68	0.53	0.71	0.90
90+ Days PD Loans and Leases	0.06	0.08	0.06	0.07	0.10
Nonaccrual Loans and Leases	1.22	1.79	1.26	1.92	2.62
90+ Days PD and Nonaccrual Loans and Leases	1.40	2.04	1.46	2.23	2.96
30-89 Days PD Restructured	0.02	0.02	0.02	0.03	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.35	0.49	0.37	0.52	0.60
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.59	0.68	0.53	0.71	0.90
90+ Days Past Due Assets	0.06	0.08	0.06	0.07	0.10
Nonaccrual Assets	1.25	1.82	1.29	1.94	2.65
30+ Days PD & Nonaccrual Assets	2.07	2.80	2.07	3.01	3.94
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.90	1.29	0.94	1.41	1.89
90+ PD & Nonaccrual Assets + OREO	1.36	1.97	1.45	2.15	2.78
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.80	2.48	1.91	2.70	3.26
Allowance for Loan & Lease Losses	189.34	222.25	193.25	234.95	253.84
Equity Cap + ALLL	16.24	21.69	17.35	23.83	31.00
Tier 1 Cap + ALLL	16.13	22.23	17.00	24.29	30.28
Loans & Leases + RE Acquired	2.83	3.95	2.97	4.26	5.10

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	0.69	0.53	0.73	0.92
- 90+ Days Past Due	0.06	0.08	0.06	0.07	0.09
- Nonaccrual	1.35	1.97	1.40	2.11	3.00
Coml & Indl - 30-89 Days PD	0.38	0.47	0.33	0.45	0.63
- 90+ Days Past Due	0.02	0.03	0.02	0.05	0.05
- Nonaccrual	0.78	1.33	0.89	1.39	1.64
Individuals - 30-89 Days PD	0.63	0.77	0.76	0.87	1.11
- 90+ Days Past Due	0.04	0.04	0.03	0.04	0.05
- Nonaccrual	0.22	0.32	0.24	0.32	0.35
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	0.14	0.11	0.03	0.10	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.18	0.14	0.15	0.16
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Other Lns&Ls - 30-89 Days PD	0.15	0.20	0.09	0.15	0.17
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.07	0.10	0.07	0.09	0.21
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.85	0.91	0.87	1.07	1.15
- 90+ Days Past Due	0.05	0.09	0.07	0.09	0.10
- Nonaccrual	1.31	1.77	1.36	1.80	2.20
Revolving - 30-89 Days PD	0.37	0.44	0.42	0.52	0.54
- 90+ Days Past Due	0.01	0.03	0.02	0.03	0.02
- Nonaccrual	0.69	0.85	0.66	0.88	0.96
Closed-End - 30-89 Days PD	0.92	1.01	0.97	1.19	1.32
- 90+ Days Past Due	0.06	0.09	0.07	0.10	0.11
- Nonaccrual	1.43	1.98	1.52	2.01	2.53
- Jr Lien 30-89 Days PD	0.05	0.06	0.05	0.07	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.01
- Jr Lien Nonaccrual	0.09	0.13	0.09	0.14	0.19
Commercial RE - 30-89 Days PD	0.39	0.51	0.33	0.49	0.74
- 90+ Days Past Due	0.04	0.07	0.05	0.06	0.09
- Nonaccrual	1.37	2.15	1.43	2.37	3.52
Const & Dev - 30-89 Days PD	0.36	0.58	0.36	0.61	0.87
- 90+ Days Past Due	0.03	0.13	0.03	0.15	0.12
- Nonaccrual	2.40	4.63	2.77	5.13	8.85
Multi family - 30-89 Days PD	0.08	0.22	0.08	0.21	0.50
- 90+ Days Past Due	0.00	0.01	0.00	0.02	0.02
- Nonaccrual	0.42	0.81	0.51	0.90	1.74
Nonfarm Nres- 30-89 Days PD	0.38	0.49	0.32	0.46	0.65
- 90+ Days Past Due	0.04	0.04	0.04	0.04	0.07
- Nonaccrual	1.25	1.78	1.22	1.91	2.47
Farm land - 30-89 Days PD	0.24	0.30	0.19	0.20	0.41
- 90+ Days Past Due	0.02	0.02	0.02	0.01	0.01
- Nonaccrual	0.72	1.16	0.78	1.32	1.65
Credit Card - 30-89 Days PD	0.83	0.80	0.71	0.85	1.04
- 90+ Days Past Due	0.12	0.13	0.18	0.14	0.30
- Nonaccrual	0.01	0.03	0.01	0.04	0.04

CAPITAL RATIOS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.00	9.82	9.95	9.74	9.53
Tier 1 RBC Ratio	14.08	14.24	13.93	13.91	13.82
Total Risk-Based Capital Ratio	15.45	15.72	15.32	15.39	15.37
Tangible Tier 1 Leverage Ratio	9.91	9.74	9.87	9.67	9.47
Tangible Common Eq Cap/Tan Assets	8.63	8.51	8.48	8.30	7.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.06	13.00	13.63	12.41	12.02
Standby Letters of Credit	0.45	0.44	0.46	0.45	0.52
Commercial & Similar Letters of Credit	0.00	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	1.58	2.17	1.47	2.09	1.51
Interest Rate Contracts	1.55	2.14	1.45	2.05	1.46
Interest Rate Futures & Forward Contr	0.14	0.36	0.13	0.44	0.22
Written Options Contr (Int Rate)	0.15	0.38	0.13	0.35	0.23
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.01
Interest Rate Swaps	0.68	0.58	0.65	0.50	0.45
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	22.04	21.09	22.32	20.93	19.50

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 03 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	99.98	100.00	99.99	99.98
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.01	0.00	0.00	0.00
Futures and Forwards	21.13	22.43	21.53	25.24	29.98
Written Options	19.16	23.32	17.53	22.10	27.34
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	19.16	23.31	17.53	22.09	27.34
Purchased Options	0.53	1.23	0.43	0.84	2.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.53	1.05	0.43	0.66	2.11
Swaps	43.72	39.04	43.78	36.98	36.64
Held for Trading	5.23	3.63	5.40	3.21	3.07
Interest Rate Contracts	5.20	3.63	5.37	3.21	3.07
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	94.77	96.37	94.60	96.79	96.36
Interest Rate Contracts	93.42	95.74	93.87	96.27	95.22
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)	75.98	70.96	77.74	71.93	68.16
One Year or Less	21.43	23.05	23.18	24.66	31.81
Over 1 Year to 5 Years	15.75	15.59	15.14	12.81	15.37
Over 5 Years	17.10	13.19	16.00	13.46	12.33
Gross Negative Fair Value (Abs Val)	0.75	1.24	0.85	1.30	1.49
Gross Positive Fair Value	0.73	0.87	0.90	0.99	0.94
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.01	0.01	0.01	0.02	0.01

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	60.20	55.04	61.94	63.17	53.95
Ins Under Assets(L/H)/Tot Ins Und Ast	39.80	44.96	38.06	36.83	46.05
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.55	0.53	0.46	0.51	0.58
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	85.67	85.71	80.00	88.89	77.78
Other Prem Inc/Total Prem Inc	14.33	14.29	20.00	11.11	22.22
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)	34.26	44.95	0.46	1.10	15.48
Ins Net Inc (L/H)/Equity (L/H)	83.75	81.18	25.97	17.91	-200.43
Insur Ben, Losses, Exp/Insur Premiums	83.02	57.33	72.36	168.17	245.33
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.17	20.04	20.09	14.32	16.87
Reinsurance Recov(L/H)/Tot Assets(L/H)	19.90	20.00	25.00	20.00	16.67
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.91	10.51	10.95	10.62	10.13
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	0.03	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.64	1.24	0.99	1.43	1.42
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.33	0.19	0.11	0.10	2.16
Foreign Governments and Inst	0.00	0.00	0.13	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-35.85	3.13	-1.12	-15.37	-35.46
Total Selected Assets	23.42	13.41	38.81	-5.34	24.00
Deposits	-21.42	1.78	-12.05	-21.01	-28.41

PROFITABILITY:

	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	7.85	8.04	8.53	7.53	5.65
Bank Net Inc/Avg Eq Inv in Banks	8.62	8.79	9.23	8.19	6.40
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.56	3.39	3.55	3.49	1.39
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	6.51	7.40	6.63	7.53	4.03
Bank Net Income/Parent Net Income	105.23	106.67	104.86	107.64	109.87
Nonbank Net Income/Parent Net Income	0.60	0.54	0.52	0.55	0.67
Sub BHCs Net Inc/Parent Net Income	87.46	87.27	83.90	94.81	92.15

LEVERAGE:

Total Liabilities/Equity	12.10	14.34	12.96	15.09	17.20
Total Debt/Equity Capital	1.70	1.84	1.79	1.96	2.09
Tot Debt+NP to Subs Iss Tr Pref/Equity	9.61	11.25	10.27	12.04	13.99
Tot Debt+Lns Guaranteed for Affl/Equity	1.76	1.98	1.84	2.10	2.26
Total Debt/Eq Cap - Exc Over Fair Value	1.71	1.84	1.80	1.97	2.13
Long-Term Debt/Equity Capital	1.34	1.36	1.49	1.44	1.50
Short-Term Debt/Equity Capital	0.07	0.11	0.07	0.12	0.14
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.02	0.02	0.02	0.05
Long-Term Debt/Consolidated LT Debt	5.05	4.53	5.31	4.83	3.56

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	106.06	107.91	106.28	108.60	110.86
Total Investment in Subs/Equity	106.47	108.37	106.74	109.07	111.39
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	98.77	99.65	98.55	99.69	99.23
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	99.09	99.99	98.91	100.03	99.66

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.46	0.70	0.48	0.72	1.22
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	2.31	2.59	2.26	2.65	3.30

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	98.27	83.85	125.33	113.24	91.49
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	97.57	103.29	134.72	119.06	98.00
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.20	107.92	124.55	96.16	97.52
Pretax Oper Inc + Int Exp/Int Expense	3788.29	2537.31	4434.92	4483.71	3100.75
Div + Int From Subs/Int Exp + Div	135.71	131.75	199.26	186.61	119.06
Fees+Other Inc From Subs/Sal + Oth Exp	6.38	6.14	6.89	7.01	7.93
Net Inc/Curr Port of LT Debt+Pfd Div(X)	31.41	22.39	34.21	29.24	28.22

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	0.70	0.43	0.92	0.38	0.77
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	15.57	10.77	5.05	19.72	17.91
Total	15.57	10.77	5.05	19.72	17.91

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.19	0.20	0.19	0.20	0.25
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT	PEER COMPANY ANALYSIS - PART II				
	PEER GROUP 03 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	62.06	76.28	65.62	67.16	73.51
Dividends Paid/Net Income	20.97	20.05	23.08	25.67	24.06
Net Income - Dividends/Avg Equity	5.95	6.28	6.44	5.34	3.82
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	105.79	96.35	160.57	161.67	107.13
Dividends From Nonbank Subs	0.26	0.25	1.30	0.86	1.02
Dividends From Subsidiary BHCs	0.00	0.00	0.04	0.34	0.00
Dividends From All Subsidiaries	110.46	101.45	173.91	178.98	122.00
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	26.28	23.49	37.67	39.24	29.01
Interest Income From Bank Subs	0.05	0.04	0.06	0.07	0.05
Mgt & Service Fees From Bank Subs	1.19	1.16	1.06	1.46	2.22
Other Income From Bank Subs	0.02	0.01	0.02	0.03	0.02
Operating Income From Bank Subs	30.56	28.44	42.03	45.19	35.21
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	56.18	52.23	72.42	62.38	60.42
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.02	0.00
Mgt & Serv Fees From Nonbank Subs	0.36	0.56	0.34	0.77	0.43
Other Income From Nonbank Subs	0.00	0.01	0.06	0.19	0.00
Operating Inc From Nonbank Subs	61.66	58.30	83.87	74.31	65.49
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	8.55	5.60	22.85	24.03	16.73
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.10	0.06	0.08	1.16	0.76
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	8.96	6.37	23.36	26.27	20.24
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	53.69	42.95	60.98	56.48	47.04
Interest Income From Bank Subs	2.48	3.36	1.77	1.37	4.18
Mgt & Serv Fees From Bank Subs	3.43	4.00	1.94	2.04	4.31
Other Income From Bank Subs	0.08	0.04	0.04	0.07	0.09
Operating Income From Bank Subs	70.85	66.04	74.75	72.24	70.80
Dividends From Nonbank Subs	1.54	3.57	1.48	1.14	0.67
Interest Income From Nonbank Subs	0.00	0.01	0.00	0.01	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	4.13	5.10	3.59	3.26	4.10
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	0.21	0.00
Loans and Adv From Subs/ST Debt	555.81	509.37	943.80	587.17	515.27
Loans and Adv From Subs/Total Debt	296.77	275.72	287.90	296.84	251.26

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									347
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.31	2.48	2.69	2.98	3.27	3.63	4.00	4.17	347
+ Non-interest Income	0.88	0.19	0.25	0.49	0.80	1.19	1.77	2.28	347
- Overhead Expense	3.04	1.80	2.07	2.49	3.00	3.48	4.16	4.97	347
- Provision for Losses	0.08	-0.19	-0.01	0.00	0.06	0.14	0.25	0.36	347
+ Securities Gains (Losses)	0.02	-0.00	-0.00	0.00	0.00	0.02	0.10	0.21	347
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	347
= Pretax Net Oper Income (TE)	1.19	0.22	0.52	0.82	1.18	1.53	1.91	2.23	347
Net Operating Income	0.82	0.15	0.34	0.56	0.78	1.06	1.41	1.70	347
Net Income	0.82	0.16	0.34	0.56	0.78	1.06	1.41	1.70	347
Net Income (Sub S Adjusted)	0.86	0.35	0.44	0.61	0.81	1.09	1.33	1.55	61
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.05	3.06	3.37	3.74	4.03	4.38	4.72	5.00	347
Interest Expense	0.46	0.13	0.18	0.31	0.44	0.62	0.75	0.89	347
Net Interest Income (TE)	3.58	2.62	2.88	3.22	3.56	3.93	4.29	4.58	347
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.13	-0.15	-0.05	-0.00	0.06	0.22	0.55	0.94	347
Earnings Coverage of Net Losses (X)	1.86	-338.50	-114.42	-2.89	6.38	22.01	79.69	254.80	340
Ln&Ls Allowance/Total Loans & Leases	1.51	0.69	0.83	1.11	1.40	1.82	2.49	2.94	347
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	1.96	0.24	0.41	0.80	1.46	2.71	5.38	6.46	347
30-89 Days Past Due Loans and Leases	0.58	0.03	0.09	0.23	0.51	0.86	1.44	1.74	347
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.50	-12.68	-4.12	4.35	12.30	21.36	29.76	35.69	347
Net ST Noncore Funding Dependence	3.98	-15.29	-10.56	-1.18	4.15	9.72	15.67	19.93	347
Net Loans and Leases/Total Assets	64.22	40.21	48.04	57.22	65.03	72.21	78.15	80.48	347
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.99	7.20	7.82	8.71	9.79	11.13	12.74	14.51	306
Equity Capital/Total Assets	10.00	6.56	7.16	8.34	9.85	11.17	13.20	15.96	347
Equity Capital+Minority Int/Total Assets	10.08	6.62	7.31	8.42	9.90	11.21	13.24	15.99	347
Tier 1 Common Eq Cap / T RWA	12.38	6.96	8.07	10.14	12.20	14.06	17.16	20.91	306
Net Loans&Ls/Equity Capital (X)	6.60	2.99	3.92	5.40	6.66	7.73	9.44	10.45	346
Cash Dividends/Net Income	20.97	0.00	0.00	0.00	19.29	40.24	60.74	81.77	336
Cash Dividends/Net Income (Sub S Adjusted)	11.55	-34.08	-23.25	-2.79	0.00	30.88	53.49	89.02	61
Retained Earnings/Avg Equity Cap	5.94	-2.14	1.10	3.68	5.81	8.24	11.16	14.19	346
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.07	0.00	0.00	0.00	0.00	0.00	0.31	2.11	346
Long-Term Debt/Equity Capital	1.34	0.00	0.00	0.00	0.00	0.93	8.72	14.50	346
Equity Investment in Subs/Equity Cap	106.05	85.19	92.60	98.07	101.68	113.92	127.19	137.15	346
Cash FR Oper+Noncash+Op Exp+Di v	97.57	-138.79	-19.81	16.92	93.75	130.23	300.92	536.80	334

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.74	2.85	3.10	3.46	3.71	4.03	4.39	4.67	347
Less: Interest Expense	0.42	0.13	0.17	0.29	0.41	0.56	0.70	0.83	347
Equals: Net Interest Income (TE)	3.31	2.48	2.69	2.98	3.27	3.63	4.00	4.17	347
Plus: Non-Interest Income	0.88	0.19	0.25	0.49	0.80	1.19	1.77	2.28	347
Equals: Adj Operating Income (TE)	4.25	3.00	3.21	3.72	4.21	4.71	5.34	6.23	347
Less: Overhead Expense	3.04	1.80	2.07	2.49	3.00	3.48	4.16	4.97	347
Less: Provision for Loan and Lease Losses	0.08	-0.19	-0.01	0.00	0.06	0.14	0.25	0.36	347
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Plus: Realized G/L on AFS Sec	0.02	-0.00	-0.00	0.00	0.00	0.02	0.10	0.21	347
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	347
Equals: Pretax Net Oper Inc (TE)	1.19	0.22	0.52	0.82	1.18	1.53	1.91	2.23	347
Less: Applicable Income Taxes (TE)	0.35	0.00	0.01	0.16	0.35	0.50	0.66	0.72	347
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Equals: Net Operating Income	0.82	0.15	0.34	0.56	0.78	1.06	1.41	1.70	347
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Equals: Net Income	0.82	0.16	0.34	0.56	0.78	1.06	1.41	1.70	347
Memo: Net Income (Last Four Qtrs)	0.88	0.17	0.35	0.58	0.83	1.15	1.46	2.07	342
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.82	86.23	88.21	91.07	93.14	94.85	96.31	97.12	347
Avg Int-Bearing Funds / Avg Assets	73.17	55.26	60.92	67.30	73.67	79.48	84.10	86.98	306
Int Income (TE) / Avg Earning Assets	4.05	3.06	3.37	3.74	4.03	4.38	4.72	5.00	347
Int Expense / Avg Earning Assets	0.46	0.13	0.18	0.31	0.44	0.62	0.75	0.89	347
Net Int Inc (TE) / Avg Earn Assets	3.58	2.62	2.88	3.22	3.56	3.93	4.29	4.58	347
YIELD OR COST:									
Total Loans and Leases (TE)	4.85	3.85	4.16	4.45	4.76	5.23	5.83	6.27	347
Interest-Bearing Bank Balances	0.26	0.00	0.07	0.17	0.24	0.33	0.49	0.84	346
Fed Funds Sold & Reverse Repos	0.23	0.00	0.00	0.00	0.07	0.23	0.76	5.08	167
Trading Assets	0.99	0.00	0.00	0.00	0.00	2.25	3.87	4.47	36
Total Earning Assets	3.97	3.02	3.29	3.68	3.92	4.26	4.67	5.00	347
Investment Securities (TE)	2.45	1.26	1.59	1.99	2.42	2.90	3.50	3.81	347
U.S. Treasury & Agency Sec (excl MBS)	1.35	0.23	0.42	0.91	1.33	1.79	2.36	2.78	320
Mortgage-Backed Securities	2.29	1.24	1.63	1.92	2.26	2.59	3.20	3.82	338
All Other Securities	3.71	1.39	1.86	2.65	3.74	4.79	5.53	6.24	336
Interest-Bearing Deposits	0.43	0.13	0.18	0.30	0.42	0.55	0.70	0.87	347
Time Deposits of \$100K or More	0.85	0.33	0.45	0.61	0.82	1.08	1.29	1.50	346
Time Deposits < \$100K	0.84	0.31	0.45	0.62	0.81	1.06	1.33	1.49	346
Other Domestic Deposits	0.22	0.07	0.09	0.13	0.19	0.31	0.40	0.48	347
Foreign Deposits	0.64	0.17	0.17	0.17	0.28	0.63	1.06	1.21	3
Fed Funds Purchased and Repos	0.44	0.00	0.00	0.10	0.22	0.48	2.24	3.32	251
Other Borrowed Funds & Trading Liab	2.16	0.17	0.33	1.15	2.00	3.15	4.37	4.96	306
All Interest-Bearing Funds	0.56	0.19	0.27	0.39	0.55	0.72	0.87	1.00	306

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	19.68	13.48	14.40	16.48	18.70	22.31	27.34	32.80	347
Avg Assets per Employee (\$000)	4857.57	2754.23	3127.77	3655.66	4457.14	5946.59	7662.16	8905.37	347

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	2.12	0.00	0.00	0.00	0.68	4.26	8.53	10.58	341
Overhead Exp / NOI + Non-Int Income	72.50	52.68	56.82	63.77	72.57	79.83	88.65	96.52	347

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.80	2.07	2.49	3.00	3.48	4.16	4.97	347
Personnel Expense	1.69	1.00	1.14	1.40	1.66	1.94	2.32	3.06	347
Net Occupancy Expense	0.39	0.18	0.23	0.30	0.39	0.47	0.57	0.67	347
Other Operating Expenses	0.93	0.46	0.55	0.70	0.90	1.10	1.41	1.75	347
Overhead Less Non-Interest Income	2.09	1.25	1.43	1.76	2.04	2.41	2.82	3.25	347

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	71.24	50.41	55.28	62.91	70.79	78.93	87.93	96.23	347
Personnel Expense	39.73	26.67	29.59	35.28	39.66	44.40	49.55	53.35	347
Net Occupancy Expense	9.25	5.10	5.87	7.32	9.08	10.95	12.93	14.50	347
Other Operating Expenses	21.70	13.25	14.76	17.56	20.87	25.67	30.55	37.05	347
Total Non-Interest Income	20.03	4.89	7.90	13.02	19.44	25.92	34.81	42.49	347
Fiduciary Activities Income	1.65	0.00	0.00	0.00	0.00	3.17	7.16	11.25	347
Serv Charges on Deposit Accts - Domestic	4.76	0.54	1.54	2.70	4.41	6.41	9.41	11.11	347
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	347
Investment Banking Fees & Commissions	0.76	0.00	0.00	0.00	0.45	1.45	2.81	3.36	347
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Net Servicing Fees	0.40	0.00	0.00	0.00	0.06	0.62	1.88	3.40	347
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Insurance Activities Revenue	0.55	0.00	0.00	0.00	0.01	0.21	4.27	9.11	347
Net Gain (Loss) - Sales Loans, OREO, Oth	1.38	-1.71	-0.46	0.00	0.70	2.23	5.47	10.58	347
Other Non-Interest Income	6.86	1.81	2.47	4.46	6.61	9.07	11.95	16.16	347
Overhead Less Non-Interest Income	50.25	25.66	34.15	40.14	49.45	59.15	69.37	77.39	347

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	22.29	0.00	0.00	14.21	26.52	33.22	37.46	39.30	338
Appl Inc Tax+TE/Pretax NOI+TE	30.26	0.18	3.75	26.27	34.07	37.65	40.54	42.75	338

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	49.67	25.71	33.06	40.97	49.21	58.70	66.52	71.77	347
Commercial and Industrial Loans	8.98	0.99	2.04	4.77	7.64	13.03	19.21	23.69	347
Loans to Individuals	1.79	0.04	0.08	0.37	0.98	2.20	6.59	11.75	347
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	347
Agricultural Loans	0.63	0.00	0.00	0.00	0.07	0.84	3.25	7.62	347
Other Loans and Leases	1.14	0.00	0.00	0.18	0.67	1.81	3.74	6.07	347
Net Loans and Leases	64.22	40.21	48.04	57.22	65.03	72.21	78.15	80.48	347
Debt Securities Over 1 Year	19.08	2.90	5.27	11.33	17.76	26.90	33.36	39.32	347
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.00	0.14	0.54	1.19	347
Subtotal	84.44	70.37	74.42	80.73	85.50	88.45	91.00	92.11	347
Interest-Bearing Bank Balances	4.40	0.13	0.39	1.18	3.10	6.73	12.41	15.94	347
Federal Funds Sold & Reverse Repos	0.09	0.00	0.00	0.00	0.00	0.03	0.66	1.54	347
Debt Securities 1 Year or Less	1.78	0.04	0.08	0.44	1.32	2.88	4.77	7.42	347
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	347
Total Earning Assets	91.55	86.23	87.97	89.86	91.69	93.31	94.71	95.20	347
Non-Int Cash and Due From Dep Inst	1.77	0.40	0.66	1.20	1.76	2.30	3.00	3.80	347
Other Real Estate Owned	0.42	0.00	0.00	0.05	0.20	0.62	1.43	2.28	347
All Other Assets	6.52	3.14	3.59	4.86	6.30	8.16	10.02	11.20	347
MEMORANDA:									
Short-Term Investments	6.84	0.89	1.49	2.76	5.90	10.37	15.52	19.25	347
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.05	1.36	2.80	347
U.S. Agency Securities (excl MBS)	3.30	0.00	0.00	0.70	2.70	5.66	10.13	14.58	347
Municipal Securities	4.38	0.00	0.00	0.58	3.16	6.71	11.62	14.92	347
Mortgage-Backed Securities	10.41	0.12	0.74	3.86	8.99	15.70	24.08	27.43	347
Asset-Backed Securities	0.11	0.00	0.00	0.00	0.00	0.01	0.83	1.67	347
Other Debt Securities	0.59	0.00	0.00	0.00	0.08	0.94	2.84	5.36	347
RE Loans Secured by 1-4 Family	16.74	3.80	5.76	9.10	15.24	22.03	32.87	42.04	347
Revolving	2.58	0.03	0.17	1.00	2.26	3.80	6.22	7.31	347
Closed-End, Sec by First Liens	13.11	2.54	4.18	6.75	11.48	17.81	27.59	35.57	347
Closed-End, Sec by Junior Liens	0.64	0.03	0.11	0.27	0.53	0.96	1.46	1.96	347
Commercial Real Estate Loans	29.62	10.38	15.74	22.33	28.46	37.26	44.58	49.76	347
Construction and Land Dev	4.12	0.53	0.98	2.14	4.00	5.86	7.99	9.73	347
Multi family	2.92	0.23	0.53	1.14	2.40	4.00	7.09	12.23	347
Nonfarm Nonresidential	21.47	7.20	10.72	15.88	20.90	27.38	33.73	36.78	347
RE Loans Secured by Farml and	1.27	0.00	0.00	0.01	0.44	2.21	5.13	7.93	347
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	77.19	50.54	57.08	67.67	78.04	86.82	94.21	96.61	347
RE Loans Secured by 1-4 Family	26.08	6.12	9.04	15.11	25.01	35.15	48.41	58.02	347
Revolving	4.00	0.06	0.31	1.61	3.58	5.91	9.12	11.32	347
Closed-End	21.66	4.47	7.00	11.43	20.03	29.74	42.29	54.74	347
Commercial Real Estate Loans	45.70	18.91	26.22	35.90	44.88	56.50	64.10	68.69	347
Construction and Land Dev	6.43	0.79	1.79	3.45	5.95	9.36	12.45	14.44	347
Multi family	4.46	0.34	0.93	1.94	3.75	5.97	11.10	17.24	347
Nonfarm Nonresidential	33.27	11.67	17.32	25.38	33.08	41.46	49.27	51.46	347
RE Loans Secured by Farml and	2.10	0.00	0.00	0.01	0.75	3.79	8.67	12.09	347
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	347
Commercial and Industrial Loans	13.93	1.75	3.38	7.42	12.91	20.28	27.64	35.28	347
Loans to Individuals	2.90	0.06	0.13	0.56	1.71	3.77	10.48	18.52	347
Credit Card Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.28	0.46	347
Agricultural Loans	1.05	0.00	0.00	0.00	0.10	1.42	5.09	11.46	347
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Other Loans and Leases	1.82	0.00	0.00	0.28	1.12	2.67	6.26	9.14	347

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.84	0.89	1.49	2.76	5.90	10.37	15.52	19.25	347
Liquid Assets	22.59	9.25	11.37	15.98	21.41	29.80	35.56	41.96	347
Investment Securities	21.54	5.42	7.65	13.76	20.05	29.57	36.67	43.31	347
Net Loans and Leases	64.22	40.21	48.04	57.22	65.03	72.21	78.15	80.48	347
Net Lns, Ls & Stdbly Ltrs of Credit	64.76	40.66	48.39	57.65	65.59	72.73	78.64	81.15	347
Core Deposits	69.86	48.76	54.78	63.32	70.96	76.87	81.17	83.87	347
Noncore Funding	17.75	5.19	7.31	11.30	16.29	23.80	30.96	35.99	347
Time Deposits of \$100K or More	10.72	2.96	4.33	6.47	9.80	14.64	19.83	25.31	347
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Fed Funds Purchased and Repos	1.26	0.00	0.00	0.00	0.65	2.39	4.58	6.56	347
Net Fed Funds Purchased (Sold)	1.18	-0.60	-0.06	0.00	0.50	2.21	4.28	6.22	347
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Oth Borrowings W/Rem Mat 1 Yr or Less	1.08	0.00	0.00	0.00	0.40	1.88	4.69	7.47	347
Earning Assets Repr in 1 Year	26.38	8.30	13.27	18.23	24.51	33.23	44.35	50.09	347
Int-Bearing Liab Repr in 1 Year	19.35	4.28	6.20	10.03	15.21	23.72	50.48	58.48	347
Long-Term Debt Repr in 1 Year	0.21	0.00	0.00	0.00	0.00	0.00	1.39	3.26	347
Net Assets Repriceable in 1 Year	6.21	-33.64	-19.83	-1.89	7.01	16.52	25.59	33.81	347
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.50	-12.68	-4.12	4.35	12.30	21.36	29.76	35.69	347
Net ST Noncore Funding Dependence	3.98	-15.29	-10.56	-1.18	4.15	9.72	15.67	19.93	347
Short-Term Inv/ST Noncore Funding	79.52	7.43	11.86	25.67	57.43	112.70	219.41	369.20	346
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.59	-8.23	-3.36	4.85	14.43	28.27	43.50	52.63	347
Net Loans and Leases/Total Deposits	78.48	47.75	55.97	68.54	78.98	89.06	96.85	103.48	347
Net Loans and Leases/Core Deposits	93.51	56.27	63.95	78.13	92.13	106.77	125.56	143.84	347
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.00	-3.24	-1.41	-0.25	0.00	0.30	1.40	2.38	168
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.59	-7.65	-5.26	-2.13	-0.14	0.94	2.81	3.98	306
Struct Notes Appr(Depr)/T1 Cap	-0.17	-2.21	-0.79	-0.25	-0.04	0.00	0.01	0.03	143
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	9.96	0.00	0.00	0.00	0.64	19.58	46.38	69.78	347
Available-For-Sale Securities	90.03	27.35	53.52	80.09	99.30	100.00	100.00	100.00	347
U. S. Treasury Securities	0.87	0.00	0.00	0.00	0.00	0.30	6.11	13.24	347
U. S. Agency Securities (excl MBS)	17.05	0.00	0.00	3.57	14.94	30.32	48.77	63.88	347
Municipal Securities	19.81	0.00	0.03	3.84	15.75	31.15	47.23	57.24	347
Mortgage-Backed Securities	48.40	0.84	6.66	26.52	49.81	68.80	84.15	94.60	347
Asset-Backed Securities	0.56	0.00	0.00	0.00	0.00	0.07	4.40	8.48	347
Other Debt Securities	3.03	0.00	0.00	0.00	0.53	5.03	13.87	22.38	347
Mutual Funds and Equity Securities	0.61	0.00	0.00	0.00	0.01	0.76	3.10	7.25	347
Debt Securities 1 Year or Less	9.72	0.21	0.56	2.22	6.56	14.77	28.06	48.01	347
Debt Securities 1 To 5 Years	25.16	1.02	2.15	9.37	23.02	39.46	54.66	68.77	347
Debt Securities Over 5 Years	60.52	8.16	18.09	43.29	62.80	80.35	91.69	96.66	347
Pledged Securities	45.31	1.13	8.37	26.35	46.14	65.17	81.46	90.37	347
Structured Notes, Fair Value	1.05	0.00	0.00	0.00	0.00	1.14	6.27	12.34	347

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.08	-0.19	-0.01	0.00	0.06	0.14	0.25	0.36	347
Provision for Ln&Ls Losses/Avg Lns&Ls	0.12	-0.31	-0.01	0.00	0.10	0.23	0.38	0.49	347
Provision for Ln&Ls Losses/Net Losses	90.68	-331.25	-285.38	0.00	60.60	170.94	595.34	1337.50	340
Ln&Ls Allowance/Total Loans & Leases	1.51	0.69	0.83	1.11	1.40	1.82	2.49	2.94	347
Ln&Ls Allowance/Net Ln&Ls Losses (X)	23.04	1.56	2.33	4.56	8.68	27.26	81.00	235.73	251
ALLL/Nonaccrual Assets	186.62	39.25	54.17	78.03	135.33	257.03	474.88	752.67	345
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	165.85	33.29	48.14	70.91	126.92	238.42	393.73	587.74	345
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.00	0.00	0.04	0.14	0.31	0.76	1.06	347
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.01	0.05	0.12	0.26	0.39	347
Net Losses/Avg Loans and Leases	0.13	-0.15	-0.05	-0.00	0.06	0.22	0.55	0.94	347
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Recoveries/Prior Year-End Losses	7.06	0.41	1.18	2.31	5.53	9.84	18.94	30.15	343
Earnings Coverage of Net Losses (X)	1.86	-338.50	-114.42	-2.89	6.38	22.01	79.69	254.80	340
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.09	-0.13	-0.06	-0.00	0.02	0.17	0.48	0.84	346
RE Loans Secured By 1-4 Family	0.11	-0.09	-0.05	-0.00	0.03	0.20	0.50	0.85	345
Revolving	0.09	-0.26	-0.07	-0.00	0.00	0.11	0.67	1.01	335
Closed-End	0.11	-0.18	-0.06	-0.00	0.02	0.19	0.52	0.89	344
Commercial Real Estate Loans	0.08	-0.24	-0.10	-0.01	0.00	0.13	0.54	0.94	346
Construction and Land Dev	0.04	-0.93	-0.40	-0.02	0.00	0.00	0.59	2.14	345
Multi family	0.01	-0.14	-0.01	0.00	0.00	0.00	0.04	0.53	341
Nonfarm Nonresidential	0.06	-0.13	-0.04	-0.00	0.00	0.07	0.42	0.87	346
RE Loans Secured by Farmland	-0.00	-0.04	0.00	0.00	0.00	0.00	0.00	0.00	272
Commercial and Industrial Loans	0.10	-0.86	-0.36	-0.04	0.00	0.23	0.76	1.78	345
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21
Loans to Individuals	0.88	0.04	0.07	0.18	0.48	1.04	3.34	5.01	223
Credit Card Loans	1.57	-0.47	0.00	0.00	0.94	2.45	4.95	11.76	97
Agricultural Loans	0.00	-0.21	-0.03	0.00	0.00	0.00	0.01	0.55	229
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Other Loans and Leases	0.19	-0.16	-0.02	0.00	0.00	0.15	1.34	3.01	326

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	0.03	0.09	0.23	0.51	0.86	1.44	1.74	347
90+ Days PD Loans and Leases	0.06	0.00	0.00	0.00	0.00	0.07	0.28	0.93	347
Nonaccrual Loans and Leases	1.21	0.14	0.23	0.51	0.98	1.82	2.76	3.90	347
90+ Days PD and Nonaccrual Loans and Leases	1.39	0.19	0.27	0.57	1.12	2.05	3.25	4.74	347
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.02	0.10	0.18	347
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Nonaccrual Restructured	0.34	0.00	0.00	0.06	0.24	0.60	1.14	1.69	347
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.58	0.03	0.09	0.23	0.51	0.86	1.44	1.74	347
90+ Days Past Due Assets	0.06	0.00	0.00	0.00	0.00	0.07	0.28	0.93	347
Nonaccrual Assets	1.24	0.14	0.24	0.52	1.02	1.85	2.84	3.96	347
30+ Days PD & Nonaccrual Assets	2.06	0.29	0.58	1.04	1.76	2.79	4.63	5.86	347
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.89	0.11	0.19	0.37	0.74	1.27	2.17	2.85	347
90+ PD & Nonaccrual Assets + OREO	1.36	0.15	0.26	0.59	1.00	2.12	3.43	4.60	347
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.80	0.20	0.34	0.81	1.40	2.77	4.34	5.44	347
Allowance for Loan & Lease Losses	189.34	26.80	42.95	94.43	165.28	261.94	441.10	520.51	346
Equity Cap + ALLL	16.24	1.87	3.46	6.95	12.60	23.31	41.18	54.29	346
Tier 1 Cap + ALLL	16.13	1.75	3.14	7.51	12.35	22.67	38.00	53.60	306
Loans & Leases + RE Acquired	2.82	0.31	0.65	1.21	2.15	4.14	6.86	9.16	347

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.99	7.20	7.82	8.71	9.79	11.13	12.74	14.51	306
Tier 1 RBC Ratio	14.08	9.65	10.50	12.07	13.63	15.89	19.74	22.63	306
Total Risk-Based Capital Ratio	15.45	11.43	12.18	13.38	14.93	17.26	20.98	23.97	306
Tangible Tier 1 Leverage Ratio	9.91	7.04	7.78	8.58	9.73	11.04	12.69	14.51	306
Tangible Common Eq Cap/Tan Assets	8.63	4.75	5.83	7.17	8.58	9.92	11.77	13.38	306
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.06	4.22	6.40	9.38	13.56	18.63	23.19	26.33	347
Standby Letters of Credit	0.44	0.00	0.01	0.13	0.30	0.65	1.22	1.78	347
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.13	347
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	1.57	0.00	0.00	0.00	0.38	2.19	7.80	14.60	347
Interest Rate Contracts	1.54	0.00	0.00	0.00	0.35	2.19	7.11	14.60	347
Interest Rate Futures & Forward Contr	0.14	0.00	0.00	0.00	0.00	0.16	0.71	2.14	347
Written Options Contr (Int Rate)	0.14	0.00	0.00	0.00	0.00	0.22	0.72	1.76	347
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Interest Rate Swaps	0.68	0.00	0.00	0.00	0.00	0.85	4.25	6.85	347
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	22.03	7.50	10.45	15.82	21.51	27.44	35.64	39.26	347

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	99.99	97.93	100.00	100.00	100.00	100.00	100.00	100.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Futures and Forwards	21.12	0.00	0.00	0.00	5.42	54.52	87.89	100.00	214
Written Options	19.16	0.00	0.00	0.00	8.97	42.92	76.93	100.00	214
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Over-The-Counter	19.16	0.00	0.00	0.00	8.97	42.92	76.93	100.00	214
Purchased Options	0.52	0.00	0.00	0.00	0.00	0.00	0.00	26.33	214
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Over-The-Counter	0.52	0.00	0.00	0.00	0.00	0.00	0.00	26.33	214
Swaps	43.72	0.00	0.00	0.00	24.94	97.34	100.00	100.00	214
Held for Trading	5.23	0.00	0.00	0.00	0.00	0.00	55.83	100.00	214
Interest Rate Contracts	5.20	0.00	0.00	0.00	0.00	0.00	49.17	99.99	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Non-Traded	94.76	0.00	38.98	100.00	100.00	100.00	100.00	100.00	214
Interest Rate Contracts	93.41	0.00	12.98	100.00	100.00	100.00	100.00	100.00	214
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Deriv Contr (Excl Fut & FX LE 14 Days)	75.98	0.00	2.87	50.00	83.48	100.00	100.00	100.00	191
One Year or Less	21.43	0.00	0.00	0.00	9.19	50.53	82.85	100.00	191
Over 1 Year to 5 Years	15.74	0.00	0.00	0.00	0.00	33.12	69.91	92.97	191
Over 5 Years	17.09	0.00	0.00	0.00	0.00	42.17	83.69	100.00	191
Gross Negative Fair Value (Abs Val)	0.75	0.00	0.00	0.00	0.29	1.09	3.56	6.27	214
Gross Positive Fair Value	0.72	0.00	0.00	0.00	0.46	1.14	2.53	3.35	214
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	306
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
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	306
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	306
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.06	0.11	306

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
Ins Under Assets(P/C)/Tot Ins Und Ast	60.20	0.00	0.00	0.00	85.59	100.00	100.00	100.00	8
Ins Under Assets(L/H)/Tot Ins Und Ast	39.79	0.00	0.00	0.00	3.95	100.00	100.00	100.00	8
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5
Ins Activities Revenue/Adj Oper Inc	0.55	0.00	0.00	0.00	0.01	0.21	4.27	9.11	347
Premium Inc/Ins Activities Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	197
Credit Rel Prem Inc/Tot Prem Inc	85.67	0.00	0.00	74.78	100.00	100.00	100.00	100.00	7
Other Prem Inc/Total Prem Inc	14.32	0.00	0.00	0.00	0.00	0.07	30.19	65.09	7
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	346
Ins Net Inc (P/C)/Equity (P/C)	34.25	13.71	13.71	15.94	23.39	38.93	55.39	61.16	5
Ins Net Inc (L/H)/Equity (L/H)	83.74	-4.16	-4.16	-2.93	1.23	15.75	210.21	305.10	5
Insur Ben, Losses, Exp/Insur Premiums	83.02	0.00	0.00	0.00	56.03	100.00	150.72	209.90	7
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.16	0.00	0.00	0.00	0.00	0.21	0.41	0.47	5
Reinsurance Recov(L/H)/Tot Assets(L/H)	19.89	-0.51	-0.51	-0.38	0.00	0.00	50.00	75.00	5
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	347
CSV Life Insurance/Tier 1 Cap + ALLL	10.90	0.00	0.00	3.06	12.27	18.50	22.70	26.88	306
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	347
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.03	0.00	0.00	0.00	0.00	0.00	0.00	0.11	38
Cost: Interest-Bearing Deposits	0.64	0.17	0.17	0.17	0.28	0.63	1.06	1.21	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.33	0.33	0.33	0.33	0.33	0.33	0.33	0.33	1
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
GROWTH RATES:									
Net Loans and Leases	-35.84	-100.00	-100.00	-100.00	-19.01	1.20	14.68	71.33	32
Total Selected Assets	23.41	-100.00	-100.00	-44.11	0.00	16.66	139.93	1590.91	64
Deposits	-21.42	-100.00	-100.00	-100.00	0.51	1.50	7.97	10.12	4

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	62.05	0.00	0.00	7.84	72.10	100.45	127.87	177.93	201
Dividends Paid/Net Income	20.97	0.00	0.00	0.00	19.29	40.24	60.74	81.77	336
Net Income - Dividends/Avg Equity	5.95	-2.14	1.10	3.68	5.81	8.25	11.16	14.19	346
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	105.79	0.00	0.00	0.00	104.76	164.64	313.99	425.54	214
Dividends From Nonbank Subs	0.25	0.00	0.00	0.00	0.00	0.23	1.21	4.89	214
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214
Dividends From All Subsidiaries	110.45	0.00	0.00	0.89	106.05	167.73	314.24	430.72	214
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.28	0.00	0.00	0.00	15.23	56.25	89.00	115.94	321
Interest Income From Bank Subs	0.05	0.00	0.00	0.00	0.00	0.03	0.23	1.34	321
Mgt & Service Fees From Bank Subs	1.19	0.00	0.00	0.00	0.00	0.00	9.58	27.70	321
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.61	321
Operating Income From Bank Subs	30.55	0.00	0.00	0.00	23.42	59.38	97.82	142.93	321
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.17	0.00	0.00	0.00	100.00	100.00	100.00	167.57	136
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	136
Mgt & Serv Fees From Nonbank Subs	0.35	0.00	0.00	0.00	0.00	0.00	0.00	11.83	136
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	136
Operating Inc From Nonbank Subs	61.66	0.00	0.00	2.07	100.00	100.00	129.55	186.66	136
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	8.55	0.00	0.00	0.00	0.00	0.06	51.08	66.88	24
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Mgt & Serv Fees From Sub BHCs	0.09	0.00	0.00	0.00	0.00	0.00	0.00	1.82	24
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Operating Income From Sub BHCs	8.95	0.00	0.00	0.00	0.00	6.99	51.08	66.88	24
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	53.68	0.00	0.00	0.00	84.63	99.60	99.99	100.00	299
Interest Income From Bank Subs	2.47	0.00	0.00	0.00	0.00	0.06	11.25	98.60	299
Mgt & Serv Fees From Bank Subs	3.42	0.00	0.00	0.00	0.00	0.00	28.32	67.62	299
Other Income From Bank Subs	0.07	0.00	0.00	0.00	0.00	0.00	0.02	3.90	299
Operating Income From Bank Subs	70.84	0.00	0.00	18.28	98.88	100.00	100.00	100.00	299
Dividends From Nonbank Subs	1.54	0.00	0.00	0.00	0.00	0.18	6.18	39.74	299
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	299
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Operating Inc From Nonbank Subs	4.12	0.00	0.00	0.00	0.00	0.60	33.33	93.66	299
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	299
Loans and Adv From Subs/ST Debt	555.81	0.00	0.00	0.00	230.35	1055.95	1819.70	3086.55	39
Loans and Adv From Subs/Total Debt	296.77	0.00	0.00	0.00	129.14	485.17	1203.00	1774.12	117

BHCPR Reporters for Quarter Ending 03/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1117464	1,045,925	ACNB CORPORATION	GETTYSBURG, PA	
2067007	1,370,331	ALERUS FINANCIAL CORPORATION	GRAND FORKS, ND	
3744239	1,160,011	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	
1130098	1,145,374	ALPINE BANCORPORATION, INC.	BELVIDERE, IL	
1061679	2,392,184	ALPINE BANKS OF COLORADO	GLENWOOD SPRINGS, CO	
2611718	2,185,092	AMBOY BANCORPORATION	OLD BRIDGE, NJ	
1133781	1,231,389	AMERICAN BANCOR, LTD.	DICKINSON, ND	
1052220	1,040,787	AMERICAN BANCORPORATION, INC.	SAPULPA, OK	
1109964	1,263,710	AMERICAN BANK HOLDING CORPORAT	CORPUS CHRISTI, TX	
1401109	2,502,947	AMERICAN CHARTERED BANCORP, IN	SCHAUMBURG, IL	
1076691	1,299,802	AMERICAN NATIONAL BANKSHARES	DANVILLE, VA	
1059715	2,593,507	AMERICAN NATIONAL CORPORATION	OMAHA, NE	
1117316	1,051,108	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	
1202258	1,257,983	AMES NATIONAL CORPORATION	AMES, IA	
2326629	2,377,615	ANB CORPORATION, THE	TERRELL, TX	
2790967	2,109,824	ANCHOR BANCORP WISCONSIN, INC.	MADISON, WI	
1126475	1,436,640	ANCHOR BANCORP, INC.	WAYZATA, MN	
1048812	2,221,581	ARROW FINANCIAL CORPORATION	GLENS FALLS, NY	
2465528	1,139,489	ASSABET VALLEY BANCORP	HUDSON, MA	
1134694	1,304,709	ATBANCORP	DUBUQUE, IA	
3555686	1,122,854	ATLANTIC CAPITAL BANCSHARES	ATLANTA, GA	
1108350	1,474,824	AUSTIN BANCORP, INC.	JACKSONVILLE, TX	
2066868	1,604,740	BANC ED CORP., THE	EDWARDSVILLE, IL	
1082209	1,124,046	BANCINDEPENDENT, INCORPORATED	SHEFFIELD, AL	
1097306	2,525,151	BANCPLUS CORPORATION	RIDGELAND, MS	
1202762	1,148,401	BANK IOWA CORPORATION	WEST DES MOINES, IA	
2929374	2,319,007	BANK MUTUAL CORPORATION	BROWN DEER, WI	
1205398	1,172,890	BANK OF HIGHLAND PARK FINANCIA	HIGHLAND PARK, IL	
2291624	1,859,423	BANK OF KENTUCKY FINANCIAL COR	CRESTVIEW HILLS, KY	
3590388	1,797,852	BANK OF MARIAN BANCORP	NOVATO, CA	
3035928	1,448,542	BANKFINANCIAL CORPORATION	BURR RIDGE, IL	
4272869	1,405,509	BANKGUAM HOLDING COMPANY	HAGATNA, GU	
3434624	1,942,925	BANORTE USA CORPORATION	NEW YORK, NY	
3202832	1,179,928	BANTERRA CORP	ELDORADO, IL	
1115385	1,404,083	BAR HARBOR BANKSHARES	BAR HARBOR, ME	
3170539	1,244,493	BCB BANCORP, INC.	BAYONNE, NJ	
2388878	1,549,343	BEACON BANCORP	TAUNTON, MA	
1246159	2,489,043	BESSEMER GROUP, INCORPORATED,	WOODBRI DGE, NJ	Moved from Peer 2
1823345	1,095,783	BLACKHAWK BANCORPORATION, INC.	MILAN, IL	
2545831	1,181,203	BNH FINANCIAL	LACONIA, NH	
3807974	1,040,665	BOH HOLDINGS, INC.	HOUSTON, TX	Moved from Peer 4
2835514	1,412,645	BOILING SPRINGS, MHC	RUTHERFORD, NJ	
3244113	1,758,371	BRAND GROUP HOLDINGS, INC.	LAWRENCEVILLE, GA	
1416523	2,112,821	BRIDGE BANCORP, INC.	BRIDGEHAMPTON, NY	
3280988	1,618,184	BRIDGE CAPITAL HOLDINGS	SAN JOSE, CA	
1209145	1,029,506	BRIDGEVIEW BANCORP, INC.	BRIDGEVIEW, IL	
1106879	2,949,557	BROADWAY BANCSHARES, INC.	SAN ANTONIO, TX	
1140994	2,059,816	BRYN MAWR BANK CORPORATION	BRYN MAWR, PA	
3929791	1,168,989	BSB BANCORP INC.	BELMONT, MA	
2183493	1,338,502	C&F FINANCIAL CORPORATION	WEST POINT, VA	
1115013	1,482,814	CAMBRI DGE BANCORP	CAMBRI DGE, MA	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
2687795	2,631,828	CAMBRIDGE FINANCIAL GROUP, INC	CAMBRIDGE, MA	
1130249	2,640,666	CAMDEN NATIONAL CORPORATION	CAMDEN, ME	
1133503	2,018,999	CANANDAIGUA NATIONAL CORPORATI	CANANDAIGUA, NY	
3832819	1,091,051	CAPE BANCORP, INC.	CAPE MAY COURT HOUSE, NJ	
4369808	2,527,898	CAPE COD FIVE MUTUAL COMPANY	HARWICH PORT, MA	
1085509	2,620,413	CAPITAL CITY BANK GROUP, INC.	TALLAHASSEE, FL	
3975770	1,759,159	CARLILE BANCSHARES, INC.	FORT WORTH, TX	
1848003	1,374,012	CASCADE BANCORP	BEND, OR	
3594872	2,500,890	CBFH, INC.	ORANGE, TX	
1493654	1,498,257	CBS BANC-CORP.	RUSSELLVILLE, AL	
1860863	1,134,508	CBX CORPORATION	CARROLLTON, IL	
1053496	1,259,488	CCB FINANCIAL CORPORATION	KANSAS CITY, MO	
1048764	1,676,160	CENTER BANCORP, INC.	UNION, NJ	
1250035	1,343,872	CENTRAL BANCORP, INC.	GARLAND, TX	
1250295	1,134,847	CENTRAL BANCSHARES, INC.	GOLDEN VALLEY, MN	
2158156	2,111,158	CENTRAL BANCSHARES, INC.	LEXINGTON, KY	
1832048	1,392,162	CENTRAL COMMUNITY CORPORATION	TEMPLE, TX	
2935405	1,139,502	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
4228875	1,570,591	CERTUSHOLDINGS, INC.	ATLANTA, GA	
4459839	1,079,831	CHARTER FINANCIAL CORPORATION	WEST POINT, GA	
1133594	1,498,757	CHEMUNG FINANCIAL CORPORATION	ELMIRA, NY	
1143623	1,235,139	CITIZENS AND NORTHERN CORPORAT	WELLSBORO, PA	
3186576	1,114,749	CITIZENS NATIONAL BANCORP.	MERIDIAN, MS	
1055007	1,207,621	CITYWIDE BANKS OF COLORADO, IN	DENVER, CO	
3790432	1,266,098	CLIFTON MHC	CLIFTON, NJ	
1118340	2,134,122	CNB FINANCIAL CORPORATION	CLEARFIELD, PA	
2705943	1,272,173	CNLBANCSHARES, INC.	ORLANDO, FL	
1060328	2,852,782	COBIZ FINANCIAL, INC.	DENVER, CO	
1142475	1,185,168	CODORUS VALLEY BANCORP, INC.	YORK, PA	
1085170	1,141,836	COLONY BANCORP, INC.	FITZGERALD, GA	
2467689	2,118,779	COMMERCE BANCSHARES CORP.	WORCESTER, MA	
3967430	2,814,878	COMMUNITY & SOUTHERN HOLDINGS,	ATLANTA, GA	
1080595	2,519,556	COMMUNITY BANCSHARES OF MISSIS	BRANDON, MS	
3687046	1,101,702	COMMUNITY BANKERS TRUST CORPOR	RICHLAND, VA	
2523389	1,016,938	COMMUNITY FINANCIAL CORPORATIO	WALDORF, MD	
1140659	1,937,308	COMMUNITY FIRST BANCSHARES, IN	UNION CITY, TN	
1133473	2,008,481	COMMUNITYONE BANCORP	CHARLOTTE, NC	
3778542	1,347,723	CONNECTONE BANCORP, INC.	ENGLEWOOD CLIFFS, NJ	
1081239	1,216,421	CREWS BANKING CORPORATION	WAUCHULA, FL	
1486517	2,068,909	CTBC CAPITAL CORP.	LOS ANGELES, CA	
4392132	1,382,363	CU BANCORP	ENCINO, CA	
1201112	1,209,517	CUMMINS-AMERICAN CORP.	GLENVIEW, IL	
4558901	1,412,871	C1 FINANCIAL, INC.	SAINT PETERSBURG, FL	
1121229	2,074,907	DACOTAH BANKS, INC.	ABERDEEN, SD	
2107707	2,076,261	DICKINSON FINANCIAL CORPORATIO	KANSAS CITY, MO	
1058398	2,468,619	DURANT BANCORP, INC.	DURANT, OK	
2626691	1,059,788	EASTERN VIRGINIA BANKSHARES	TAPPAHANNOCK, VA	
1135824	1,549,235	EMPRISE FINANCIAL CORPORATION	WICHITA, KS	
2461016	1,865,245	ENTERPRISE BANCORP, INC.	LOWELL, MA	
3180547	1,149,954	EQUITY BANCSHARES, INC.	WICHITA, KS	
3728930	1,010,497	ESB BANCORP MHC	EASTHAMPTON, MA	

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Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1924925	1,939,670	ESB FINANCIAL CORPORATION	ELLWOOD CITY, PA	
3854268	1,365,394	ESSA BANCORP, INC.	STROUDSBURG, PA	
1104923	1,240,111	EXTRACO CORPORATION	WACO, TX	
1055315	2,411,701	F & M BANCORPORATION INC.	TULSA, OK	
3824373	1,490,999	FAIRFIELD COUNTY BANK, MHC	RIDGEFIELD, CT	
2781910	2,128,071	FARMERS & MERCHANTS BANCORP	LODI, CA	
1053580	2,834,977	FARMERS & MERCHANTS INVESTMENT	LINCOLN, NE	
1098732	1,814,279	FARMERS CAPITAL BANK CORPORATI	FRANKFORT, KY	
1071191	1,141,000	FARMERS NATIONAL BANC CORP.	CANFIELD, OH	
1249002	1,657,180	FIDELITY BANCSHARES (N.C.), IN	FUQUAY VARIANA, NC	
3223967	1,598,981	FIDELITY FINANCIAL CORPORATION	WICHITA, KS	
1081118	2,552,329	FIDELITY SOUTHERN CORPORATION	ATLANTA, GA	
1108967	1,011,437	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	Moved from Peer 4
1988646	1,357,299	FIRST BANCORP, INC.	LEBANON, VA	
1133932	1,461,402	FIRST BANCORP, INC., THE	DAMARISCOTTA, ME	
1204560	2,408,316	FIRST BANCSHARES, INC.	WHITING, IN	
1491360	1,576,226	FIRST BANK CORP	FORT SMITH, AR	
1247428	1,273,772	FIRST BUSINESS FINANCIAL SERVI	MADISON, WI	
1246533	1,250,887	FIRST CITIZENS BANC CORP	SANDUSKY, OH	
1098796	1,202,856	FIRST CITIZENS BANCSHARES, INC	DYERSBURG, TN	
1203509	1,187,273	FIRST CITIZENS FINANCIAL CORP.	MASON CITY, IA	
1250473	1,069,824	FIRST CO BANCORP, INC.	COLLINSVILLE, IL	
1108097	1,533,359	FIRST COMMUNITY BANCSHARES, IN	KILLEEN, TX	
1478017	2,610,345	FIRST COMMUNITY BANCSHARES, IN	BLUEFIELD, VA	
3407598	2,181,913	FIRST CONNECTICUT BANCORP, INC	FARMINGTON, CT	
1404687	1,015,724	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
3316917	2,163,681	FIRST DEFIANCE FINANCIAL CORPO	DEFIANCE, OH	
1083783	1,127,684	FIRST FARMERS AND MERCHANTS CO	COLUMBIA, TN	
1249039	1,235,043	FIRST FARMERS FINANCIAL CORPOR	CONVERSE, IN	
3839201	1,016,825	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	Moved from Peer 4
1064728	1,420,958	FIRST FIDELITY BANCORP, INC.	OKLAHOMA CITY, OK	
3842658	1,090,406	FIRST FOUNDATION INC.	IRVINE, CA	
3589560	1,441,856	FIRST GUARANTY BANCSHARES, INC	HAMMOND, LA	
1208009	1,057,748	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	
1206760	1,583,072	FIRST MID-ILLINOIS BANCSHARES,	MATTOON, IL	
1048894	2,407,115	FIRST OF LONG ISLAND CORPORATI	GLEN HEAD, NY	
1132104	2,336,363	FIRST SOUTH BANCORP, INC.	LEXINGTON, TN	
2349486	1,085,415	FIRST SOUTHERN BANCORP, INC.	BOCA RATON, FL	
1099917	1,684,391	FIRST STATE BANCSHARES, INC.	FARMINGTON, MO	
3558726	1,374,717	FIRST TEXAS BHC, INC.	FORT WORTH, TX	
1132672	1,355,484	FIRST UNITED CORPORATION	OAKLAND, MD	
1050646	1,245,005	FIRST YORK BAN CORP.	YORK, NE	
1134322	1,501,954	FIRSTBANK CORPORATION	ALMA, MI	
1123072	1,864,729	FISHBACK FINANCIAL CORPORATION	BROOKINGS, SD	
3367106	1,063,590	FLORENCE BANCORP, MHC	FLORENCE, MA	
3846601	1,085,787	FOX CHASE BANCORP, INC.	HATBORO, PA	
1128358	1,565,300	FRANSEN FINANCIAL CORPORATION	ARDEN HILLS, MN	
3832604	1,095,214	FRANKLIN FINANCIAL CORPORATION	GLEN ALLEN, VA	
1118238	1,026,451	FRANKLIN FINANCIAL SERVICES CO	CHAMBERSBURG, PA	Moved from Peer 4
1026801	2,607,801	FREMONT BANCORPORATION	FREMONT, CA	
1098620	2,146,390	GERMAN AMERICAN BANCORP, INC.	JASPER, IN	

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3811832	2,353,865	GRANDPOINT CAPITAL, INC.	LOS ANGELES, CA	
3474835	1,751,613	GREEN BANCORP, INC.	HOUSTON, TX	
4057262	1,152,679	GREEN DOT CORPORATION	PASADENA, CA	New Y-9C/BHCPR reporter
3254952	1,961,392	GUARANTY BANCORP	DENVER, CO	
1862036	1,256,152	GUARANTY BANCSHARES, INC.	MOUNT PLEASANT, TX	
2083294	1,142,589	GUARANTY FINANCIAL, M.H.C.	BROWN DEER, WI	
3392331	1,731,951	HAMILTON STATE BANCSHARES, INC	HOSCHTON, GA	
3012554	1,945,612	HAMPTON ROADS BANCSHARES, INC.	VIRGINIA BEACH, VA	
1843062	2,450,466	HAPPY BANCSHARES, INC.	CANYON, TX	
2038409	1,164,969	HAWTHORN BANCSHARES, INC	JEFFERSON CITY, MO	
1208120	2,592,114	HEARTLAND BANCORP, INC.	BLOOMINGTON, IL	
1917600	1,278,593	HENDERSON CITIZENS BANCSHARES,	HENDERSON, TX	
2634874	1,470,110	HERITAGE COMMERCE CORP	SAN JOSE, CA	
2166124	1,662,473	HERITAGE FINANCIAL CORPORATION	OLYMPIA, WA	
3846469	1,413,540	HERITAGE FINANCIAL GROUP, INC.	ALBANY, GA	
2253529	1,662,200	HERITAGE OAKS BANCORP	PASO ROBLES, CA	
2500700	1,258,244	HF FINANCIAL CORP.	SIOUX FALLS, SD	
1245291	2,235,372	HILLS BANCORPORATION	HILLS, IA	
3851191	1,239,172	HOME BANCORP, INC.	LAFAYETTE, LA	Moved from Peer 4
2482196	1,183,023	HOMETOWN BANC CORP	GRAND ISLAND, NE	
2592714	2,839,718	HOMETOWN COMMUNITY BANCORP, IN	MORTON, IL	
4366003	1,632,307	HOMETRUST BANCSHARES, INC.	ASHEVILLE, NC	
1209136	1,806,583	HORIZON BANCORP	MICHIGAN CITY, IN	
1048803	2,906,201	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	
3742020	1,501,741	HYDE PARK BANCORP MHC	HYDE PARK, MA	
1205183	1,276,796	IDA GROVE BANCSHARES, INC.	IDA GROVE, IA	
1118854	1,388,694	INDEPENDENCE BANCSHARES, INC.	OWENSBORO, KY	
1201925	2,259,639	INDEPENDENT BANK CORPORATION	IONIA, MI	
3140288	2,354,387	INDEPENDENT BANK GROUP, INC.	MCKINNEY, TX	
2112439	2,604,926	INDUSTRY BANCSHARES, INC.	INDUSTRY, TX	
2944144	1,022,954	INLAND BANCORP, INC.	OAK BROOK, IL	
2049302	1,596,027	INTERVEST BANCSHARES CORPORATI	NEW YORK, NY	
1134498	1,634,491	INWOOD BANCSHARES, INC.	DALLAS, TX	
3912766	1,011,112	ION FINANCIAL MHC	NAUGATUCK, CT	Moved from Peer 4
3488485	1,098,638	IRONHORSE FINANCIAL GROUP, INC	MUSKOGEE, OK	
1401118	1,513,371	ISABELLA BANK CORPORATION	MOUNT PLEASANT, MI	
1109290	1,266,710	JEFFERSON BANCSHARES, INC.	SAN ANTONIO, TX	
1123915	1,571,822	KLEIN FINANCIAL, INC.	CHASKA, MN	
2721112	1,128,640	LAKE MICHIGAN FINANCIAL CORPOR	HOLLAND, MI	
2128917	1,137,931	LAKESIDE BANCORP, INC.	CHI CAGO, IL	
1054514	1,995,073	LANDRUM COMPANY	COLUMBIA, MO	
1066209	1,846,245	LAURITZEN CORPORATION	OMAHA, NE	
2759900	1,133,508	LCNB CORP.	LEBANON, OH	Moved from Peer 4
2345068	1,812,711	LEGACYTEXAS GROUP, INC.	PLANO, TX	
2352226	1,062,257	LIBERTY BANCSHARES, INC	SPRINGFIELD, MO	
1071669	1,255,394	LNB BANCORP INC.	LORAIN, OH	
2325350	2,218,806	LONE STAR NATIONAL BANCSHARES-	MCALLEN, TX	
1103766	1,903,574	LONGVIEW FINANCIAL CORPORATION	LONGVIEW, TX	
2634696	1,490,899	MACATAWA BANK CORPORATION	HOLLAND, MI	
2728577	1,073,173	MACHIAS BANCORP, MHC	MACHIAS, ME	
1209109	2,872,379	MAINSOURCE FINANCIAL GROUP, IN	GREENSBURG, IN	

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1139363	1,106,924	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1123193	1,182,077	MARQUETTE FINANCIAL COMPANIES	MINNEAPOLIS, MN	
1207486	1,559,027	MARQUETTE NATIONAL CORPORATION	CHICAGO, IL	
3846106	1,119,314	MASCOMA MUTUAL FINANCIAL SERVI	LEBANON, NH	
2907822	1,217,812	MBT FINANCIAL CORP.	MONROE, MI	
2608763	1,413,515	MERCANTILE BANK CORPORATION	GRAND RAPIDS, MI	
3530786	1,288,405	MERCHANTS BANCORP	CARMEL, IN	
1023239	1,662,062	MERCHANTS BANCSHARES, INC.	SOUTH BURLINGTON, VT	
1128769	1,398,663	MERCHANTS FINANCIAL GROUP, INC	WINONA, MN	
1902651	2,928,503	MERIDIAN FINANCIAL SERVICES	PEABODY, MA	
2390013	1,890,567	META FINANCIAL GROUP, INC.	SIOUX FALLS, SD	
2807614	2,850,137	METRO BANCORP, INC.	HARRISBURG, PA	
1204627	2,421,116	METROPOLITAN BANK GROUP, INC.	CHICAGO, IL	
3839902	1,265,543	MIDCOUNTRY FINANCIAL CORP	MACON, GA	
2176413	1,208,412	MIDDLEBURG FINANCIAL CORPORATI	MIDDLEBURG, VA	
2868950	1,148,853	MIDLAND BANCSHARES, INC.	MIDLAND, TX	
1491351	1,697,796	MIDLAND STATES BANCORP, INC.	EFFINGHAM, IL	
1086654	1,888,925	MIDSOUTH BANCORP, INC.	LAFAYETTE, LA	
2803719	1,146,938	MIDWEST BANKCENTRE, INC.	SAINT LOUIS, MO	
1245228	1,745,913	MIDWESTONE FINANCIAL GROUP, IN	IOWA CITY, IA	
1126354	1,029,563	MINNEHAHA BANSHARES, INC.	SIOUX FALLS, SD	
1141348	1,490,446	MINNWEST CORPORATION	MINNETONKA, MN	
3435386	1,022,719	MONARCH FINANCIAL HOLDINGS, IN	CHESAPEAKE, VA	
1138919	1,090,339	MONTECITO BANCORP	SANTA BARBARA, CA	
3175794	1,388,576	MUTUALFIRST FINANCIAL, INC.	MUNCIE, IN	
2623430	1,030,950	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
3841941	1,184,748	NASB FINANCIAL, INC.	GRANDVIEW, MO	
2149622	1,659,155	NATIONAL BANK OF INDIANAPOLIS	INDIANAPOLIS, IN	
1139925	1,123,110	NATIONAL BANKSHARES, INC.	BLACKSBURG, VA	
2398082	1,753,190	NATIONAL CONSUMER COOPERATIVE	WASHINGTON, DC	
1202052	1,733,892	NEB CORPORATION	FOND DU LAC, WI	
4436559	1,393,579	NEW HAMPSHIRE MUTUAL BANCORP	MANCHESTER, NH	
3575750	1,434,927	NEW HAMPSHIRE THRIFT BANCSHARE	NEWPORT, NH	
1076002	2,038,269	NEWBRIDGE BANCORP	GREENSBORO, NC	
3823844	1,379,163	NEXBANK CAPITAL, INC.	DALLAS, TX	
3103603	1,217,183	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1109991	2,123,076	NORTH AMERICAN BANCSHARES, INC	SHERMAN, TX	
1246935	1,140,278	NORTHERN BANCORP, INC.	WOBBURN, MA	
3132863	2,694,812	NORTHFIELD BANCORP, INC.	STATEN ISLAND, NY	
3025385	1,203,574	NORTHTRIM BANCORP, INC.	ANCHORAGE, AK	
1978713	1,592,444	NORTHWEST FINANCIAL CORP.	ARNOLDS PARK, IA	
3232688	1,018,289	NRBC HOLDING CORPORATION	CHICAGO, IL	
3848285	1,023,032	OCEAN SHORE HOLDING COMPANY	OCEAN CITY, NJ	
2609975	2,290,023	OCEANFIRST FINANCIAL CORP.	TOMS RIVER, NJ	
3297481	1,261,872	OCEANPOINT FINANCIAL PARTNERS,	NEWPORT, RI	
1085527	1,373,300	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	1,187,080	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1206911	2,059,419	OLD SECOND BANCORP, INC.	AURORA, IL	
2233950	2,528,384	OLNEY BANCSHARES OF TEXAS, INC	OLNEY, TX	
4131751	1,392,113	OMNIAMERICAN BANCORP, INC.	FORT WORTH, TX	
1248153	1,198,017	ORRSTOWN FINANCIAL SERVICES	SHIPPENSBURG, PA	

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2762973	1,473,045	PACIFIC CONTINENTAL CORPORATIO	EUGENE, OR	
2869733	1,055,598	PACIFIC MERCANTILE BANCORP	COSTA MESA, CA	Moved from Peer 4
3489594	1,745,282	PACIFIC PREMIER BANCORP, INC.	IRVINE, CA	
1075984	1,099,965	PALMETTO BANCSHARES, INC.	GREENVILLE, SC	
3021800	1,065,110	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
4210478	2,009,784	PARK STERLING CORPORATION	CHARLOTTE, NC	
1200692	2,045,913	PARKWAY BANCORP, INC.	HARWOOD HEIGHTS, IL	
3390430	1,264,331	PATRIOT BANCSHARES, INC.	HOUSTON, TX	
2651590	2,251,485	PEAPACK-GLADSTONE FINANCIAL CO	BEDMINSTER, NJ	
1117688	1,217,137	PENNS WOODS BANCORP, INC.	WILLIAMSPORT, PA	
2748995	1,326,057	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1030947	1,316,942	PEOPLES BANCORP	BELLI NGHAM, WA	
1070578	2,078,253	PEOPLES BANCORP INC.	MARIETTA, OH	
2818245	1,039,304	PEOPLES BANCORP OF NORTH CAROL	NEWTON, NC	
1139541	1,718,261	PEOPLES FINANCIAL SERVICES COR	SCRANTON, PA	
3186585	1,830,452	PEOPLESBANCORP, MHC	HOLYOKE, MA	
3954720	2,109,064	PIEDMONT COMMUNITY BANK HOLDIN	RALEIGH, NC	
1108163	1,149,803	PLAINS BANCORP, INC.	DI MMITT, TX	
1249712	1,063,530	PORTER BANCORP, INC.	LOUISVILLE, KY	
2007647	1,119,782	PREMIER FINANCIAL BANCORP, INC	HUNTINGTON, WV	
3632493	1,125,121	PROVIDENT FINANCIAL HOLDINGS,	RIVERSIDE, CA	
3832828	1,337,492	PULASKI FINANCIAL CORP.	SAINT LOUIS, MO	
2125813	2,426,319	QCR HOLDINGS, INC.	MOLINE, IL	
1130584	2,155,149	RCB HOLDING COMPANY, INC.	CLAREMORE, OK	
2743235	1,379,786	RED RIVER BANCSHARES, INC.	ALEXANDRIA, LA	
1416439	1,072,233	RELIABLE COMMUNITY BANCSHARES,	PERRYVILLE, MO	
2787118	1,035,481	RELIANCE BANCSHARES, INC.	DES PERES, MO	
1201194	1,387,366	REPUBLIC BANCORP CO.	OAK BROOK, IL	
1209426	1,018,558	RIVER VALLEY BANCORPORATION	WAUSAU, WI	
2509413	2,381,749	ROCKVILLE FINANCIAL, INC.	VERNON ROCKVILLE, CT	
1249730	2,355,301	S. Y. BANCORP, INC.	LOUISVILLE, KY	
1085013	2,315,992	SEACOAST BANKING CORPORATION	STUART, FL	
1200348	1,288,812	SECURITY NATIONAL CORPORATION	DAKOTA DUNES, SD	
2429838	1,049,514	SHORE BANCSHARES, INC.	EASTON, MD	
3306815	1,361,430	SI FINANCIAL GROUP INC	WILLIMANTIC, CT	
2976396	1,458,321	SIERRA BANCORP	PORTERVILLE, CA	
3835164	1,627,828	SILVER QUEEN FINANCIAL SERVICE	GREENWOOD VILLAGE, CO	
2532402	1,367,539	SINOPAC BANCORP	LOS ANGELES, CA	
2033226	2,266,423	SOUTH PLAINS FINANCIAL, INC.	LUBBOCK, TX	
1938865	1,747,845	SOUTHEASTERN BANK FINANCIAL CO	AUGUSTA, GA	
1248939	1,125,176	SOUTHERN BANCORP, INC	ARKADELPHIA, AR	
1075694	2,248,785	SOUTHERN BANCSHARES (N.C.), IN	MOUNT OLIVE, NC	
1062621	2,012,053	SOUTHWEST BANCORP, INC.	STILLWATER, OK	
3269602	1,021,288	SOVEREIGN BANCSHARES, INC.	DALLAS, TX	
3345430	2,469,609	SQUARE 1 FINANCIAL, INC.	DURHAM, NC	
1245590	2,232,331	STANDARD BANCSHARES, INC.	HICKORY HILLS, IL	
1141647	1,719,361	STAR FINANCIAL GROUP, INC.	FORT WAYNE, IN	
1126729	1,014,349	STARION BANCORPORATION	BISMARCK, ND	Moved from Peer 4
1207431	1,101,094	STARK BANK GROUP, LTD.	FORT DODGE, IA	
4036324	2,619,522	STATE BANK FINANCIAL CORPORATI	ATLANTA, GA	
1427275	1,644,039	STEARNS FINANCIAL SERVICES, IN	SAINT CLOUD, MN	

BHCPR Reporters for Quarter Ending 03/31/2014
Peer Group 3 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
3852031	1,025,323	STERLING BANCORP, INC.	SOUTHFIELD, MI	Moved from Peer 4
1126046	2,590,892	STOCKMAN FINANCIAL CORPORATION	MILES CITY, MT	
4228240	1,987,285	STRATEGIC GROWTH BANCORP INCOR	EL PASO, TX	
2942702	2,093,551	STURM FINANCIAL GROUP, INC.	DENVER, CO	
1130865	1,715,816	SUFFOLK BANCORP	RIVERHEAD, NY	
2618388	1,183,423	SUMMIT BANCORP, INC.	ARKADELPHIA, AR	
1247679	1,406,117	SUMMIT FINANCIAL GROUP, INC.	MOOREFIELD, WV	
1066713	1,682,809	SUNFLOWER FINANCIAL, INC.	SALINA, KS	
1246467	1,299,856	TAMPA BAY BANKING COMPANY	TAMPA, FL	
3954681	1,639,994	TERRITORIAL BANCORP INC.	HONOLULU, HI	
1070420	1,125,396	TRADITIONAL BANCORPORATION, IN	MOUNT STERLING, KY	
1203974	1,182,198	TRI CITY BANKSHARES CORPORATIO	OAK CREEK, WI	
1030170	2,755,184	TRICO BANCSHARES	CHICO, CA	
1056161	1,534,832	TRINITY CAPITAL CORPORATION	LOS ALAMOS, NM	
3475074	2,541,695	TRI STATE CAPITAL HOLDINGS, INC	PITTSBURGH, PA	
3233126	1,297,791	TRIUMPH BANCORP, INC.	DALLAS, TX	
2465519	1,414,987	UFS BANCORP	WHITINSVILLE, MA	
1082777	1,031,178	UNITED BANK CORPORATION	BARNESVILLE, GA	
1097182	1,748,026	UNITED COMMUNITY BANCORP, INC.	CHATHAM, IL	
3831250	1,751,500	UNITED COMMUNITY FINANCIAL COR	YOUNGSTOWN, OH	
3866805	2,465,460	UNITED FINANCIAL BANCORP, INC.	WEST SPRINGFIELD, MA	
1116609	2,201,194	UNIVEST CORPORATION OF PENNSYL	SOUDERTON, PA	
3536386	2,960,354	USAMERI BANCORP, INC.	CLEARWATER, FL	
2012315	1,644,951	VILLAGES BANCORPORATION, INC.	THE VILLAGES, FL	
3211012	1,212,310	VISION BANCSHARES, INC.	LAREDO, TX	
2406174	1,686,852	WASHINGTON BANKING COMPANY	OAK HARBOR, WA	
3922466	1,277,139	WASHINGTONFIRST BANKSHARES, IN	RESTON, VA	
4523431	1,763,512	WATERSTONE FINANCIAL, INC.	WAUWATOSA, WI	New Y-9C/BHCPR reporter
1135048	1,702,343	WATFORD CITY BANCSHARES, INC.	WATFORD CITY, ND	
1210066	1,505,886	WEST BANCORPORATION, INC.	WEST DES MOINES, IA	
1245705	2,089,570	WEST SUBURBAN BANCORP, INC.	LOMBARD, IL	
3866382	1,275,016	WESTFIELD FINANCIAL INC.	WESTFIELD, MA	
3122051	1,051,896	WESTSTAR BANK HOLDING COMPANY,	EL PASO, TX	
3831326	1,003,384	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	Moved from Peer 4
1966671	1,778,410	WHITAKER BANK CORPORATION OF	LEXINGTON, KY	
2004141	1,788,509	WILSON BANK HOLDING COMPANY	LEBANON, TN	
1399671	1,460,305	WNB BANCSHARES, INC.	ODESSA, TX	
3432965	1,812,857	YADKIN FINANCIAL CORPORATION	ELKIN, NC	
2860431	1,738,394	1ST UNITED BANCORP, INC.	BOCA RATON, FL	
1399765	2,235,272	1867 WESTERN FINANCIAL CORPORA	STOCKTON, CA	
1035157	1,020,693	473 BROADWAY HOLDING CORPORATI	SARATOGA SPRINGS, NY	Moved from Peer 4

Note: Peer Group 3 has 347 bank holding companies.