

	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	501	518	490	486
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.34	3.29	3.34	3.42
+ Non-interest Income	0.79	0.93	0.94	0.93
- Overhead Expense	3.04	3.11	3.15	3.15
- Provision for Losses	0.11	0.18	0.16	0.34
+ Securities Gains (Losses)	0.02	0.03	0.03	0.06
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.07	1.06	1.07	1.02
Net Operating Income	0.77	0.76	0.79	0.72
Net Income	0.77	0.76	0.79	0.72
Net Income (Sub S Adjusted)	0.86	0.84	0.87	0.83
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.14	4.23	4.22	4.52
Interest Expense	0.53	0.66	0.60	0.80
Net Interest Income (TE)	3.60	3.57	3.61	3.71
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.15	0.29	0.33	0.58
Earnings Coverage of Net Losses (X)	6.31	9.50	11.52	8.65
Ln&Ls Allowance/Total Loans & Leases	1.58	1.74	1.59	1.76
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.22	3.11	2.39	3.36
30-89 Days Past Due Loans and Leases	0.73	0.80	0.73	0.93
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	13.04	12.26	14.18	13.56
Net ST Noncore Funding Dependence	3.64	2.19	4.93	3.76
Net Loans and Leases/Total Assets	63.36	62.50	63.89	62.97
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.06	9.78	10.05	9.67
Equity Capital/Total Assets	9.79	9.76	9.64	9.68
Equity Capital+Minority Int/Total Assets	9.85	9.84	9.73	9.75
Tier 1 Common Eq Cap / T RWA	13.04	12.61	12.83	12.24
Net Loans&Ls/Equity Capital (X)	6.76	6.72	6.94	6.86
Cash Dividends/Net Income	19.91	17.16	22.47	23.90
Cash Dividends/Net Income (Sub S Adjusted)	17.10	15.68	14.06	10.98
Retained Earnings/Avg Equity Cap	5.84	5.82	5.75	5.02
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.12	0.16	0.12	0.24
Long-Term Debt/Equity Capital	1.87	1.95	1.94	2.00
Equity Investment in Subs/Equity Cap	108.32	109.72	108.99	110.85
Cash FR Oper+Noncash+Op Exp+Div	109.67	127.01	134.26	109.60

PERCENT OF AVERAGE ASSETS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.84	3.91	3.90	4.16	4.48
Less: Interest Expense	0.49	0.61	0.55	0.74	0.99
Equals: Net Interest Income (TE)	3.34	3.29	3.34	3.42	3.50
Plus: Non-Interest Income	0.79	0.93	0.94	0.93	0.80
Equals: Adj Operating Income (TE)	4.19	4.29	4.35	4.41	4.34
Less: Overhead Expense	3.04	3.11	3.15	3.15	3.11
Less: Provision for Loan and Lease Losses	0.11	0.18	0.16	0.34	0.56
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	0.03	0.03	0.07	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	1.07	1.06	1.07	1.02	0.75
Less: Applicable Income Taxes (TE)	0.27	0.27	0.28	0.27	0.25
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.77	0.76	0.79	0.72	0.49
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.77	0.76	0.79	0.72	0.49
Memo: Net Income (Last Four Qtrs)	0.79	0.73	0.79	0.72	0.48
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	93.01	92.55	92.73	92.36	92.18
Avg Int-Bearing Funds / Avg Assets	74.85	75.88	75.53	76.68	78.68
Int Income (TE) / Avg Earning Assets	4.14	4.23	4.22	4.52	4.88
Int Expense / Avg Earning Assets	0.53	0.66	0.60	0.80	1.07
Net Int Inc (TE) / Avg Earn Assets	3.60	3.57	3.61	3.71	3.81
YIELD OR COST:					
Total Loans and Leases (TE)	5.01	5.25	5.21	5.54	5.78
Interest-Bearing Bank Balances	0.30	0.28	0.30	0.29	0.31
Fed Funds Sold & Reverse Repos	0.15	0.15	0.17	0.20	0.18
Trading Assets	0.89	0.58	0.49	0.83	1.59
Total Earning Assets	4.04	4.14	4.12	4.43	4.77
Investment Securities (TE)	2.52	2.39	2.38	2.67	3.22
U.S. Treasury & Agency Sec (excl MBS)	1.58	1.47	1.48	1.68	2.04
Mortgage-Backed Securities	2.21	1.96	1.96	2.39	3.00
All Other Securities	3.78	3.91	4.07	4.48	5.09
Interest-Bearing Deposits	0.51	0.62	0.57	0.76	1.03
Time Deposits of \$100K or More	0.94	1.10	1.04	1.26	1.55
Time Deposits < \$100K	0.93	1.13	1.05	1.33	1.67
Other Domestic Deposits	0.24	0.29	0.27	0.35	0.51
Foreign Deposits	N/A	0.23	0.20	0.32	0.32
Fed Funds Purchased and Repos	0.37	0.52	0.43	0.64	0.77
Other Borrowed Funds & Trading Liab	2.25	2.84	2.49	2.98	3.08
All Interest-Bearing Funds	0.64	0.79	0.73	0.96	1.25

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	18	18	71	69	66
Avg Assets per Employee (\$000)	4,468	4,343	4,303	4,260	4,211
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	74.29	74.11	74.17	73.37	73.81
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.04	3.11	3.15	3.15	3.11
Personnel Expense	1.68	1.70	1.70	1.67	1.60
Net Occupancy Expense	0.39	0.38	0.39	0.39	0.39
Other Operating Expenses	0.96	1.01	1.04	1.08	1.10
Overhead Less Non-Interest Income	2.19	2.13	2.16	2.17	2.26
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.82	72.74	72.73	72.02	72.32
Personnel Expense	40.25	39.85	39.55	38.14	37.29
Net Occupancy Expense	9.21	8.99	8.88	8.82	8.99
Other Operating Expenses	22.82	23.49	23.92	24.61	25.44
Total Non-Interest Income	18.54	20.82	20.79	20.38	17.92
Fiduciary Activities Income	0.85	0.76	0.78	0.72	0.84
Serv Charges on Deposit Accts - Domestic	4.87	4.95	5.14	5.33	5.80
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.60	0.56	0.58	0.51	0.52
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.44	0.44	0.53	0.35	0.28
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.25	0.28	0.33	0.31	0.31
Net Gain (Loss) - Sales Loans, OREO, Oth	1.49	3.18	2.30	2.28	0.22
Other Non-Interest Income	6.81	7.17	7.47	7.60	7.25
Overhead Less Non-Interest Income	53.27	51.16	51.10	50.87	53.65
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.31	18.56	18.01	17.75	16.95
Appl Inc Tax+TE/Pretax NOI+TE	27.49	27.41	26.04	25.90	26.95

PERCENT OF TOTAL ASSETS	PERCENT COMPOSITION OF ASSETS AND LOAN MIX				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	50.01	50.21	50.69	50.45	50.86
Commercial and Industrial Loans	7.90	7.64	7.82	7.63	7.90
Loans to Individuals	1.80	1.70	1.83	1.75	1.82
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	1.12	0.86	1.07	0.96	0.98
Other Loans and Leases	0.78	0.74	0.79	0.75	0.82
Net Loans and Leases	63.36	62.50	63.89	62.97	63.29
Debt Securities Over 1 Year	19.68	19.16	19.53	18.70	18.81
Mutual Funds and Equity Securities	0.07	0.08	0.08	0.08	0.07
Subtotal	83.88	82.49	84.30	82.55	82.83
Interest-Bearing Bank Balances	4.69	5.81	4.15	5.21	4.96
Federal Funds Sold & Reverse Repos	0.23	0.33	0.18	0.25	0.35
Debt Securities 1 Year or Less	1.85	2.06	1.93	2.09	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.91	91.95	91.76	91.32	91.16
Non-Int Cash and Due From Dep Inst	1.83	1.53	1.73	1.99	1.83
Other Real Estate Owned	0.49	0.68	0.52	0.72	0.90
All Other Assets	6.17	6.43	6.43	6.61	6.91
MEMORANDA:					
Short-Term Investments	7.63	9.03	7.05	8.42	7.82
U.S. Treasury Securities	0.15	0.12	0.16	0.11	0.14
U.S. Agency Securities (excl MBS)	4.42	4.36	4.40	4.15	4.10
Municipal Securities	5.28	4.92	5.19	4.79	4.52
Mortgage-Backed Securities	8.67	8.88	8.70	8.95	9.14
Asset-Backed Securities	0.05	0.04	0.05	0.04	0.02
Other Debt Securities	0.31	0.40	0.36	0.37	0.27
RE Loans Secured by 1-4 Family	17.94	18.30	18.41	18.52	17.26
Revolving	2.30	2.45	2.42	2.48	2.70
Closed-End, Sec by First Liens	14.51	14.64	14.80	14.84	13.26
Closed-End, Sec by Junior Liens	0.69	0.77	0.72	0.79	0.93
Commercial Real Estate Loans	27.77	28.11	28.23	28.13	29.89
Construction and Land Dev	4.00	4.07	4.08	4.23	5.06
Multi family	2.23	2.24	2.28	2.20	2.02
Nonfarm Nonresidential	20.73	20.99	21.07	20.85	22.07
RE Loans Secured by Farmland	1.99	1.70	1.83	1.73	1.80
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	78.80	79.85	79.13	79.71	79.61
RE Loans Secured by 1-4 Family	28.34	29.15	28.81	29.28	27.13
Revolving	3.60	3.90	3.76	3.91	4.20
Closed-End	24.30	24.81	24.61	24.93	22.45
Commercial Real Estate Loans	43.95	44.89	44.20	44.64	46.88
Construction and Land Dev	6.26	6.46	6.34	6.66	7.87
Multi family	3.47	3.53	3.49	3.45	3.15
Nonfarm Nonresidential	32.94	33.65	33.12	33.20	34.73
RE Loans Secured by Farmland	3.16	2.80	2.89	2.80	2.86
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.42	12.20	12.14	12.08	12.35
Loans to Individuals	3.02	2.87	3.00	2.94	2.98
Credit Card Loans	0.08	0.07	0.07	0.08	0.08
Agricultural Loans	1.80	1.44	1.68	1.57	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.24	1.19	1.23	1.20	1.30

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 04 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	7.63	9.03	7.05	8.42	7.82
Liquid Assets	22.78	23.57	22.01	23.19	22.95
Investment Securities	22.30	22.03	22.19	21.62	21.34
Net Loans and Leases	63.36	62.50	63.89	62.97	63.29
Net Lns, Ls & Stbby Ltrs of Credit	63.77	62.94	64.32	63.41	63.81
Core Deposits	69.15	68.46	68.76	67.89	65.79
Noncore Funding	19.05	19.59	19.44	20.15	22.71
Time Deposits of \$100K or More	12.53	13.21	12.55	13.31	14.67
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.10	1.07	1.20	1.16	1.33
Net Fed Funds Purchased (Sold)	0.91	0.73	1.05	0.91	0.98
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.91	0.80	1.20	1.10	1.03
Earning Assets Repr in 1 Year	27.03	29.22	27.22	29.92	31.13
Int-Bearing Liab Repr in 1 Year	21.33	22.75	21.48	23.45	27.54
Long-Term Debt Repr in 1 Year	0.28	0.27	0.28	0.33	0.39
Net Assets Repriceable in 1 Year	5.08	5.78	5.12	5.70	2.97
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	13.04	12.26	14.18	13.56	17.38
Net ST Noncore Funding Dependence	3.64	2.19	4.93	3.76	6.24
Short-Term Inv/ST Noncore Funding	83.18	95.35	74.32	82.75	66.39
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.53	17.60	14.56	16.04	13.48
Net Loans and Leases/Total Deposits	76.70	75.74	77.74	76.73	77.33
Net Loans and Leases/Core Deposits	93.19	92.84	94.39	94.20	97.83
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.03	0.73	-0.32	0.86	0.83
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.61	3.91	-2.28	4.79	4.39
Struct Notes Appr(Depr)/T1 Cap	-0.47	-0.01	-0.75	0.02	0.06
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	7.53	5.29	7.43	5.06	4.13
Available-For-Sale Securities	92.47	94.71	92.57	94.94	95.87
U.S. Treasury Securities	0.63	0.56	0.70	0.49	0.68
U.S. Agency Securities (excl MBS)	20.42	21.05	20.70	20.65	20.55
Municipal Securities	23.22	21.56	22.63	21.48	20.70
Mortgage-Backed Securities	42.31	42.96	42.52	43.41	45.24
Asset-Backed Securities	0.22	0.20	0.24	0.20	0.07
Other Debt Securities	1.52	2.16	1.78	2.07	1.46
Mutual Funds and Equity Securities	0.41	0.50	0.49	0.47	0.38
Debt Securities 1 Year or Less	8.65	10.38	9.61	10.86	9.67
Debt Securities 1 To 5 Years	23.37	24.45	23.53	25.12	25.72
Debt Securities Over 5 Years	63.98	60.07	62.32	59.19	60.22
Pledged Securities	43.25	42.95	43.37	43.38	46.87
Structured Notes, Fair Value	1.92	1.84	1.80	1.95	2.99

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.11	0.18	0.16	0.34	0.56
Provision for Ln&Ls Losses/Avg Lns&Ls	0.17	0.28	0.25	0.52	0.84
Provision for Ln&Ls Losses/Net Losses	92.62	96.05	98.85	117.22	114.12
Ln&Ls Allowance/Total Loans & Leases	1.58	1.74	1.59	1.76	1.90
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.06	13.69	10.06	6.29	4.00
ALLL/Nonaccrual Assets	183.77	136.49	170.91	122.93	100.68
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	163.69	129.38	156.01	115.91	95.96
Gross Ln&Ls Losses/Avg Loans & Leases	0.23	0.38	0.44	0.70	1.01
Recoveries/Avg Loans and Leases	0.08	0.08	0.11	0.10	0.10
Net Losses/Avg Loans and Leases	0.15	0.29	0.33	0.58	0.89
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.99	3.89	19.92	13.22	11.34
Earnings Coverage of Net Losses (X)	6.31	9.50	11.52	8.65	5.35
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.11	0.26	0.28	0.54	0.85
RE Loans Secured By 1-4 Family	0.13	0.24	0.26	0.43	0.67
Revolvi ng	0.07	0.15	0.21	0.39	0.46
Closed-End	0.12	0.22	0.26	0.43	0.71
Commercial Real Estate Loans	0.07	0.26	0.31	0.65	0.99
Construction and Land Dev	0.00	0.49	0.65	1.59	2.76
Multi family	0.00	0.01	0.08	0.21	0.37
Nonfarm Nonresidential	0.06	0.16	0.23	0.44	0.54
RE Loans Secured by Farmland	0.00	0.00	0.02	0.08	0.08
Commercial and Industrial Loans	0.13	0.25	0.37	0.68	1.13
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	0.80	0.90	0.83	0.91	1.13
Credit Card Loans	1.31	1.85	1.68	1.68	2.10
Agricultural Loans	0.00	0.00	0.01	0.02	0.02
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.30	0.31	0.54	0.73	0.87

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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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	0.73	0.80	0.73	0.93	1.02
90+ Days PD Loans and Leases	0.05	0.05	0.05	0.06	0.08
Nonaccrual Loans and Leases	1.42	2.01	1.55	2.19	2.85
90+ Days PD and Nonaccrual Loans and Leases	1.52	2.12	1.66	2.31	2.98
30-89 Days PD Restructured	0.02	0.02	0.02	0.02	0.03
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.39	0.54	0.43	0.61	0.66
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.73	0.80	0.74	0.93	1.02
90+ Days Past Due Assets	0.05	0.05	0.05	0.06	0.08
Nonaccrual Assets	1.44	2.04	1.57	2.22	2.88
30+ Days PD & Nonaccrual Assets	2.33	3.03	2.48	3.34	4.11
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	0.97	1.34	1.06	1.48	1.95
90+ PD & Nonaccrual Assets + OREO	1.48	2.06	1.62	2.25	2.92
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	1.99	2.63	2.19	2.89	3.65
Allowance for Loan & Lease Losses	200.90	238.32	215.82	255.84	288.12
Equity Cap + ALLL	18.80	25.00	20.98	27.66	36.21
Tier 1 Cap + ALLL	17.85	24.21	19.73	26.92	36.12
Loans & Leases + RE Acquired	3.12	4.12	3.39	4.49	5.55

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	0.73	0.81	0.75	0.95	1.04
- 90+ Days Past Due	0.04	0.04	0.05	0.06	0.08
- Nonaccrual	1.56	2.23	1.70	2.45	3.18
Coml & Indl - 30-89 Days PD	0.48	0.49	0.41	0.58	0.67
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.04
- Nonaccrual	0.99	1.24	1.04	1.26	1.65
Individuals - 30-89 Days PD	0.80	0.86	0.99	1.04	1.17
- 90+ Days Past Due	0.04	0.04	0.05	0.05	0.07
- Nonaccrual	0.28	0.29	0.27	0.31	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	0.09	0.13	0.06	0.07	0.06
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.06	0.05	0.08	0.14
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	0.26	0.20	0.14	0.15	0.20
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.05	0.08	0.07	0.08	0.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.99	1.06	1.07	1.32	1.28
- 90+ Days Past Due	0.04	0.05	0.06	0.06	0.10
- Nonaccrual	1.39	1.71	1.46	1.80	2.13
Revolving - 30-89 Days PD	0.44	0.45	0.45	0.52	0.46
- 90+ Days Past Due	0.01	0.01	0.00	0.01	0.02
- Nonaccrual	0.48	0.58	0.54	0.58	0.60
Closed-End - 30-89 Days PD	1.08	1.14	1.16	1.42	1.47
- 90+ Days Past Due	0.04	0.05	0.06	0.06	0.10
- Nonaccrual	1.52	1.91	1.60	2.01	2.47
- Jr Lien 30-89 Days PD	0.04	0.06	0.05	0.06	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.08	0.11	0.09	0.12	0.15
Commercial RE - 30-89 Days PD	0.53	0.61	0.49	0.67	0.85
- 90+ Days Past Due	0.02	0.02	0.02	0.03	0.05
- Nonaccrual	1.77	2.64	1.90	2.92	3.91
Const & Dev - 30-89 Days PD	0.44	0.54	0.33	0.56	0.74
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.05
- Nonaccrual	2.49	5.17	3.08	6.12	8.71
Multi family - 30-89 Days PD	0.10	0.08	0.09	0.18	0.32
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.33	0.88	0.42	0.93	1.17
Nonfarm Nres- 30-89 Days PD	0.50	0.59	0.48	0.61	0.78
- 90+ Days Past Due	0.02	0.02	0.01	0.02	0.03
- Nonaccrual	1.42	2.16	1.49	2.30	2.70
Farm land - 30-89 Days PD	0.24	0.22	0.18	0.26	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.63	0.91	0.59	1.03	1.56
Credit Card - 30-89 Days PD	0.87	0.95	0.97	1.11	1.12
- 90+ Days Past Due	0.29	0.25	0.28	0.29	0.43
- Nonaccrual	0.02	0.00	0.01	0.01	0.00

CAPITAL RATIOS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	10.06	9.78	10.05	9.67	9.35
Tier 1 RBC Ratio	14.74	14.59	14.63	14.30	13.64
Total Risk-Based Capital Ratio	16.17	16.09	16.08	15.80	15.20
Tangible Tier 1 Leverage Ratio	9.97	9.70	9.96	9.60	9.28
Tangible Common Eq Cap/Tan Assets	8.70	8.57	8.50	8.44	7.99
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.82	11.16	11.43	10.45	10.13
Standby Letters of Credit	0.34	0.36	0.34	0.36	0.41
Commercial & Similar Letters of Credit	0.00	0.01	0.00	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	0.65	0.86	0.69	0.98	0.72
Interest Rate Contracts	0.63	0.86	0.67	0.98	0.72
Interest Rate Futures & Forward Contr	0.10	0.21	0.10	0.24	0.14
Written Options Contr (Int Rate)	0.12	0.19	0.11	0.21	0.16
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.15	0.14	0.17	0.14	0.15
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	18.82	17.85	18.46	16.97	15.99

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Rate Contracts	100.00	100.00	100.00	100.00	100.00
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Futures and Forwards	31.95	31.66	31.59	33.47	29.51
Written Options	34.94	34.77	32.86	32.04	34.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	34.32	33.76	31.85	30.89	32.53
Purchased Options	0.07	0.01	0.41	0.18	0.82
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.00	0.18	0.06	0.60
Swaps	30.42	30.56	31.45	30.99	32.38
Held for Trading	2.33	2.41	2.50	3.18	1.71
Interest Rate Contracts	2.33	2.40	2.50	3.18	1.70
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	97.67	97.59	97.50	96.82	98.29
Interest Rate Contracts	97.60	97.52	97.20	87.29	87.70
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)	60.98	62.00	63.31	64.82	63.60
One Year or Less	31.36	33.39	30.88	36.30	31.43
Over 1 Year to 5 Years	6.90	6.51	7.38	6.46	17.90
Over 5 Years	10.88	9.70	11.03	10.51	7.71
Gross Negative Fair Value (Abs Val)	1.00	1.41	1.01	1.67	1.75
Gross Positive Fair Value	0.52	0.57	0.61	0.57	0.65
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2014	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	23.46	20.77	28.18	25.25	18.38
Ins Under Assets(L/H)/Tot Ins Und Ast	76.54	79.23	71.82	74.75	81.62
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	8.10
Ins Activities Revenue/Adj Oper Inc	0.25	0.28	0.33	0.31	0.31
Premium Inc/Ins Activities Revenue	0.03	0.00	0.08	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	46.25	57.82	51.62	67.87	74.67
Other Prem Inc/Total Prem Inc	53.75	42.18	48.38	32.13	25.33
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)	-80.76	86.55	31.35	134.52	71.74
Ins Net Inc (L/H)/Equity (L/H)	0.25	1.22	0.15	1.21	1.30
Insur Ben, Losses, Exp/Insur Premiums	64.40	138.79	80.10	64.22	77.84
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.89	0.93	0.89	0.98	0.61
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.24	10.93	11.52	10.98	10.66
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	N/A	0.23	0.20	0.32	0.32
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	0.01	N/A	1.04
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	-0.79	-24.05	-12.56	-24.63	-17.11
Total Selected Assets	-10.38	-21.25	-20.10	-13.67	-8.87
Deposits	-100.00	-100.00	-100.00	-52.44	-50.63

PROFITABILITY:

	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	7.44	7.25	7.60	6.92	4.50
Bank Net Inc/Avg Eq Inv in Banks	8.42	8.17	8.59	7.78	5.62
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.77	3.17	3.73	3.60	2.88
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.67	4.19	5.32	4.23	3.00
Bank Net Income/Parent Net Income	107.83	108.51	107.40	108.37	110.52
Nonbank Net Income/Parent Net Income	0.24	0.36	0.23	0.39	0.49
Sub BHCs Net Inc/Parent Net Income	96.56	97.77	93.23	93.82	92.66

LEVERAGE:

Total Liabilities/Equity	12.21	13.61	13.09	14.57	16.95
Total Debt/Equity Capital	2.42	2.57	2.45	2.77	3.19
Tot Debt+NP to Subs Iss Tr Pref/Equity	10.70	11.79	11.39	12.65	14.82
Tot Debt+Lns Guaranteed for Affl/Equity	2.43	2.62	2.47	2.86	3.31
Total Debt/Equ Cap - Exc Over Fair Value	2.43	2.58	2.46	2.79	3.21
Long-Term Debt/Equity Capital	1.87	1.95	1.94	2.00	2.10
Short-Term Debt/Equity Capital	0.12	0.16	0.12	0.24	0.40
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.02	0.03	0.03	0.07
Long-Term Debt/Consolidated LT Debt	7.72	6.59	7.36	5.99	4.57

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	108.32	109.72	108.99	110.85	113.10
Total Investment in Subs/Equity	108.68	110.15	109.36	111.26	113.56
Eq Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	100.48	101.29	100.66	101.77	101.97
Tot Inv Sub/Equ Cap, Qual TPS+Oth PS in T1	100.78	101.63	100.96	102.13	102.44

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.98	1.18	0.99	1.14	1.62
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.29	3.86	3.46	3.68	4.80

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	95.55	105.85	123.60	101.28	84.78
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	109.67	127.01	134.26	109.60	99.60
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	95.56	110.35	108.55	100.39	102.38
Pretax Oper Inc + Int Exp/Int Expense	1530.65	1762.03	4047.70	2843.12	1728.77
Div + Int From Subs/Int Exp + Div	119.69	148.20	180.58	132.97	111.29
Fees+Other Inc From Subs/Sal + Oth Exp	2.63	2.49	3.03	2.46	4.95
Net Inc/Curr Port of LT Debt+Pfd Div(X)	19.59	14.22	26.31	15.39	11.43

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.04	-0.12	-0.01	-0.18	-0.60
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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	12.80	11.92	14.42	12.80	18.62
Total	12.80	11.92	14.42	12.80	18.62

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	0.13	0.17	0.15	0.17	0.24
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	64.60	57.20	62.85	71.20	75.07
Dividends Paid/Net Income	19.89	17.23	22.28	23.97	24.45
Net Income - Dividends/Avg Equity	5.84	5.83	5.79	5.04	2.80

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	113.03	124.69	181.33	137.35	113.39
Dividends From Nonbank Subs	0.11	0.14	0.28	0.52	0.44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	120.17	131.39	185.63	142.67	118.99

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	26.64	24.31	37.78	34.38	31.02
Interest Income From Bank Subs	0.01	0.03	0.02	0.03	0.05
Mgt & Service Fees From Bank Subs	0.12	0.11	0.15	0.13	0.68
Other Income From Bank Subs	0.00	0.01	0.01	0.01	0.02
Operating Income From Bank Subs	29.02	27.02	40.35	37.04	36.13

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	58.77	58.01	63.11	66.64	66.23
Interest Income From Nonbank Subs	0.03	0.06	0.32	0.21	0.24
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.05
Other Income From Nonbank Subs	0.00	0.00	0.00	0.03	0.00
Operating Inc From Nonbank Subs	60.61	63.52	71.96	77.65	72.64

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	2.69	5.31	4.36	9.52	9.15
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	2.70	5.31	4.36	9.58	9.17

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	58.63	55.34	72.88	66.69	58.31
Interest Income From Bank Subs	2.64	3.09	0.41	2.53	2.76
Mgt & Serv Fees From Bank Subs	0.55	0.32	0.24	0.32	1.76
Other Income From Bank Subs	0.03	0.06	0.02	0.02	0.04
Operating Income From Bank Subs	73.17	70.62	82.23	79.65	73.90

Dividends From Nonbank Subs	2.79	3.27	0.44	1.79	1.97
Interest Income From Nonbank Subs	0.01	0.02	0.01	0.01	0.02
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	4.39	5.05	1.40	4.18	4.36

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00

Loans and Adv From Subs/ST Debt	686.39	730.96	495.72	534.07	678.47
Loans and Adv From Subs/Total Debt	144.87	163.58	137.73	162.05	210.47

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									501
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.33	2.44	2.71	3.00	3.32	3.67	4.02	4.27	501
+ Non-interest Income	0.79	0.16	0.27	0.48	0.69	1.04	1.51	2.21	501
- Overhead Expense	3.04	1.93	2.20	2.52	3.00	3.48	4.11	4.92	501
- Provision for Losses	0.10	-0.14	0.00	0.00	0.09	0.18	0.30	0.44	501
+ Securities Gains (Losses)	0.02	-0.02	-0.00	0.00	0.00	0.02	0.11	0.21	501
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.05	501
= Pretax Net Oper Income (TE)	1.07	0.03	0.26	0.67	1.04	1.47	1.86	2.17	501
Net Operating Income	0.76	-0.03	0.17	0.46	0.73	1.05	1.47	1.80	501
Net Income	0.76	-0.03	0.17	0.46	0.73	1.05	1.47	1.80	501
Net Income (Sub S Adjusted)	0.86	0.15	0.31	0.55	0.85	1.12	1.40	1.51	116
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.13	3.15	3.41	3.76	4.11	4.49	4.91	5.16	501
Interest Expense	0.52	0.18	0.22	0.36	0.50	0.68	0.89	0.99	501
Net Interest Income (TE)	3.60	2.61	2.88	3.22	3.58	3.97	4.40	4.58	501
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.15	-0.16	-0.07	-0.00	0.06	0.22	0.66	1.20	501
Earnings Coverage of Net Losses (X)	6.30	-185.76	-71.24	-2.75	5.37	21.99	69.56	139.80	491
Ln&Ls Allowance/Total Loans & Leases	1.57	0.74	0.93	1.17	1.46	1.92	2.55	2.90	501
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.21	0.23	0.40	0.89	1.77	3.25	5.39	7.64	501
30-89 Days Past Due Loans and Leases	0.73	0.05	0.10	0.28	0.55	1.08	1.93	2.56	501
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	13.04	-12.88	-4.59	4.76	13.35	21.42	31.03	35.67	501
Net ST Noncore Funding Dependence	3.63	-18.20	-11.25	-2.39	4.55	10.14	15.50	20.61	501
Net Loans and Leases/Total Assets	63.35	39.39	44.94	55.04	64.69	72.03	78.50	81.83	501
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.06	6.78	7.58	8.74	9.91	11.31	12.94	14.30	459
Equity Capital/Total Assets	9.78	5.56	6.58	8.17	9.60	11.23	13.60	15.33	501
Equity Capital+Minority Int/Total Assets	9.85	5.76	6.79	8.19	9.65	11.30	13.62	15.33	501
Tier 1 Common Eq Cap / T RWA	13.04	5.96	7.82	9.87	12.71	15.54	20.52	22.95	459
Net Loans&Ls/Equity Capital (X)	6.76	3.26	3.97	5.23	6.55	8.09	10.47	11.75	500
Cash Dividends/Net Income	19.91	0.00	0.00	0.00	13.24	41.18	64.20	86.05	475
Cash Dividends/Net Income (Sub S Adjusted)	17.09	-25.39	-14.57	0.00	3.76	30.60	79.33	148.50	116
Retained Earnings/Avg Equity Cap	5.83	-2.25	0.41	3.18	5.68	8.36	11.89	14.74	500
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.11	0.00	0.00	0.00	0.00	0.00	0.44	4.56	500
Long-Term Debt/Equity Capital	1.86	0.00	0.00	0.00	0.00	0.78	11.57	23.27	500
Equity Investment in Subs/Equity Cap	108.32	85.87	92.75	98.94	102.81	118.53	134.96	157.72	500
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	109.66	-78.74	-10.64	26.71	98.50	130.23	315.92	739.53	469

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.83	2.96	3.16	3.45	3.82	4.16	4.53	4.80	501
Less: Interest Expense	0.48	0.17	0.21	0.33	0.47	0.63	0.82	0.92	501
Equals: Net Interest Income (TE)	3.33	2.44	2.71	3.00	3.32	3.67	4.02	4.27	501
Plus: Non-Interest Income	0.79	0.16	0.27	0.48	0.69	1.04	1.51	2.21	501
Equals: Adj Operating Income (TE)	4.18	3.08	3.31	3.67	4.11	4.59	5.25	5.90	501
Less: Overhead Expense	3.04	1.93	2.20	2.52	3.00	3.48	4.11	4.92	501
Less: Provision for Loan and Lease Losses	0.10	-0.14	0.00	0.00	0.09	0.18	0.30	0.44	501
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Plus: Realized G/L on AFS Sec	0.01	-0.02	-0.00	0.00	0.00	0.02	0.11	0.20	501
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.05	501
Equals: Pretax Net Oper Inc (TE)	1.07	0.03	0.26	0.67	1.04	1.47	1.86	2.17	501
Less: Applicable Income Taxes (TE)	0.26	0.00	0.00	0.09	0.26	0.43	0.58	0.70	501
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Equals: Net Operating Income	0.76	-0.03	0.17	0.46	0.73	1.05	1.47	1.80	501
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Equals: Net Income	0.76	-0.03	0.17	0.46	0.73	1.05	1.47	1.80	501
Memo: Net Income (Last Four Qtrs)	0.78	-0.11	0.13	0.47	0.76	1.07	1.51	1.84	467
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	93.00	86.24	88.97	91.21	93.25	95.08	96.40	97.04	501
Avg Int-Bearing Funds / Avg Assets	74.85	59.24	63.58	69.72	75.33	79.99	84.89	87.54	459
Int Income (TE) / Avg Earning Assets	4.13	3.15	3.41	3.76	4.11	4.49	4.91	5.16	501
Int Expense / Avg Earning Assets	0.52	0.18	0.22	0.36	0.50	0.68	0.89	0.99	501
Net Int Inc (TE) / Avg Earn Assets	3.60	2.61	2.88	3.22	3.58	3.97	4.40	4.58	501
YIELD OR COST:									
Total Loans and Leases (TE)	5.00	4.14	4.32	4.59	4.95	5.40	5.87	6.39	501
Interest-Bearing Bank Balances	0.30	0.00	0.01	0.16	0.24	0.38	0.65	1.01	497
Fed Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.09	0.23	0.56	1.12	255
Trading Assets	0.88	0.00	0.00	0.00	0.00	1.51	3.75	5.00	30
Total Earning Assets	4.04	3.11	3.34	3.66	4.01	4.40	4.82	5.07	501
Investment Securities (TE)	2.52	1.17	1.61	2.02	2.43	3.03	3.69	4.17	500
U.S. Treasury & Agency Sec (excl MBS)	1.58	0.39	0.74	1.14	1.58	2.03	2.46	2.81	442
Mortgage-Backed Securities	2.20	1.24	1.46	1.84	2.12	2.53	3.20	3.67	475
All Other Securities	3.78	1.09	1.71	2.68	3.72	4.78	5.96	7.24	476
Interest-Bearing Deposits	0.50	0.19	0.23	0.35	0.48	0.66	0.80	0.91	501
Time Deposits of \$100K or More	0.93	0.43	0.51	0.69	0.91	1.16	1.41	1.60	500
Time Deposits < \$100K	0.92	0.39	0.50	0.69	0.90	1.15	1.39	1.61	500
Other Domestic Deposits	0.24	0.08	0.09	0.14	0.21	0.32	0.44	0.57	501
Foreign Deposits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Fed Funds Purchased and Repos	0.36	0.00	0.00	0.10	0.25	0.49	1.25	2.57	324
Other Borrowed Funds & Trading Liab	2.24	0.16	0.31	1.15	2.22	3.33	4.10	4.83	420
All Interest-Bearing Funds	0.64	0.25	0.31	0.46	0.62	0.83	0.99	1.12	459

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	18.10	12.62	14.02	15.18	17.45	20.68	24.49	27.64	501
Avg Assets per Employee (\$000)	4468.03	2773.77	3046.11	3537.41	4174.00	5270.91	6655.95	7564.61	501

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	494
Overhead Exp / NOI + Non-Int Income	74.29	50.87	57.65	65.89	73.96	82.71	91.62	99.12	501

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.04	1.93	2.20	2.52	3.00	3.48	4.11	4.92	501
Personnel Expense	1.67	1.06	1.20	1.39	1.63	1.92	2.23	2.60	501
Net Occupancy Expense	0.38	0.19	0.22	0.28	0.37	0.47	0.58	0.68	501
Other Operating Expenses	0.95	0.52	0.61	0.73	0.92	1.13	1.42	1.72	501
Overhead Less Non-Interest Income	2.18	1.30	1.50	1.85	2.17	2.53	2.85	3.25	501

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	72.82	49.76	55.32	63.64	72.32	82.04	90.93	98.27	501
Personnel Expense	40.25	27.07	29.69	35.65	40.17	44.84	50.89	53.36	501
Net Occupancy Expense	9.20	4.61	5.55	7.07	9.00	11.41	13.59	15.36	501
Other Operating Expenses	22.82	14.06	15.55	18.61	21.97	26.70	32.33	36.02	501
Total Non-Interest Income	18.54	4.88	7.75	12.32	17.30	23.83	33.28	40.98	501
Fiduciary Activities Income	0.84	0.00	0.00	0.00	0.00	1.29	4.96	9.12	501
Serv Charges on Deposit Accts - Domestic	4.87	0.67	1.28	2.76	4.45	6.62	9.82	11.78	501
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Investment Banking Fees & Commissions	0.59	0.00	0.00	0.00	0.07	1.16	2.60	3.73	501
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Net Servicing Fees	0.43	0.00	0.00	0.00	0.01	0.79	2.02	3.40	501
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Insurance Activities Revenue	0.24	0.00	0.00	0.00	0.00	0.13	1.24	5.39	501
Net Gain (Loss) - Sales Loans, OREO, Oth	1.49	-3.33	-1.15	-0.01	0.58	2.57	7.15	11.72	501
Other Non-Interest Income	6.81	1.61	2.55	4.40	6.44	8.92	12.12	15.78	501
Overhead Less Non-Interest Income	53.27	25.49	34.64	43.22	52.88	62.98	73.46	81.08	501

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	18.31	0.00	0.00	2.07	21.56	30.20	36.58	39.19	478
Appl Inc Tax+TE/Pretax NOI+TE	27.48	0.00	0.65	14.48	32.04	36.40	40.23	42.87	478

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.01	25.39	33.24	40.65	49.90	59.76	67.16	71.30	501
Commercial and Industrial Loans	7.89	1.01	2.43	4.19	7.02	10.98	16.53	19.27	501
Loans to Individuals	1.79	0.07	0.17	0.57	1.30	2.57	5.12	8.44	501
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Agricultural Loans	1.12	0.00	0.00	0.00	0.11	1.65	6.65	10.86	501
Other Loans and Leases	0.78	0.00	0.00	0.04	0.44	1.41	2.95	4.50	501
Net Loans and Leases	63.35	39.39	44.94	55.04	64.69	72.03	78.50	81.83	501
Debt Securities Over 1 Year	19.67	3.11	5.24	11.26	19.41	27.82	35.88	40.18	501
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.07	0.43	0.90	501
Subtotal	83.87	68.50	74.39	79.61	84.97	88.32	90.55	91.94	501
Interest-Bearing Bank Balances	4.69	0.10	0.32	1.23	3.49	7.56	12.59	16.35	501
Federal Funds Sold & Reverse Repos	0.23	0.00	0.00	0.00	0.00	0.15	1.41	3.66	501
Debt Securities 1 Year or Less	1.85	0.00	0.02	0.31	1.08	3.06	6.06	7.75	501
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	501
Total Earning Assets	91.90	86.70	88.27	90.25	92.01	93.55	94.98	95.78	501
Non-Int Cash and Due From Dep Inst	1.82	0.44	0.68	1.26	1.76	2.34	3.12	4.16	501
Other Real Estate Owned	0.48	0.00	0.00	0.08	0.27	0.71	1.63	2.23	501
All Other Assets	6.17	2.75	3.43	4.53	6.00	7.59	9.52	10.44	501
MEMORANDA:									
Short-Term Investments	7.63	1.05	1.63	3.27	6.82	10.94	16.63	22.34	501
U.S. Treasury Securities	0.15	0.00	0.00	0.00	0.00	0.00	1.19	3.04	501
U.S. Agency Securities (excl MBS)	4.41	0.00	0.00	0.83	3.16	7.68	14.38	18.02	501
Municipal Securities	5.27	0.00	0.00	0.90	4.83	9.62	14.28	16.70	501
Mortgage-Backed Securities	8.67	0.00	0.21	3.43	7.56	13.02	19.88	26.12	501
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.36	1.07	501
Other Debt Securities	0.31	0.00	0.00	0.00	0.00	0.36	1.77	3.43	501
RE Loans Secured by 1-4 Family	17.94	4.53	6.61	10.30	17.10	24.10	34.50	41.23	501
Revolving	2.29	0.00	0.08	0.67	2.19	3.53	5.49	7.09	501
Closed-End, Sec by First Liens	14.51	3.15	4.69	7.65	13.15	20.38	29.24	36.11	501
Closed-End, Sec by Junior Liens	0.68	0.02	0.09	0.26	0.55	1.06	1.65	2.01	501
Commercial Real Estate Loans	27.77	9.98	13.12	19.47	27.46	35.37	42.94	48.65	501
Construction and Land Dev	4.00	0.51	0.98	1.80	3.50	5.77	8.92	11.13	501
Multi family	2.23	0.12	0.33	0.89	1.79	3.25	5.75	7.25	501
Nonfarm Nonresidential	20.73	7.04	10.09	14.37	20.42	26.56	33.53	38.01	501
RE Loans Secured by Farml and	1.98	0.00	0.00	0.05	0.57	3.46	8.96	12.55	501
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	78.80	52.02	59.81	70.90	80.19	88.02	92.72	95.82	501
RE Loans Secured by 1-4 Family	28.33	8.16	10.78	17.19	26.36	37.68	51.78	61.00	501
Revolving	3.60	0.00	0.14	1.07	3.13	5.63	8.64	10.83	501
Closed-End	24.30	6.40	8.82	14.22	22.19	33.14	46.27	55.74	501
Commercial Real Estate Loans	43.94	16.25	24.12	32.84	44.05	54.06	65.35	70.20	501
Construction and Land Dev	6.25	0.91	1.57	2.97	5.60	9.18	13.38	16.82	501
Multi family	3.47	0.23	0.62	1.43	2.84	4.98	8.31	11.33	501
Nonfarm Nonresidential	32.93	11.40	16.74	24.28	32.49	41.16	50.69	57.12	501
RE Loans Secured by Farml and	3.16	0.00	0.00	0.07	0.93	5.95	13.93	20.05	501
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Commercial and Industrial Loans	12.41	1.81	4.04	7.02	11.46	17.08	23.78	28.21	501
Loans to Individuals	3.01	0.11	0.25	0.90	1.98	4.34	9.05	13.12	501
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.09	0.46	0.69	501
Agricultural Loans	1.80	0.00	0.00	0.00	0.17	2.70	10.19	17.51	501
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Other Loans and Leases	1.23	0.00	0.00	0.07	0.69	2.16	4.70	6.76	501

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	7.63	1.05	1.63	3.27	6.82	10.94	16.63	22.34	501
Liquid Assets	22.78	8.26	10.71	14.81	21.50	29.18	40.06	46.10	501
Investment Securities	22.29	3.96	6.91	13.09	21.66	31.25	41.01	45.02	501
Net Loans and Leases	63.35	39.39	44.94	55.04	64.69	72.03	78.50	81.83	501
Net Lns, Ls & Stdbly Ltrs of Credit	63.77	39.99	45.38	55.62	65.20	72.33	79.26	82.35	501
Core Deposits	69.14	50.80	55.89	62.50	70.24	75.96	79.63	81.34	501
Noncore Funding	19.04	6.86	8.98	12.65	17.94	25.22	32.47	37.15	501
Time Deposits of \$100K or More	12.52	4.32	5.33	8.06	11.53	16.66	22.59	27.42	501
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Fed Funds Purchased and Repos	1.09	0.00	0.00	0.00	0.28	2.09	4.79	7.10	501
Net Fed Funds Purchased (Sold)	0.90	-3.31	-0.85	0.00	0.08	1.91	4.40	6.58	501
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Oth Borrowings W/Rem Mat 1 Yr or Less	0.91	0.00	0.00	0.00	0.25	1.69	3.95	6.35	501
Earning Assets Repr in 1 Year	27.03	11.31	13.75	18.89	26.83	34.83	42.33	47.58	501
Int-Bearing Liab Repr in 1 Year	21.33	6.53	8.37	12.45	17.18	26.72	51.03	58.86	501
Long-Term Debt Repr in 1 Year	0.27	0.00	0.00	0.00	0.00	0.00	2.17	3.32	501
Net Assets Repriceable in 1 Year	5.08	-37.53	-19.82	-3.36	7.08	15.48	25.07	30.74	501
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	13.04	-12.88	-4.59	4.76	13.35	21.42	31.03	35.67	501
Net ST Noncore Funding Dependence	3.63	-18.20	-11.25	-2.39	4.55	10.14	15.50	20.61	501
Short-Term Inv/ST Noncore Funding	83.18	7.88	13.05	29.00	61.88	124.72	219.03	366.62	500
Liq Asts-ST Noncore Fndg/Nonliq Asts	16.52	-8.16	-4.81	3.63	13.48	27.58	46.80	68.09	501
Net Loans and Leases/Total Deposits	76.70	48.08	53.05	66.49	77.39	88.09	97.37	102.54	501
Net Loans and Leases/Core Deposits	93.19	54.10	61.10	77.10	91.01	107.73	129.90	145.60	501
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.03	-2.67	-1.39	-0.03	0.01	0.34	1.04	1.90	198
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.60	-9.30	-5.60	-2.14	-0.21	1.16	3.11	4.64	454
Struct Notes Appr(Depr)/T1 Cap	-0.46	-4.24	-2.09	-0.58	-0.17	-0.00	0.02	0.06	209
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	7.53	0.00	0.00	0.00	0.00	9.16	46.66	80.22	500
Available-For-Sale Securities	92.46	19.18	51.51	90.79	100.00	100.00	100.00	100.00	500
U. S. Treasury Securities	0.63	0.00	0.00	0.00	0.00	0.00	4.77	12.11	500
U. S. Agency Securities (excl MBS)	20.41	0.00	0.00	4.55	17.30	35.25	57.18	78.04	500
Municipal Securities	23.21	0.00	0.00	5.99	24.00	39.46	55.50	65.02	500
Mortgage-Backed Securities	42.30	0.00	1.89	21.35	43.39	60.19	86.42	94.14	500
Asset-Backed Securities	0.22	0.00	0.00	0.00	0.00	0.00	1.67	4.48	500
Other Debt Securities	1.52	0.00	0.00	0.00	0.00	1.75	8.75	17.23	500
Mutual Funds and Equity Securities	0.41	0.00	0.00	0.00	0.00	0.36	2.38	7.03	500
Debt Securities 1 Year or Less	8.65	0.00	0.11	1.85	6.16	14.61	24.46	34.33	500
Debt Securities 1 To 5 Years	23.37	0.36	2.38	8.03	19.53	37.51	55.08	64.66	500
Debt Securities Over 5 Years	63.98	6.85	23.89	46.81	67.65	83.36	93.07	97.26	500
Pledged Securities	43.25	0.69	6.46	20.71	43.16	63.23	83.88	93.30	500
Structured Notes, Fair Value	1.91	0.00	0.00	0.00	0.00	2.85	11.17	20.94	500

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.10	-0.14	0.00	0.00	0.09	0.18	0.30	0.44	501
Provision for Ln&Ls Losses/Avg Lns&Ls	0.16	-0.22	0.00	0.00	0.14	0.27	0.46	0.63	501
Provision for Ln&Ls Losses/Net Losses	92.62	-954.16	-257.09	0.00	66.16	220.86	499.03	855.39	491
Ln&Ls Allowance/Total Loans & Leases	1.57	0.74	0.93	1.17	1.46	1.92	2.55	2.90	501
Ln&Ls Allowance/Net Ln&Ls Losses (X)	20.06	1.23	1.89	4.25	11.01	27.11	72.64	150.03	365
ALLL/Nonaccrual Assets	183.76	37.26	46.61	75.94	120.07	239.15	542.11	902.38	498
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	163.69	34.71	43.75	71.65	114.98	221.21	440.47	686.52	500
Gross Ln&Ls Losses/Avg Loans & Leases	0.22	0.00	0.00	0.04	0.13	0.33	0.78	1.33	501
Recoveries/Avg Loans and Leases	0.07	0.00	0.00	0.01	0.04	0.11	0.28	0.43	501
Net Losses/Avg Loans and Leases	0.15	-0.16	-0.07	-0.00	0.06	0.22	0.66	1.20	501
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Recoveries/Prior Year-End Losses	5.98	0.23	0.54	1.58	3.82	8.84	18.64	28.36	473
Earnings Coverage of Net Losses (X)	6.30	-185.76	-71.24	-2.75	5.37	21.99	69.56	139.80	491
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.10	-0.24	-0.07	-0.00	0.03	0.19	0.51	0.82	501
RE Loans Secured By 1-4 Family	0.12	-0.09	-0.04	0.00	0.04	0.20	0.60	0.96	501
Revolving	0.06	-0.13	-0.04	0.00	0.00	0.00	0.56	0.90	474
Closed-End	0.12	-0.13	-0.04	-0.00	0.01	0.19	0.61	1.05	501
Commercial Real Estate Loans	0.07	-0.35	-0.13	-0.00	0.00	0.09	0.52	1.00	500
Construction and Land Dev	0.00	-1.71	-0.51	-0.01	0.00	0.00	0.53	1.66	496
Multi family	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	491
Nonfarm Nonresidential	0.06	-0.11	-0.04	-0.00	0.00	0.04	0.44	0.80	500
RE Loans Secured by Farmland	-0.00	-0.02	0.00	0.00	0.00	0.00	0.00	0.00	408
Commercial and Industrial Loans	0.12	-0.64	-0.29	-0.04	0.00	0.11	0.89	2.69	498
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	0.80	0.05	0.08	0.23	0.55	1.15	2.43	3.85	308
Credit Card Loans	1.31	-0.96	0.00	0.00	0.67	2.14	4.38	10.39	163
Agricultural Loans	-0.00	-0.06	0.00	0.00	0.00	0.00	0.00	0.00	325
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.30	-0.28	-0.00	0.00	0.00	0.03	2.13	7.42	448

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.73	0.05	0.10	0.28	0.55	1.08	1.93	2.56	501
90+ Days PD Loans and Leases	0.04	0.00	0.00	0.00	0.00	0.07	0.25	0.41	501
Nonaccrual Loans and Leases	1.41	0.13	0.25	0.52	1.20	2.00	3.63	4.93	501
90+ Days PD and Nonaccrual Loans and Leases	1.51	0.19	0.32	0.59	1.27	2.10	3.71	5.46	501
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.01	0.12	0.39	501
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Nonaccrual Restructured	0.38	0.00	0.00	0.01	0.24	0.68	1.38	2.22	501
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.73	0.05	0.10	0.28	0.55	1.08	1.93	2.56	501
90+ Days Past Due Assets	0.04	0.00	0.00	0.00	0.00	0.07	0.25	0.41	501
Nonaccrual Assets	1.44	0.13	0.27	0.54	1.20	2.04	3.64	4.93	501
30+ Days PD & Nonaccrual Assets	2.32	0.45	0.61	1.11	2.00	3.21	5.03	7.09	501
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	0.96	0.10	0.19	0.40	0.80	1.38	2.31	3.45	501
90+ PD & Nonaccrual Assets + OREO	1.48	0.19	0.32	0.63	1.18	2.13	3.77	5.11	501
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.98	0.22	0.37	0.83	1.64	2.78	4.89	6.78	501
Allowance for Loan & Lease Losses	200.90	26.56	45.32	97.66	175.43	287.58	428.87	568.73	501
Equity Cap + ALLL	18.79	2.08	3.29	7.50	15.84	26.01	47.72	70.22	500
Tier 1 Cap + ALLL	17.84	2.25	3.37	7.56	15.39	24.57	43.29	66.13	459
Loans & Leases + RE Acquired	3.12	0.34	0.59	1.34	2.58	4.42	7.67	9.84	501

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 4
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.72	0.01	0.07	0.24	0.53	1.07	2.08	2.60	501
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.05	0.19	0.35	501
- Nonaccrual	1.56	0.08	0.23	0.59	1.27	2.23	4.04	5.31	501
Coml & Indl - 30-89 Days PD	0.48	0.00	0.00	0.03	0.28	0.72	2.01	3.06	498
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.17	0.47	498
- Nonaccrual	0.99	0.00	0.00	0.08	0.50	1.70	3.92	5.81	498
Individuals - 30-89 Days PD	0.79	0.00	0.00	0.15	0.63	1.36	2.43	3.41	497
- 90+ Days Past Due	0.03	0.00	0.00	0.00	0.00	0.04	0.25	0.44	497
- Nonaccrual	0.27	0.00	0.00	0.00	0.11	0.46	1.09	2.03	497
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
Agricultural - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.01	0.63	1.56	325
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	325
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.36	1.35	325
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.26	0.00	0.00	0.00	0.00	0.09	1.61	5.76	448
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	448
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.19	1.75	448
MEMORANDA:									
1-4 Family - 30-89 Days PD	0.99	0.00	0.07	0.29	0.78	1.52	2.62	3.20	501
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.27	0.46	501
- Nonaccrual	1.38	0.00	0.09	0.44	1.07	2.07	3.51	4.73	501
Revolving - 30-89 Days PD	0.43	0.00	0.00	0.00	0.18	0.77	1.86	2.77	474
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.26	474
- Nonaccrual	0.47	0.00	0.00	0.00	0.07	0.88	2.20	3.76	474
Closed-End - 30-89 Days PD	1.08	0.00	0.05	0.29	0.81	1.64	2.85	3.58	501
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.03	0.28	0.49	501
- Nonaccrual	1.51	0.00	0.09	0.46	1.13	2.35	3.85	5.19	501
- Jr Lien 30-89 Days PD	0.04	0.00	0.00	0.00	0.01	0.07	0.17	0.30	501
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	501
- Jr Lien Nonaccrual	0.07	0.00	0.00	0.00	0.02	0.13	0.33	0.68	501
Commercial RE - 30-89 Days PD	0.52	0.00	0.00	0.06	0.30	0.85	2.02	3.09	500
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.15	0.31	500
- Nonaccrual	1.76	0.00	0.06	0.39	1.28	2.69	5.05	7.02	500
Const & Dev - 30-89 Days PD	0.43	0.00	0.00	0.00	0.00	0.57	2.63	4.02	496
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.18	496
- Nonaccrual	2.48	0.00	0.00	0.00	0.56	4.17	11.62	19.23	496
Multi Family - 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.00	0.51	2.91	491
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	491
- Nonaccrual	0.33	0.00	0.00	0.00	0.00	0.00	2.16	5.14	491
Nonfarm Nres- 30-89 Days PD	0.50	0.00	0.00	0.02	0.28	0.78	1.89	3.39	500
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.36	500
- Nonaccrual	1.41	0.00	0.00	0.31	1.09	2.41	4.29	6.29	500
Farm Land - 30-89 Days PD	0.24	0.00	0.00	0.00	0.00	0.23	1.47	3.43	408
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.26	408
- Nonaccrual	0.62	0.00	0.00	0.00	0.00	0.32	4.36	10.75	408
Credit Card - 30-89 Days PD	0.87	0.00	0.00	0.00	0.61	1.65	2.79	3.52	163
- 90+ Days Past Due	0.28	0.00	0.00	0.00	0.00	0.41	1.53	2.25	163
- Nonaccrual	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.90	163

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.06	6.78	7.58	8.74	9.91	11.31	12.94	14.30	459
Tier 1 RBC Ratio	14.74	9.23	10.53	11.93	14.22	17.20	21.15	23.91	459
Total Risk-Based Capital Ratio	16.17	11.03	12.01	13.58	15.67	18.52	22.58	24.98	459
Tangible Tier 1 Leverage Ratio	9.96	6.72	7.44	8.59	9.85	11.19	12.69	14.24	459
Tangible Common Eq Cap/Tan Assets	8.70	4.38	5.48	6.86	8.57	10.35	12.39	13.86	459
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									
PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.81	3.41	4.56	7.59	11.83	15.74	19.13	22.79	501
Standby Letters of Credit	0.33	0.00	0.01	0.09	0.25	0.49	0.99	1.31	501
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.09	501
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.64	0.00	0.00	0.00	0.00	0.91	3.73	6.83	501
Interest Rate Contracts	0.63	0.00	0.00	0.00	0.00	0.87	3.57	6.83	501
Interest Rate Futures & Forward Contr	0.09	0.00	0.00	0.00	0.00	0.00	0.72	1.67	501
Written Options Contr (Int Rate)	0.11	0.00	0.00	0.00	0.00	0.04	0.67	2.17	501
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Interest Rate Swaps	0.14	0.00	0.00	0.00	0.00	0.00	1.21	2.99	501
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	501
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	18.82	5.93	8.52	12.86	18.25	23.70	30.52	35.72	501

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	64.60	0.00	0.00	18.19	82.36	100.18	115.20	141.31	261
Dividends Paid/Net Income	19.88	0.00	0.00	0.00	13.38	41.08	64.22	86.37	474
Net Income - Dividends/Avg Equity	5.84	-2.25	0.33	3.18	5.72	8.35	11.93	14.74	500
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	113.03	0.00	0.00	0.00	102.77	149.00	295.85	733.57	288
Dividends From Nonbank Subs	0.11	0.00	0.00	0.00	0.00	0.00	0.67	2.41	288
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	288
Dividends From All Subsidiaries	120.16	0.00	0.00	6.99	103.15	153.40	448.63	744.11	288
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	26.63	0.00	0.00	0.00	12.48	52.48	95.26	136.53	450
Interest Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.09	0.43	450
Mgt & Service Fees From Bank Subs	0.12	0.00	0.00	0.00	0.00	0.00	0.00	8.07	450
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.27	450
Operating Income From Bank Subs	29.02	0.00	0.00	0.00	18.42	55.20	97.17	147.50	450
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	58.76	0.00	0.00	0.00	100.00	100.00	100.00	100.00	144
Interest Income From Nonbank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	2.48	144
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	144
Operating Inc From Nonbank Subs	60.61	0.00	0.00	0.00	100.00	100.00	100.00	122.86	144
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	2.69	0.00	0.00	0.00	0.00	0.00	11.03	31.63	32
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32
Operating Income From Sub BHCs	2.69	0.00	0.00	0.00	0.00	0.00	11.03	31.63	32
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	58.62	0.00	0.00	0.00	91.91	99.90	100.00	100.00	390
Interest Income From Bank Subs	2.64	0.00	0.00	0.00	0.00	0.00	5.94	100.00	390
Mgt & Serv Fees From Bank Subs	0.55	0.00	0.00	0.00	0.00	0.00	0.00	31.31	390
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.00	1.83	390
Operating Income From Bank Subs	73.16	0.00	0.00	49.55	99.45	100.00	100.00	100.00	390
Dividends From Nonbank Subs	2.78	0.00	0.00	0.00	0.00	0.06	16.66	100.00	390
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.44	390
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Operating Inc From Nonbank Subs	4.39	0.00	0.00	0.00	0.00	0.40	66.66	100.00	390
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	390
Loans and Adv From Subs/ST Debt	686.39	0.00	0.00	0.00	230.55	718.35	3137.44	7881.16	61
Loans and Adv From Subs/Total Debt	144.86	0.00	0.00	0.00	75.56	242.24	594.84	1636.03	159

BHCPR Reporters for Quarter Ending 03/31/2014
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
3109904	926,800	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	997,434	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	619,205	ADBANC, INC.	OGALLALA, NE	
2467474	690,775	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	979,994	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	528,094	ALBANK CORPORATION	CHICAGO, IL	
2127068	619,783	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	548,593	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	606,624	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	821,108	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	949,066	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	541,718	AMERI -NATIONAL CORPORATION	OVERLAND PARK, KS	
1136269	639,177	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	510,517	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	
1095414	711,525	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	603,694	AMERICAN RIVER BANKSHARES	RANCHO CORDOVA, CA	
1066441	658,948	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
2632571	586,246	AMERICAN STATE BANK HOLDING CO	WILLISTON, ND	New Y-9C/BHCPR reporter
1107193	699,468	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
2710796	770,334	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	964,729	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	607,215	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	516,153	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	748,202	ASB BANCORP, INC.	ASHEVILLE, NC	
2863946	504,921	ASSOCIATED COMMUNITY BANCORP,	GREENWICH, CT	
3840029	710,550	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	773,333	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	941,928	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	662,561	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	573,678	BAKER BOYER BANCORP	WALLA WALLA, WA	
3554250	624,102	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	
1895397	561,177	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	931,107	BANCTENN CORP.	KINGSPORT, TN	
1030040	969,997	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	567,552	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	704,533	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	759,202	BANKFIVE, MHC	FALL RIVER, MA	
1201363	832,824	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	674,072	BANKSHARES, INC., THE	WINTER PARK, FL	
3553815	812,055	BANKWELL FINANCIAL GROUP, INC.	NEW CANAAN, CT	
1209248	608,876	BARABOO BANCORPORATION, INC.,	BARABOO, WI	
1202708	977,010	BAYLAKE CORP.	STURGEON BAY, WI	
3274996	561,451	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
4297853	569,601	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
1143511	575,869	BELLE FOURCHE BANCSHARES, INC.	SPEARFISH, SD	New Y-9C/BHCPR reporter
1128219	574,235	BERESFORD BANCORPORATION, INC.	BRITTON, SD	New Y-9C/BHCPR reporter
2728157	769,802	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	604,391	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	628,469	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	928,024	BNCCORP, INC.	BISMARCK, ND	
2935142	823,599	BOU BANCORP, INC.	OGDEN, UT	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1471960	559,617	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	
3189728	503,740	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	691,102	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2324997	777,291	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
4346751	841,822	CALIFORNIA REPUBLIC BANCORP	IRVINE, CA	New Y-9C/BHCPR reporter
1127294	764,935	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
2943473	657,522	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	918,881	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	698,298	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	641,515	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	550,191	CB FINANCIAL SERVICES, INC.	CARMICHAELS, PA	
2254508	897,917	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
1118283	624,043	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	846,697	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	687,555	CENTRABANC CORPORATION	WACO, TX	
1025662	756,472	CENTRAL BANCORPORATION	PROVO, UT	
1203899	706,648	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	866,408	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	643,568	CENTRAL SERVICE CORPORATION	ENID, OK	
1209042	826,588	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	893,180	CENTRUE FINANCIAL CORPORATION	OTTAWA, IL	
3632756	585,718	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
1141487	762,207	CHAMBERS BANCSHARES, INC.	DANVILLE, AR	
3831269	546,042	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	731,026	CHARTER BANKSHARES, INC.	EAU CLAIRE, WI	
1075881	669,212	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	584,322	CHEVLOT FINANCIAL CORPORATION	CINCINNATI, OH	
3434633	599,857	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	867,427	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	627,952	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
2519038	537,366	CITIZENS BANCORP	CORVALLIS, OR	New Y-9C/BHCPR reporter
1140239	663,967	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	917,985	CITIZENS BANCSHARES CO.	KANSAS CITY, MO	
1131077	550,120	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	668,575	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	677,073	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	708,276	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	550,637	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	902,626	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	881,692	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	525,300	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	744,848	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	539,571	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	646,256	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
3153242	965,775	CLAYTON BANCORP, INC	KNOXVILLE, TN	
1086270	881,381	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1245460	760,641	CNB BANK SHARES, INC.	CARLINVILLE, IL	
1134108	962,139	CNB CORPORATION	CONWAY, SC	
3444801	709,158	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	607,021	COCONUT GROVE BANKSHARES, INC.	MIAMI, FL	
2146359	752,240	COLOEAST BANKSHARES, INC.	LAMAR, CO	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
4201748	556,630	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	692,547	COMMERCE BANCSHARES, INC.	LUBBOCK, TX	
1057588	954,836	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	
1838974	847,854	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	667,299	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	805,986	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	531,080	COMMUNITY BANC-CORP. OF SHEBOY	SHEBOYGAN, WI	
1115040	583,128	COMMUNITY BANCORP	DERBY, VT	
1247398	844,111	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	767,422	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
1104017	507,338	COMMUNITY BANK HOLDINGS OF TEX	CORSICANA, TX	
2356073	846,082	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	571,645	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	657,787	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2626299	550,257	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	537,454	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	
3449431	683,668	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	688,563	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	674,676	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	525,926	CORTLAND BANCORP	CORTLAND, OH	
2524788	737,381	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	817,001	CROGHAN BANCSHARES, INC.	FREMONT, OH	
3903661	924,340	CROSSFIRST HOLDINGS, LLC	LEAWOOD, KS	New Y-9C/BHCPR reporter
1967865	601,978	CSB BANCORP, INC.	MILLERSBURG, OH	
1102581	552,305	CU BANK SHARES, INC.	DALLAS, TX	
2242523	997,418	D.L. EVANS BANCORP	BURLEY, ID	Moved from Peer 3
1126121	507,257	DAIRY STATE BANCORP, INC.	RICE LAKE, WI	New Y-9C/BHCPR reporter
2265782	711,447	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	
2294812	686,697	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	891,868	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	601,524	DIMECO, INC	HONESDALE, PA	
1117455	684,086	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
4126609	519,831	EAGLE BANCORP MONTANA, INC.	HELENA, MT	
1951770	595,638	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	565,614	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	672,874	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
3806511	702,834	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	534,878	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	825,121	ENB FINANCIAL CORP	EPHRATA, PA	
1133165	569,485	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	846,877	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	573,144	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	504,177	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	Moved from Peer 5
1201532	523,084	F.N.B.C. OF LA GRANGE, INC.	LA GRANGE, IL	
1245479	519,491	F.S. BANCORP	LAGRANGE, IN	New Y-9C/BHCPR reporter
1138450	836,026	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	814,003	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	964,667	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	
1134881	541,375	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	644,287	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	699,620	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	

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1123885	565, 785	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	604, 676	FAUQUIER BANKSHARES, INC.	WARRENTON, VA	
3818822	618, 275	FB BANCORP	SAN ANTONIO, TX	
2348274	725, 856	FCT BANCSHARES, INC.	WACO, TX	
4183693	559, 692	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	
1891979	634, 616	FEO INVESTMENTS, INC.	NORFOLK, NE	
1203778	722, 150	FIDELITY COMPANY	DUBUQUE, IA	
2858773	653, 831	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	568, 595	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	657, 232	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
3547159	743, 781	FINEMARK HOLDINGS, INC.	FORT MYERS, FL	New Y-9C/BHCPR reporter
1126037	513, 434	FINLAYSON BANCSHARES, INC.	FINLAYSON, MN	New Y-9C/BHCPR reporter
3266302	555, 125	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	669, 160	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1105751	571, 040	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	590, 571	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	833, 320	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	988, 624	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	624, 335	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	800, 551	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	587, 900	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	537, 985	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	
1119404	749, 632	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	564, 267	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	585, 083	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	
1105470	629, 903	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	633, 517	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	936, 296	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	863, 821	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	798, 043	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	870, 058	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	804, 632	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
2339656	871, 627	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	553, 726	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
2568102	878, 269	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	901, 479	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	836, 898	FIRST FINANCIAL SERVICE CORPOR	ELIZABETHTOWN, KY	
1095889	530, 165	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	655, 548	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	848, 122	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	620, 711	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	891, 946	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1980846	532, 794	FIRST METRO BANCORP	MUSCLE SHOALS, AL	New Y-9C/BHCPR reporter
1250370	583, 075	FIRST MIAMI BANCORP, INC.	SOUTH MIAMI, FL	New Y-9C/BHCPR reporter
2624398	628, 395	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	
1206313	690, 299	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	
1057908	547, 101	FIRST NATIONAL BANK OF GILLETT	GILLETTE, WY	New Y-9C/BHCPR reporter
2560263	974, 137	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	Moved from Peer 3
1076123	534, 595	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	986, 526	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	576, 073	FIRST NEBRASKA BANCS, INC.	SIDNEY, NE	

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2880626	932,960	FIRST NORTHERN COMMUNITY BANCO	DI XON, CA	
3834701	565,278	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	749,480	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	729,001	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	704,497	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2836801	980,505	FIRST SECURITY GROUP, INC.	CHATTANOOGA, TN	
2521509	700,910	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	708,757	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	852,400	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	525,877	FIRST STATE CORPORATION	WAYNESBORO, MS	
1204177	614,254	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	936,380	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	694,858	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	751,562	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	889,272	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	688,876	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
3821372	943,599	FIRST WESTERN MORTGAGE CORPORA	FORT WORTH, TX	
1109834	981,236	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	988,547	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	561,421	FIVE STAR BANCORP	SACRAMENTO, CA	
3557626	530,934	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	534,809	FLORIDA BUSINESS BANCGRP, IN	TAMPA, FL	
2902005	610,173	FLORIDA COMMUNITY BANKSHARES, IN	OCALA, FL	
1086814	568,849	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	901,548	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	831,733	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	939,586	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	888,553	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
1128134	546,610	FORSTROM BANCORPORATION, INC.	CLARA CITY, MN	New Y-9C/BHCPR reporter
2557405	816,223	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3637582	866,470	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	
3200463	942,171	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	675,356	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	980,131	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
2540292	523,083	GEORGIA-CAROLINA BANCSHARES	AUGUSTA, GA	
1064915	576,086	GN BANCSHARES, INC.	GIRARD, KS	
1203714	695,477	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	951,281	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	581,521	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
1060355	558,990	GREAT PLAINS BANCSHARES, INC.	HOLLIS, OK	New Y-9C/BHCPR reporter
2728595	700,665	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	670,100	GSB, MHC	GREENFIELD, MA	
1096952	648,014	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	639,444	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	811,932	GUARDIAN BANCORP, INC	CINCINNATI, OH	
3228702	716,984	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	805,697	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	852,938	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	620,047	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	
4251499	646,795	HCBF HOLDING COMPANY, INC.	FORT PIERCE, FL	
1399073	600,706	HEARTLAND BANCORP	GAHANNA, OH	

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3162486	525, 797	HERITAGE BANCORP	RENO, NV	
1055089	619, 110	HERITAGE GROUP, INC.	AURORA, NE	
1472220	814, 351	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	606, 035	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	620, 515	HMN FINANCIAL, INC.	ROCHESTER, MN	
3843057	979, 021	HOME FEDERAL BANCORP, INC.	NAMPA, ID	Moved from Peer 3
3234105	773, 937	HOME STATE BANCORP	LOVELAND, CO	
1209181	599, 729	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	750, 018	HOME BANCORP, INC.	TAMPA, FL	
1144107	586, 318	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	965, 024	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	744, 082	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	530, 499	HSB BANCORP, INC.	HEBRON, MD	
3462485	650, 338	IBT HOLDINGS CORP.	PASADENA, CA	
4299316	578, 343	IF BANCORP, INC.	WATSEKA, IL	
1208054	661, 717	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	937, 150	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	827, 328	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	782, 111	INTEGRITY BANKSHARES, INC.	CAMP HILL, PA	
1122075	678, 824	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	910, 450	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
4090054	673, 964	INVESTAR HOLDING CORPORATION	BATON ROUGE, LA	
1833997	750, 782	JEFF DAVIS BANKSHARES, INC.	JENNINGS, LA	
3821756	506, 806	JEFFERSON BANKSHARES, INC.	MORRISTOWN, TN	Moved from Peer 5
2040288	905, 976	JEFFERSON COUNTY BANKSHARES	FESTUS, MO	
1021879	508, 598	JGB FINANCIAL HOLDING COMPANY	MIAMI, FL	New Y-9C/BHCPR reporter
4208961	714, 947	JRMB II, INC	LAWTON, OK	
1140127	644, 424	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	782, 540	KENTUCKY BANKSHARES, INC.	PARIS, KY	
1495854	562, 527	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	
1141889	641, 046	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	825, 781	LANDMARK BANCORP, INC.	MANHATTAN, KS	
1131406	571, 149	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	720, 340	LEADER BANCORP, INC	ARLINGTON, MA	
1031588	560, 740	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	
1416578	597, 176	LEGEND BANCORP, INC.	BOWIE, TX	
3612543	635, 946	LEVEL ONE BANCORP, INC.	FARMINGTON HILLS, MI	New Y-9C/BHCPR reporter
1145001	570, 594	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	566, 208	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	586, 349	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	676, 825	LINCO BANKSHARES, INC.	COLUMBIA, MO	
1210169	714, 759	LINCOLN BANCORP	REINBECK, IA	
1097173	682, 385	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3641767	575, 180	LONE STAR STATE BANKSHARES, IN	LUBBOCK, TX	New Y-9C/BHCPR reporter
4268349	939, 696	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1209211	651, 324	LUANA BANCORPORATION	LUANA, IA	New Y-9C/BHCPR reporter
1246476	758, 109	LYONS BANCORP, INC.	LYONS, NY	
2052777	808, 292	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
1123933	583, 592	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	
2427665	789, 325	MACON BANCORP	FRANKLIN, NC	
1135413	838, 478	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
3382855	536,598	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	910,327	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	584,554	MALVERN BANCORP, INC	PAOLI, PA	
1823608	653,080	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	892,957	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	542,708	MBT BANCSHARES, INC.	KANSAS CITY, MO	
3696093	672,677	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	655,203	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	645,216	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	921,292	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	663,428	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	676,905	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	718,476	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	551,005	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	672,415	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	667,672	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1064652	617,674	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	697,692	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	874,614	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	560,790	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	971,891	MOODY BANCSHARES, INC.	GALVESTON, TX	
2256539	639,573	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	779,405	MOUNTAINONE FINANCIAL, MHC	NORTH ADAMS, MA	
2589714	913,967	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
3211601	997,425	MVB FINANCIAL CORP.	FAIRMONT, WV	
1107595	539,206	NACOGDOCHES COMMERCIAL BANCSHA	NACOGDOCHES, TX	New Y-9C/BHCPR reporter
2665739	515,090	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
3551389	751,003	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	
3059773	545,793	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	
3306806	507,481	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	Moved from Peer 5
1070756	661,012	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1066003	554,146	NBC CORP. OF OKLAHOMA	OKLAHOMA CITY, OK	New Y-9C/BHCPR reporter
1200124	655,302	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	520,278	NEW CENTURY BANCORP, INC.	DUNN, NC	
3049617	696,502	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	677,384	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	552,376	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3213922	571,203	NEWFIRST FINANCIAL GROUP, INC.	EL CAMPO, TX	New Y-9C/BHCPR reporter
1070569	526,906	NEXTER INCORPORATED	BUTLER, PA	
1827893	627,479	NI BANCSHARES CORPORATION	SYCAMORE, IL	
1066414	820,726	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	727,274	NORTH STATE BANCORP	RALEIGH, NC	
1029334	918,453	NORTH VALLEY BANCORP	REDDING, CA	
2324111	750,893	NORTHEAST BANCORP	LEWISTON, ME	
2934305	762,282	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	920,291	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	723,596	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	843,992	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	981,739	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	703,234	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
2460569	680,092	NVE BANCORP, MHC	ENGLEWOOD, NJ	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
3726440	687,591	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	809,314	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	825,535	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	962,363	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1076673	870,090	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	945,997	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	759,524	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	785,969	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	713,538	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1056769	500,628	OTTAWA BANCSHARES, INC.	SALINA, KS	Moved from Peer 5
2454586	659,268	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	762,454	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	574,834	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	717,440	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	543,698	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	668,866	PALM BANCORP	PALMERTON, PA	
1209716	732,621	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	800,035	PARKE BANCORP, INC	SEWELL, NJ	
2337081	563,684	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	552,611	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	
1209499	562,859	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	
4183536	601,264	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	746,679	PEOPLES FINANCIAL CORPORATION	BILLOXI, MS	
3145966	615,085	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	649,176	PIIONEER BANCORP, INC.	ROSWELL, NM	
3013225	789,054	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	789,137	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	750,362	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
3098576	519,685	PLUMAS BANCORP	QUINCY, CA	
4132084	579,440	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	625,032	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	795,557	POST OAK BANCSHARES, INC.	HOUSTON, TX	
3917006	549,459	PRESIDENTIAL HOLDINGS, INC.	BETHESDA, MD	
1842355	552,083	PRIME BANC CORP.	DIETERICH, IL	
1084575	559,996	PRIORITONE CAPITAL CORPORATIO	MAGEE, MS	
4503901	546,395	PROGRESS FINANCIAL CORPORATION	HUNTSVILLE, AL	
2198563	508,930	PROPHETSTOWN BANKING CO.	PROPHETSTOWN, IL	New Y-9C/BHCPR reporter
2838159	634,991	PROVIDENT BANCORP	AMESBURY, MA	
3314584	515,389	PRUDENTIAL BANCORP, INC.	PHILADELPHIA, PA	
2321419	693,961	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	635,175	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	500,525	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
1118434	934,092	QNB CORP.	QUAKERTOWN, PA	
1057962	558,018	QUAIL CREEK BANCSHARES, INC.	OKLAHOMA CITY, OK	New Y-9C/BHCPR reporter
1130904	837,508	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	761,917	RBB BANCORP	LOS ANGELES, CA	
1132243	722,467	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
1398807	973,862	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	625,753	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	542,935	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
3180060	824,521	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	

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2492485	774, 538	ROBERTSON HOLDING COMPANY, L. P	HARROGATE, TN	
2352280	537, 550	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	592, 106	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	734, 410	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
2336806	758, 886	S. B. C. P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	789, 268	SABINE BANCSHARES, INC.	MANY, LA	
1139466	791, 400	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	589, 771	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1071454	646, 302	SB FINANCIAL GROUP INC	DEFIANCE, OH	
1204814	589, 179	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	769, 685	SBM FINANCIAL, INC.	GARDINER, ME	
1204029	538, 191	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	534, 864	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	848, 780	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	759, 055	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	761, 685	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	829, 352	SECURITY STAR BANCSHARES, INC.	MIDLAND, TX	
1248573	694, 353	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	632, 230	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	793, 434	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3076592	646, 709	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	730, 452	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	
4253073	861, 176	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	790, 896	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	721, 698	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	835, 075	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	881, 207	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	847, 662	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	999, 240	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	Moved from Peer 3
2497202	566, 561	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	510, 306	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	637, 609	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	
2849799	937, 359	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
1207824	584, 530	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	
3266227	994, 612	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	
3325740	713, 228	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	766, 879	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	633, 918	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	866, 543	SPIRIT BANCORP, INC.	BRISTOW, OK	
1247361	757, 363	SPRING BANCORP, INC.	SPRINGFIELD, IL	
3818390	617, 223	ST FINANCIAL GROUP, INC.	COLLEGE STATION, TX	
1097771	966, 863	STATE CAPITAL CORPORATION	GREENWOOD, MS	
2290560	672, 610	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	871, 781	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
4049678	807, 577	SUNWEST BANCORP, INC.	TUSTIN, CA	
2461463	546, 972	SUSSEX BANCORP	FRANKLIN, NJ	
1202883	557, 557	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	864, 263	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	653, 573	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	896, 922	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	848, 524	TF FINANCIAL CORPORATION	NEWTOWN, PA	

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4360113	864, 899	TGR FINANCIAL, INC.	NAPLES, FL	
2346010	567, 876	THOMASVILLE BANCSHARES, INC	THOMASVILLE, GA	New Y-9C/BHCPR reporter
3934562	983, 405	THREE SHORES BANCORPORATION	ORLANDO, FL	
2621548	732, 417	TIMBERLAND BANCORP, INC.	HOOQUIAM, WA	
2745604	671, 037	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	520, 444	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	519, 865	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	
1139345	858, 469	TRI-COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	876, 525	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
3395668	764, 917	TWO RIVER BANCORP	TINTON FALLS, NJ	
1947102	667, 397	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	570, 268	UBT BANCSHARES, INC.	MARYSVILLE, KS	
1114940	586, 125	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1135516	921, 816	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	675, 981	UNITED BANCORPORATION	OSSEO, WI	
1136009	554, 887	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
4460479	525, 823	UNITED COMMUNITY BANCORP	LAWRENCEBURG, IN	
3015975	662, 839	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	575, 717	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	961, 184	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	910, 819	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	614, 535	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	515, 592	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	868, 724	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	921, 799	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
4105266	670, 353	VERITEX HOLDINGS, INC.	DALLAS, TX	New Y-9C/BHCPR reporter
1128581	528, 330	VERMILLION BANCSHARES, INC.	VERMILLION, MN	New Y-9C/BHCPR reporter
4517261	533, 976	VIRGINIA NATIONAL BANKSHARES	CHARLOTTESVILLE, VA	
3292253	668, 488	VISION BANCSHARES, INC.	ADA, OK	
1204104	782, 186	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3803033	555, 870	WEBFIVE MHC	WEBSTER, MA	
1085255	550, 679	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	847, 065	WESTBRAND, INC.	MINOT, ND	
4472249	547, 494	WESTBURY BANCORP, INC.	WEST BEND, WI	
1123223	714, 903	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	
1051979	747, 444	WHITCORP FINANCIAL COMPANY	LEOTI, KS	
1995103	707, 852	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	565, 406	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	967, 091	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
1830240	874, 308	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	849, 924	1854 BANCORP	CAMBRI DGE, MA	
1247576	665, 509	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 501 bank holding companies.