

	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Number of BHCs in Peer Group	69	80	72	73
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.18	2.94	3.15	3.11
+ Non-interest Income	0.73	0.91	0.85	0.90
- Overhead Expense	3.47	3.46	3.53	3.52
- Provision for Losses	0.07	0.14	0.15	0.41
+ Securities Gains (Losses)	0.02	0.03	0.03	0.09
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	0.53	0.36	0.39	0.24
Net Operating Income	0.37	0.15	0.28	0.08
Net Income	0.37	0.20	0.28	-0.35
Net Income (Sub S Adjusted)	0.42	-0.05	0.33	-0.06
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.06	4.05	4.18	4.38
Interest Expense	0.58	0.74	0.68	0.90
Net Interest Income (TE)	3.48	3.27	3.48	3.44
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.31	0.40	0.57	0.97
Earnings Coverage of Net Losses (X)	-0.32	-1.10	4.79	2.12
Ln&Ls Allowance/Total Loans & Leases	1.99	2.30	2.04	2.34
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.70	8.08	6.34	8.64
30-89 Days Past Due Loans and Leases	1.02	1.02	0.96	1.22
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	9.84	11.02	12.56	13.92
Net ST Noncore Funding Dependence	1.27	0.15	3.27	2.79
Net Loans and Leases/Total Assets	61.26	58.10	61.63	58.72
CAPITALIZATION:				
Tier 1 Leverage Ratio	8.37	7.79	8.21	7.56
Equity Capital/Total Assets	7.82	7.50	7.76	7.09
Equity Capital+Minority Int/Total Assets	7.83	7.62	7.78	7.26
Tier 1 Common Eq Cap / T RWA	9.83	9.29	9.75	9.27
Net Loans&Ls/Equity Capital (X)	9.79	8.26	8.88	8.69
Cash Dividends/Net Income	11.56	16.52	24.60	16.66
Cash Dividends/Net Income (Sub S Adjusted)	2.74	26.17	21.66	1.07
Retained Earnings/Avg Equity Cap	2.16	1.28	-0.81	-0.79
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.23	0.62	0.34	0.69
Long-Term Debt/Equity Capital	3.60	2.02	2.93	1.76
Equity Investment in Subs/Equity Cap	139.14	127.31	129.96	128.21
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	74.72	71.12	102.43	84.92

PERCENT OF AVERAGE ASSETS	PEER GROUP 05 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Interest Income (TE)	3.70	3.66	3.78	3.96	4.27
Less: Interest Expense	0.53	0.66	0.62	0.81	1.01
Equals: Net Interest Income (TE)	3.18	2.94	3.15	3.11	3.25
Plus: Non-Interest Income	0.73	0.91	0.85	0.90	0.73
Equals: Adj Operating Income (TE)	3.97	3.89	4.07	4.05	4.02
Less: Overhead Expense	3.47	3.46	3.53	3.52	3.58
Less: Provision for Loan and Lease Losses	0.07	0.14	0.15	0.41	0.71
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	0.09	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.01
Equals: Pretax Net Oper Inc (TE)	0.53	0.36	0.39	0.24	-0.19
Less: Applicable Income Taxes (TE)	0.12	0.13	0.13	0.13	0.14
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.37	0.15	0.28	0.08	-0.35
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.37	0.20	0.28	0.12	-0.35
Memo: Net Income (Last Four Qtrs)	0.29	0.09	0.28	0.12	-0.35
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.52	90.21	90.80	90.64	90.46
Avg Int-Bearing Funds / Avg Assets	76.03	77.30	76.84	78.29	79.28
Int Income (TE) / Avg Earning Assets	4.06	4.05	4.18	4.38	4.75
Int Expense / Avg Earning Assets	0.58	0.74	0.68	0.90	1.13
Net Int Inc (TE) / Avg Earn Assets	3.48	3.27	3.48	3.44	3.61
YIELD OR COST:					
Total Loans and Leases (TE)	5.11	5.24	5.34	5.51	5.68
Interest-Bearing Bank Balances	0.32	0.27	0.35	0.29	0.30
Fed Funds Sold & Reverse Repos	0.16	0.18	0.19	0.52	0.18
Trading Assets	11.79	10.29	11.63	4.81	8.14
Total Earning Assets	4.01	3.97	4.13	4.30	4.68
Investment Securities (TE)	2.19	2.20	2.10	2.55	2.99
U.S. Treasury & Agency Sec (excl MBS)	1.56	1.30	1.38	1.47	1.89
Mortgage-Backed Securities	2.05	1.73	1.72	2.16	2.86
All Other Securities	3.85	4.91	4.58	6.47	5.67
Interest-Bearing Deposits	0.51	0.67	0.61	0.80	1.06
Time Deposits of \$100K or More	0.91	1.05	1.00	1.23	1.54
Time Deposits < \$100K	0.84	1.04	0.99	1.22	1.56
Other Domestic Deposits	0.23	0.28	0.26	0.34	0.50
Foreign Deposits	0.10	0.09	0.10	N/A	N/A
Fed Funds Purchased and Repos	0.30	0.54	0.48	0.67	0.65
Other Borrowed Funds & Trading Liab	2.92	3.03	2.86	3.11	2.70
All Interest-Bearing Funds	0.69	0.85	0.81	1.02	1.29

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 05 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Avg Personnel Exp Per Employee (\$000)	18	17	70	67	68
Avg Assets per Employee (\$000)	4,032	4,304	4,193	4,289	4,263
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	88.22	94.11	89.39	91.15	93.36
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.47	3.46	3.53	3.52	3.58
Personnel Expense	1.77	1.68	1.71	1.64	1.67
Net Occupancy Expense	0.45	0.45	0.45	0.44	0.45
Other Operating Expenses	1.21	1.30	1.33	1.41	1.41
Overhead Less Non-Interest Income	2.66	2.50	2.65	2.55	2.75
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	87.35	92.37	88.50	89.81	91.57
Personnel Expense	44.61	44.25	43.10	41.58	42.76
Net Occupancy Expense	11.29	11.69	11.14	11.05	11.47
Other Operating Expenses	30.74	34.92	33.50	36.86	37.14
Total Non-Interest Income	17.47	22.99	18.72	21.80	16.01
Fiduciary Activities Income	0.30	0.36	0.31	0.52	0.40
Serv Charges on Deposit Accts - Domestic	6.16	5.80	6.44	6.61	7.32
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.38	0.28	0.43	0.27	0.35
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.15	0.20	0.18	0.27	0.23
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.25	0.13	0.24	0.12	0.20
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.29	2.33	-0.88	-1.71	-4.12
Other Non-Interest Income	8.54	9.37	8.95	10.65	7.87
Overhead Less Non-Interest Income	68.70	68.99	69.62	67.39	74.72
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	12.61	12.47	9.07	9.68	6.80
Appl Inc Tax+TE/Pretax NOI+TE	17.55	26.50	14.56	30.89	25.35

PERCENT OF TOTAL ASSETS	PEER GROUP 05				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Real Estate Loans	51.04	48.81	51.20	48.91	50.74
Commercial and Industrial Loans	6.62	6.21	6.93	6.47	7.67
Loans to Individuals	1.58	1.52	1.63	1.74	1.72
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.86	0.65	0.86	0.89	0.97
Other Loans and Leases	0.51	0.41	0.49	0.49	0.58
Net Loans and Leases	61.26	58.10	61.63	58.72	62.10
Debt Securities Over 1 Year	17.09	15.92	17.12	16.25	15.23
Mutual Funds and Equity Securities	0.07	0.07	0.06	0.07	0.10
Subtotal	79.58	75.86	79.81	76.21	78.49
Interest-Bearing Bank Balances	6.70	9.50	6.69	8.63	6.44
Federal Funds Sold & Reverse Repos	0.42	0.55	0.73	1.00	1.30
Debt Securities 1 Year or Less	1.36	1.50	1.41	1.23	1.02
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	89.79	89.45	89.79	89.18	89.27
Non-Int Cash and Due From Dep Inst	1.88	1.66	1.79	1.93	1.92
Other Real Estate Owned	1.82	2.35	1.99	2.45	2.29
All Other Assets	8.18	8.80	8.31	8.77	8.52
MEMORANDA:					
Short-Term Investments	9.42	12.60	9.45	11.77	9.90
U.S. Treasury Securities	0.16	0.13	0.15	0.10	0.09
U.S. Agency Securities (excl MBS)	3.98	3.21	3.98	3.02	3.06
Municipal Securities	3.44	2.81	3.22	3.24	2.84
Mortgage-Backed Securities	8.39	8.66	8.68	8.89	8.51
Asset-Backed Securities	0.02	0.02	0.02	0.02	0.01
Other Debt Securities	0.19	0.16	0.15	0.13	0.19
RE Loans Secured by 1-4 Family	15.46	14.16	15.52	14.33	15.24
Revolving	2.26	2.26	2.29	2.32	2.83
Closed-End, Sec by First Liens	12.01	10.58	12.05	10.75	11.15
Closed-End, Sec by Junior Liens	0.66	0.70	0.62	0.69	0.74
Commercial Real Estate Loans	31.83	30.40	31.92	30.69	32.04
Construction and Land Dev	4.54	4.47	4.74	4.49	4.55
Multi family	2.96	2.35	3.05	2.50	2.57
Nonfarm Nonresidential	23.23	22.46	23.06	23.14	23.78
RE Loans Secured by Farmland	2.11	1.66	2.01	1.79	1.86
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	82.01	81.08	81.46	81.10	79.98
RE Loans Secured by 1-4 Family	25.09	23.76	24.71	24.21	24.20
Revolving	3.98	3.81	3.64	3.90	4.49
Closed-End	20.79	19.30	20.34	19.80	19.24
Commercial Real Estate Loans	51.11	50.20	50.84	50.80	50.09
Construction and Land Dev	7.40	7.49	7.56	7.40	7.26
Multi family	4.61	3.83	4.79	4.03	3.95
Nonfarm Nonresidential	37.09	36.57	36.35	37.83	36.78
RE Loans Secured by Farmland	3.65	2.97	3.47	3.16	3.11
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	10.61	10.26	10.97	10.75	11.86
Loans to Individuals	2.70	2.68	2.77	3.04	2.84
Credit Card Loans	0.06	0.07	0.04	0.09	0.05
Agricultural Loans	1.52	1.15	1.57	1.58	1.61
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.95	0.76	0.84	0.87	0.96

PERCENT OF TOTAL ASSETS	PEER GROUP 05 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Short-Term Investments	9.42	12.60	9.45	11.77	9.90
Liquid Assets	24.42	27.53	24.62	26.78	24.63
Investment Securities	19.16	18.51	19.08	18.24	17.37
Net Loans and Leases	61.26	58.10	61.63	58.72	62.10
Net Lns, Ls & Stbby Ltrs of Credit	61.50	58.42	61.94	59.07	62.59
Core Deposits	69.74	66.50	68.61	66.38	67.98
Noncore Funding	18.49	21.27	20.29	22.15	21.93
Time Deposits of \$100K or More	14.47	15.75	15.60	16.18	15.39
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	0.67	0.87	0.79	0.90	0.92
Net Fed Funds Purchased (Sold)	0.36	0.49	0.23	0.07	-0.36
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.70	0.61	0.79	0.80	0.98
Earning Assets Repr in 1 Year	29.61	36.83	31.06	36.77	34.84
Int-Bearing Liab Repr in 1 Year	25.37	29.27	28.59	29.48	30.43
Long-Term Debt Repr in 1 Year	0.32	0.32	0.46	0.39	0.39
Net Assets Repriceable in 1 Year	2.97	6.11	1.57	6.63	3.41
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	9.84	11.02	12.56	13.92	14.39
Net ST Noncore Funding Dependence	1.27	0.15	3.27	2.79	5.34
Short-Term Inv/ST Noncore Funding	102.76	117.76	92.33	108.51	85.32
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.86	21.01	16.81	18.73	14.13
Net Loans and Leases/Total Deposits	72.08	69.29	72.61	70.01	73.50
Net Loans and Leases/Core Deposits	89.90	89.51	91.62	91.16	93.91
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.24	1.44	0.09	1.38	1.27
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.02	2.70	-5.01	4.15	2.99
Struct Notes Appr(Depr)/T1 Cap	-0.29	-0.08	-0.70	0.00	0.04
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	6.67	5.60	6.92	6.76	3.09
Available-For-Sale Securities	93.33	93.28	93.08	93.24	96.91
U.S. Treasury Securities	0.77	0.64	0.73	0.49	0.62
U.S. Agency Securities (excl MBS)	21.44	19.07	21.80	17.59	19.04
Municipal Securities	18.10	15.43	18.03	17.97	16.52
Mortgage-Backed Securities	45.18	47.97	46.00	49.45	47.76
Asset-Backed Securities	0.10	0.14	0.14	0.15	0.04
Other Debt Securities	1.36	1.32	1.18	1.21	1.07
Mutual Funds and Equity Securities	0.53	0.57	0.50	0.64	0.88
Debt Securities 1 Year or Less	7.66	9.25	8.07	8.39	7.74
Debt Securities 1 To 5 Years	28.61	23.63	25.34	22.87	31.11
Debt Securities Over 5 Years	56.61	58.57	60.92	60.29	54.28
Pledged Securities	41.73	46.12	43.89	48.82	47.76
Structured Notes, Fair Value	0.91	0.70	1.08	1.10	1.67

ANALYSIS RATIOS	PEER GROUP 05				
	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Provision for Ln&Ls Losses/Avg Assets	0.07	0.14	0.15	0.41	0.71
Provision for Ln&Ls Losses/Avg Lns&Ls	0.11	0.22	0.23	0.64	1.10
Provision for Ln&Ls Losses/Net Losses	55.97	62.25	54.24	58.32	85.71
Ln&Ls Allowance/Total Loans & Leases	1.99	2.30	2.04	2.34	2.46
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.05	11.07	5.54	3.47	4.35
ALLL/Nonaccrual Assets	123.03	84.41	113.42	67.67	77.32
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	119.18	81.00	105.78	64.84	75.47
Gross Ln&Ls Losses/Avg Loans & Leases	0.43	0.64	0.80	1.21	1.58
Recoveries/Avg Loans and Leases	0.16	0.19	0.19	0.19	0.18
Net Losses/Avg Loans and Leases	0.31	0.40	0.57	0.97	1.37
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	5.80	5.50	21.02	12.70	12.46
Earnings Coverage of Net Losses (X)	-0.32	-1.10	4.79	2.12	2.96
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.30	0.37	0.53	1.00	1.32
RE Loans Secured By 1-4 Family	0.33	0.53	0.53	0.88	1.13
Revolving	0.01	0.18	0.50	0.69	1.08
Closed-End	0.39	0.59	0.53	0.88	1.22
Commercial Real Estate Loans	0.30	0.33	0.56	1.12	1.45
Construction and Land Dev	0.87	0.90	1.70	2.86	5.99
Multi family	-0.01	0.00	0.20	1.21	1.27
Nonfarm Nonresidential	0.15	0.27	0.42	0.75	0.66
RE Loans Secured by Farmland	0.02	0.00	0.25	0.21	0.22
Commercial and Industrial Loans	0.12	0.91	0.89	1.58	2.62
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Loans to Individuals	1.74	0.95	0.97	1.37	1.46
Credit Card Loans	6.25	1.45	1.67	2.04	1.51
Agricultural Loans	0.01	0.02	0.04	0.00	-0.01
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A
Other Loans and Leases	1.12	1.01	1.56	0.75	2.36

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 05

PAGE 7

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	1.02	1.02	0.96	1.22	1.12
90+ Days PD Loans and Leases	0.02	0.06	0.04	0.08	0.06
Nonaccrual Loans and Leases	2.76	4.54	3.03	4.99	4.55
90+ Days PD and Nonaccrual Loans and Leases	2.79	4.65	3.08	5.13	4.68
30-89 Days PD Restructured	0.02	0.03	0.02	0.05	0.04
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	1.00	1.39	1.00	1.52	1.19

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	1.02	1.02	0.96	1.22	1.12
90+ Days Past Due Assets	0.02	0.06	0.04	0.08	0.06
Nonaccrual Assets	2.77	4.54	3.04	4.99	4.57
30+ Days PD & Nonaccrual Assets	3.92	5.76	4.11	6.42	5.94

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.69	2.79	1.95	3.05	3.06
90+ PD & Nonaccrual Assets + OREO	3.70	5.31	4.22	5.64	5.50

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

Total Assets	5.04	6.92	5.81	7.42	7.30
Allowance for Loan & Lease Losses	400.33	482.05	433.01	495.99	425.94
Equity Cap + ALLL	69.99	75.85	69.75	85.50	79.12
Tier 1 Cap + ALLL	61.81	78.63	61.01	89.22	78.60
Loans & Leases + RE Acquired	7.88	10.74	8.79	11.53	10.76

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	1.01	0.99	0.92	1.29	1.17
- 90+ Days Past Due	0.02	0.07	0.04	0.08	0.06
- Nonaccrual	2.96	5.29	3.26	5.47	4.80
Coml & Indl - 30-89 Days PD	0.40	0.71	0.47	0.72	0.79
- 90+ Days Past Due	0.00	0.02	0.01	0.06	0.02
- Nonaccrual	1.50	2.99	1.71	2.79	3.06
Individuals - 30-89 Days PD	0.95	0.79	1.12	0.92	0.90
- 90+ Days Past Due	0.06	0.04	0.05	0.07	0.07
- Nonaccrual	0.44	0.39	0.37	0.40	0.67
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	0.43	0.06	0.21	0.03	0.07
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.16	0.09	0.11	0.24	0.31
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A
- Nonaccrual	N/A	N/A	N/A	N/A	N/A
Other Lns&Ls - 30-89 Days PD	0.47	0.16	0.28	0.17	0.56
- 90+ Days Past Due	0.07	0.00	0.03	0.00	0.00
- Nonaccrual	0.37	0.01	0.03	0.00	0.88
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.39	1.26	1.45	1.75	1.56
- 90+ Days Past Due	0.03	0.07	0.03	0.09	0.05
- Nonaccrual	2.46	3.17	2.48	3.35	3.09
Revolving - 30-89 Days PD	0.61	0.63	0.56	0.80	0.65
- 90+ Days Past Due	0.01	0.01	0.01	0.02	0.00
- Nonaccrual	1.00	1.51	1.14	1.34	1.28
Closed-End - 30-89 Days PD	1.48	1.32	1.55	1.91	1.83
- 90+ Days Past Due	0.03	0.07	0.03	0.09	0.05
- Nonaccrual	2.87	3.64	2.82	3.90	3.62
- Jr Lien 30-89 Days PD	0.07	0.12	0.09	0.14	0.13
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.16	0.18	0.14	0.18	0.16
Commercial RE - 30-89 Days PD	0.69	0.79	0.60	0.89	0.66
- 90+ Days Past Due	0.00	0.05	0.01	0.06	0.04
- Nonaccrual	3.07	6.54	3.46	6.31	5.40
Const & Dev - 30-89 Days PD	0.49	0.74	0.33	0.58	0.92
- 90+ Days Past Due	0.00	0.01	0.00	0.01	0.00
- Nonaccrual	7.28	13.62	7.58	13.35	14.62
Multi family - 30-89 Days PD	0.09	0.03	0.56	0.15	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	1.33	1.91	1.21	2.35	3.38
Nonfarm Nres- 30-89 Days PD	0.72	0.88	0.49	0.96	0.56
- 90+ Days Past Due	0.00	0.04	0.00	0.05	0.03
- Nonaccrual	2.00	5.09	2.40	4.59	3.32
Farm land - 30-89 Days PD	0.54	0.27	0.86	0.33	0.29
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	2.57	3.69	2.34	2.48	0.68
Credit Card - 30-89 Days PD	1.14	0.99	1.78	1.34	1.34
- 90+ Days Past Due	0.20	0.46	0.35	0.24	0.91
- Nonaccrual	0.67	0.05	1.14	0.00	0.00

CAPITAL RATIOS	03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Tier 1 Leverage Ratio	8.37	7.79	8.21	7.56	7.19
Tier 1 RBC Ratio	12.35	11.80	12.20	11.73	10.40
Total Risk-Based Capital Ratio	14.37	13.51	14.09	13.44	11.92
Tangible Tier 1 Leverage Ratio	8.34	7.76	8.18	7.50	7.15
Tangible Common Eq Cap/Tan Assets	6.59	6.37	6.49	6.18	5.92
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	9.37	7.89	8.89	7.36	8.18
Standby Letters of Credit	0.22	0.22	0.26	0.27	0.34
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00
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	0.37	0.47	0.44	0.35	0.23
Interest Rate Contracts	0.36	0.47	0.43	0.35	0.23
Interest Rate Futures & Forward Contr	0.02	0.06	0.02	0.03	0.01
Written Options Contr (Int Rate)	0.09	0.12	0.09	0.07	0.03
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.14	0.01	0.13	0.04	0.00
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	15.33	13.39	14.52	11.95	12.58

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

PAGE 9

PERCENT OF NOTIONAL AMOUNT	PEER GROUP 05 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	10.19	29.90	17.96	24.74	27.84
Written Options	57.77	46.06	57.83	48.76	41.06
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	57.77	46.06	57.83	48.76	41.06
Purchased Options	1.19	0.11	1.52	4.06	11.11
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	1.19	0.11	1.52	4.06	11.11
Swaps	25.21	21.04	19.85	22.44	19.98
Held for Trading	9.52	0.00	0.00	17.65	13.33
Interest Rate Contracts	9.52	0.00	0.00	17.65	13.33
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	90.48	100.00	100.00	82.35	86.67
Interest Rate Contracts	87.62	100.00	98.26	82.35	86.67
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)	32.92	49.43	38.02	42.28	52.73
One Year or Less	11.88	30.58	18.84	15.06	29.56
Over 1 Year to 5 Years	5.86	3.51	4.57	9.83	10.66
Over 5 Years	3.88	8.49	9.86	17.39	12.51
Gross Negative Fair Value (Abs Val)	0.60	0.17	0.42	0.65	0.57
Gross Positive Fair Value	0.33	0.28	0.41	0.37	0.33
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	0.00	50.00	50.00	50.00	50.00
Ins Under Assets(L/H)/Tot Ins Und Ast	100.00	50.00	50.00	50.00	50.00
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.25	0.13	0.24	0.12	0.20
Premium Inc/Ins Activities Revenue	0.00	2.04	1.76	1.75	0.73
Credit Rel Prem Inc/Tot Prem Inc	0.00	0.00	0.00	0.00	0.00
Other Prem Inc/Total Prem Inc	100.00	100.00	100.00	100.00	100.00
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	N/A	12.61	22.28	23.94	24.74
Ins Net Inc (L/H)/Equity (L/H)	1.28	1.42	2.51	3.30	4.48
Insur Ben, Losses, Exp/Insur Premiums	37.50	33.65	23.36	29.80	40.12
Reinsurance Recov(P/C)/Tot Assets(P/C)	N/A	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	1.66	1.96	1.92	2.02	2.74
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	15.00	13.74	13.40	12.57	10.30
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	0.42	0.77	0.68	0.00	0.00
Cost: Interest-Bearing Deposits	0.10	0.09	0.10	N/A	N/A
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	N/A	N/A
Foreign Governments and Inst	N/A	N/A	N/A	N/A	N/A
GROWTH RATES:					
Net Loans and Leases	-46.13	-34.72	19.50	-100.00	-58.70
Total Selected Assets	-5.64	-48.33	-2.53	-50.00	-5.80
Deposits	-31.95	-21.53	-4.95	N/A	N/A

PROFITABILITY:	PEER GROUP 05 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Net Income/Avg Equity Capital	3.43	2.92	1.26	0.03	-4.99
Bank Net Inc/Avg Eq Inv in Banks	3.30	2.61	2.79	0.11	-7.66
Nonbk Net Inc/Avg Eq Inv in Nonbanks	1.88	2.13	1.45	3.24	2.52
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.42	6.02	0.84	4.94	-39.63
Bank Net Income/Parent Net Income	116.32	141.11	109.31	116.43	111.34
Nonbank Net Income/Parent Net Income	2.54	2.99	2.52	3.46	8.60
Sub BHCs Net Inc/Parent Net Income	58.89	83.04	83.05	83.75	79.54
LEVERAGE:					
Total Liabilities/Equity	43.74	32.77	33.99	32.41	26.12
Total Debt/Equity Capital	4.28	3.55	3.84	3.56	2.33
Tot Debt+NP to Subs Iss Tr Pref/Equity	27.73	9.17	17.10	9.14	6.49
Tot Debt+Lns Guaranteed for Affl/Equity	4.08	1.54	2.49	1.67	1.37
Total Debt/Eq Cap - Exc Over Fair Value	4.29	3.56	3.85	3.57	2.34
Long-Term Debt/Equity Capital	3.60	2.02	2.93	1.76	1.71
Short-Term Debt/Equity Capital	0.23	0.62	0.34	0.69	0.42
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.01	0.00	0.00	0.00	0.00
Long-Term Debt/Consolidated LT Debt	9.61	8.85	8.90	8.52	5.32
DOUBLE LEVERAGE:					
Equity Investment in Subs/Equity	139.14	127.31	129.96	128.21	121.74
Total Investment in Subs/Equity	139.71	128.06	130.61	128.81	122.26
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	110.75	92.54	102.30	92.24	89.12
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	111.48	92.92	103.11	92.67	89.75
DOUBLE LEVERAGE PAYBACK:					
Equity Inv in Subs - Eq Cap/Net Inc (X)	2.00	5.27	2.13	2.16	1.72
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	6.06	11.65	11.92	6.73	17.85
COVERAGE ANALYSIS:					
Op Inc-Tax + Noncash/Oper Exp + Div	80.42	49.98	75.27	55.87	68.83
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	74.72	71.12	102.43	84.92	97.41
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	87.77	92.32	87.09	94.03	98.96
Pretax Oper Inc + Int Exp/Int Expense	-99.51	-840.67	2581.23	-105.89	828.39
Div + Int From Subs/Int Exp + Div	134.23	95.44	113.56	75.91	108.76
Fees+Other Inc From Subs/Sal + Oth Exp	7.33	4.84	7.61	7.76	10.21
Net Inc/Curr Port of LT Debt+Pfd Div(X)	10.31	8.08	13.20	10.19	32.60
OTHER RATIOS:					
Net Assets Repr in 1 Yr/Total Assets	-4.00	-3.49	-3.10	-4.18	-2.48
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	25.00	20.00	20.00	34.01	0.00
Total	25.00	20.00	20.00	34.01	0.00
GUARANTEED LOANS AS % OF EQUITY CAP:					
To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00
AS A % OF CONSOLIDATED BHC ASSETS:					
Nonbank Assets of Nonbank Subsidiaries	0.17	0.24	0.27	0.38	0.31
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 05 03/31/2014	03/31/2013	12/31/2013	12/31/2012	12/31/2011
Div Paid/Inc Before Undist Inc	44.02	48.96	59.86	62.20	61.90
Dividends Paid/Net Income	11.56	17.28	24.60	16.66	24.49
Net Income - Dividends/Avg Equity	2.15	1.49	-0.83	-0.83	-5.93
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	132.49	146.36	140.42	100.87	86.34
Dividends From Nonbank Subs	1.10	1.13	2.40	1.13	0.76
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	134.68	149.68	146.31	120.16	101.09
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	34.97	14.79	30.75	19.06	31.67
Interest Income From Bank Subs	0.04	0.18	0.05	0.06	0.16
Mgt & Service Fees From Bank Subs	2.86	3.40	6.32	3.47	1.62
Other Income From Bank Subs	0.10	0.00	0.09	0.03	0.17
Operating Income From Bank Subs	44.16	31.04	44.49	24.97	34.27
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	86.72	69.77	108.39	66.59	134.95
Interest Income From Nonbank Subs	4.57	0.00	5.13	0.59	8.00
Mgt & Serv Fees From Nonbank Subs	4.18	2.11	12.17	1.03	3.59
Other Income From Nonbank Subs	0.41	0.14	0.44	0.35	0.94
Operating Inc From Nonbank Subs	95.88	77.53	126.13	78.41	147.47
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	0.00	0.00	8.78	11.28	38.55
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	1.82	0.50	0.59	0.53	0.61
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.82	0.50	9.37	11.81	39.16
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	46.71	33.25	46.31	33.76	35.08
Interest Income From Bank Subs	2.47	15.16	10.39	19.96	11.93
Mgt & Serv Fees From Bank Subs	6.23	7.70	4.11	7.49	4.35
Other Income From Bank Subs	0.04	0.23	0.01	1.57	2.46
Operating Income From Bank Subs	66.48	63.52	68.24	68.27	62.37
Dividends From Nonbank Subs	0.77	12.08	2.03	5.81	7.82
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.02
Mgt & Serv Fees From Nonbank Subs	0.01	0.05	0.05	0.05	0.02
Other Income From Nonbank Subs	0.08	0.10	0.02	0.04	0.09
Operating Inc From Nonbank Subs	3.63	16.66	4.76	6.93	17.38
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	157.20	6796.15	586.66	8849.22	6670.58
Loans and Adv From Subs/Total Debt	121.18	207.21	266.79	186.91	459.73

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									69
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.18	2.25	2.54	2.77	3.13	3.53	3.82	4.02	69
+ Non-interest Income	0.72	0.03	0.18	0.38	0.67	0.95	1.29	2.11	69
- Overhead Expense	3.47	2.06	2.38	2.84	3.43	3.97	4.69	5.26	69
- Provision for Losses	0.06	-0.69	0.00	0.00	0.01	0.15	0.24	0.39	69
+ Securities Gains (Losses)	0.01	-0.00	0.00	0.00	0.00	0.01	0.08	0.14	69
+ Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.03	69
= Pretax Net Oper Income (TE)	0.53	-1.46	-0.81	0.00	0.66	0.96	1.60	1.85	69
Net Operating Income	0.37	-1.47	-0.82	-0.00	0.46	0.79	1.14	1.52	69
Net Income	0.37	-1.47	-0.82	-0.00	0.46	0.79	1.14	1.52	69
Net Income (Sub S Adjusted)	0.42	-1.28	-0.77	-0.09	0.48	0.71	1.09	1.28	20
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.05	3.03	3.29	3.73	4.02	4.41	4.80	5.02	69
Interest Expense	0.58	0.20	0.28	0.40	0.54	0.72	1.07	1.19	69
Net Interest Income (TE)	3.48	2.58	2.73	3.06	3.47	3.88	4.18	4.33	69
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.31	-0.86	-0.20	-0.00	0.12	0.66	1.19	1.46	68
Earnings Coverage of Net Losses (X)	-0.31	-169.22	-32.06	-0.80	1.29	7.09	18.38	35.97	65
Ln&Ls Allowance/Total Loans & Leases	1.98	1.03	1.14	1.42	1.81	2.51	3.23	3.88	68
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	5.69	0.34	0.94	2.62	4.36	8.26	13.06	19.43	68
30-89 Days Past Due Loans and Leases	1.02	0.00	0.04	0.40	0.80	1.39	2.48	3.08	68
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	9.84	-25.76	-10.61	1.87	10.01	18.47	29.18	41.86	69
Net ST Noncore Funding Dependence	1.26	-28.66	-16.62	-4.14	3.27	7.78	13.68	18.77	69
Net Loans and Leases/Total Assets	61.26	30.15	39.24	53.63	63.23	68.87	73.47	76.69	69
CAPITALIZATION:									
Tier 1 Leverage Ratio	8.37	-4.99	1.17	5.20	9.11	10.92	13.93	14.60	69
Equity Capital/Total Assets	7.82	-5.47	-0.00	4.02	8.90	10.48	13.40	14.96	69
Equity Capital+Minority Int/Total Assets	7.83	-5.47	-0.00	4.02	8.90	10.48	13.40	14.96	69
Tier 1 Common Eq Cap / T RWA	9.82	-9.30	-2.58	5.21	10.27	15.07	19.29	25.45	69
Net Loans&Ls/Equity Capital (X)	9.78	2.55	3.35	5.21	7.32	9.77	22.16	55.66	63
Cash Dividends/Net Income	11.56	0.00	0.00	0.00	0.00	25.02	42.23	70.03	51
Cash Dividends/Net Income (Sub S Adjusted)	2.73	-216.11	-44.70	0.00	0.00	0.00	23.36	67.19	20
Retained Earnings/Avg Equity Cap	2.15	-45.47	-24.20	0.12	4.39	6.91	10.82	13.74	62
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.23	0.00	0.00	0.00	0.00	0.00	1.58	4.15	63
Long-Term Debt/Equity Capital	3.59	0.00	0.00	0.00	0.00	4.29	17.38	34.83	63
Equity Investment in Subs/Equity Cap	139.14	89.62	94.98	99.24	114.92	144.93	230.49	456.04	63
Cash FR Oper+Noncash+Op Exp/Op Exp+Div	74.72	-193.62	-46.08	3.16	83.46	99.55	244.67	315.11	67

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.70	2.72	3.01	3.40	3.66	4.05	4.34	4.58	69
Less: Interest Expense	0.53	0.17	0.25	0.35	0.51	0.67	0.94	1.05	69
Equals: Net Interest Income (TE)	3.18	2.25	2.54	2.77	3.13	3.53	3.82	4.02	69
Plus: Non-Interest Income	0.72	0.03	0.18	0.38	0.67	0.95	1.29	2.11	69
Equals: Adj Operating Income (TE)	3.96	2.72	2.86	3.34	3.98	4.53	4.80	5.51	69
Less: Overhead Expense	3.47	2.06	2.38	2.84	3.43	3.97	4.69	5.26	69
Less: Provision for Loan and Lease Losses	0.06	-0.69	0.00	0.00	0.01	0.15	0.24	0.39	69
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Plus: Realized G/L on AFS Sec	0.01	-0.00	0.00	0.00	0.00	0.01	0.08	0.14	69
Plus: Other Tax Equiv Adjustments	0.00	-0.06	-0.00	0.00	0.00	0.00	0.00	0.03	69
Equals: Pretax Net Oper Inc (TE)	0.53	-1.46	-0.81	0.00	0.66	0.96	1.60	1.85	69
Less: Applicable Income Taxes (TE)	0.12	0.00	0.00	0.00	0.03	0.26	0.38	0.59	69
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Operating Income	0.37	-1.47	-0.82	-0.00	0.46	0.79	1.14	1.52	69
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Equals: Net Income	0.37	-1.47	-0.82	-0.00	0.46	0.79	1.14	1.52	69
Memo: Net Income (Last Four Qtrs)	0.28	-2.25	-1.56	-0.25	0.44	0.81	1.40	2.05	69
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.51	78.76	85.30	89.95	92.31	93.56	95.16	96.01	69
Avg Int-Bearing Funds / Avg Assets	76.03	59.36	65.02	69.43	74.53	81.89	89.59	94.58	69
Int Income (TE) / Avg Earning Assets	4.05	3.03	3.29	3.73	4.02	4.41	4.80	5.02	69
Int Expense / Avg Earning Assets	0.58	0.20	0.28	0.40	0.54	0.72	1.07	1.19	69
Net Int Inc (TE) / Avg Earn Assets	3.48	2.58	2.73	3.06	3.47	3.88	4.18	4.33	69
YIELD OR COST:									
Total Loans and Leases (TE)	5.11	4.19	4.39	4.74	5.09	5.56	5.84	6.01	68
Interest-Bearing Bank Balances	0.32	0.00	0.12	0.20	0.25	0.35	0.70	0.83	69
Fed Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.18	0.25	0.33	0.44	28
Trading Assets	11.79	5.97	5.97	5.97	5.97	11.79	15.28	16.44	2
Total Earning Assets	4.01	3.02	3.29	3.63	3.98	4.38	4.80	5.02	69
Investment Securities (TE)	2.19	0.96	1.15	1.65	2.11	2.62	3.27	3.51	69
U.S. Treasury & Agency Sec (excl MBS)	1.55	0.00	0.51	0.93	1.40	2.05	2.56	3.18	60
Mortgage-Backed Securities	2.04	0.88	1.06	1.62	2.01	2.46	3.06	3.26	62
All Other Securities	3.85	0.67	1.18	2.54	3.73	5.05	5.89	9.71	63
Interest-Bearing Deposits	0.51	0.17	0.19	0.33	0.51	0.64	0.74	0.89	69
Time Deposits of \$100K or More	0.90	0.28	0.38	0.58	0.85	1.21	1.45	1.53	69
Time Deposits < \$100K	0.84	0.32	0.44	0.56	0.82	1.06	1.32	1.44	69
Other Domestic Deposits	0.22	0.05	0.09	0.13	0.22	0.28	0.39	0.41	69
Foreign Deposits	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	1
Fed Funds Purchased and Repos	0.30	0.00	0.00	0.00	0.15	0.32	0.77	4.09	41
Other Borrowed Funds & Trading Liab	2.91	0.05	0.26	1.48	2.76	3.98	6.17	7.10	52
All Interest-Bearing Funds	0.68	0.24	0.35	0.52	0.65	0.82	1.12	1.19	69

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.53	12.19	13.17	14.44	16.76	19.29	24.09	28.39	69
Avg Assets per Employee (\$000)	4031.80	2298.85	2526.60	3176.93	3715.83	4574.48	6417.77	7607.53	69

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	66
Overhead Exp / NOI + Non-Int Income	88.21	61.19	62.98	74.12	84.50	99.22	116.34	136.96	69

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	3.47	2.06	2.38	2.84	3.43	3.97	4.69	5.26	69
Personnel Expense	1.77	1.07	1.19	1.39	1.71	2.07	2.46	2.75	69
Net Occupancy Expense	0.44	0.21	0.28	0.33	0.45	0.51	0.62	0.69	69
Other Operating Expenses	1.21	0.65	0.69	0.90	1.07	1.43	1.85	2.04	69
Overhead Less Non-Interest Income	2.66	1.31	1.69	2.08	2.64	3.35	3.53	3.73	69

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	87.35	59.87	62.06	72.84	84.39	99.09	116.06	136.89	69
Personnel Expense	44.60	30.99	33.57	37.93	43.10	49.09	58.23	61.27	69
Net Occupancy Expense	11.28	5.77	7.40	9.18	10.72	13.26	16.06	18.37	69
Other Operating Expenses	30.73	16.87	19.06	21.68	26.89	39.34	47.82	59.73	69
Total Non-Interest Income	17.47	1.09	6.25	10.88	16.20	23.78	30.70	38.64	69
Fiduciary Activities Income	0.30	0.00	0.00	0.00	0.00	0.00	2.07	3.93	68
Serv Charges on Deposit Accts - Domestic	6.15	1.36	1.93	2.98	5.40	8.27	12.29	15.27	68
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Investment Banking Fees & Commissions	0.37	0.00	0.00	0.00	0.00	0.61	1.81	3.27	68
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Net Servicing Fees	0.15	0.00	0.00	0.00	0.00	0.07	0.87	1.75	68
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Insurance Activities Revenue	0.25	0.00	0.00	0.00	0.00	0.12	0.70	5.22	68
Net Gain (Loss) - Sales Loans, OREO, Oth	-0.28	-12.54	-6.75	-1.98	0.00	1.54	4.67	9.43	68
Other Non-Interest Income	8.53	2.54	3.67	5.19	8.05	10.79	15.13	18.28	68
Overhead Less Non-Interest Income	68.69	22.18	41.81	51.50	66.10	83.57	102.34	123.71	69

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	12.61	0.00	0.00	0.00	5.00	27.10	34.97	36.68	52
Appl Inc Tax+TE/Pretax NOI+TE	17.54	0.00	0.00	0.39	14.28	35.79	39.59	41.73	52

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	51.04	22.94	29.29	41.63	53.67	59.00	65.67	66.56	69
Commercial and Industrial Loans	6.61	0.73	1.88	3.42	5.44	9.19	14.52	16.99	69
Loans to Individuals	1.58	0.00	0.07	0.41	0.98	2.48	4.77	5.86	69
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Agricultural Loans	0.86	0.00	0.00	0.00	0.00	1.45	3.84	6.93	69
Other Loans and Leases	0.50	0.00	0.00	0.03	0.27	0.89	1.36	3.16	69
Net Loans and Leases	61.26	30.15	39.24	53.63	63.23	68.87	73.47	76.69	69
Debt Securities Over 1 Year	17.09	0.55	4.80	11.12	16.83	23.39	32.69	35.20	69
Mutual Funds and Equity Securities	0.06	0.00	0.00	0.00	0.00	0.03	0.38	0.78	69
Subtotal	79.58	57.97	65.58	74.34	80.33	84.47	87.84	88.71	69
Interest-Bearing Bank Balances	6.70	0.26	0.66	1.97	5.38	10.99	14.03	21.47	69
Federal Funds Sold & Reverse Repos	0.41	0.00	0.00	0.00	0.00	0.24	2.00	5.08	69
Debt Securities 1 Year or Less	1.36	0.00	0.02	0.21	0.77	2.10	3.69	5.96	69
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Total Earning Assets	89.79	81.05	84.64	88.02	90.35	92.08	92.83	93.75	69
Non-Int Cash and Due From Dep Inst	1.88	0.46	0.54	1.05	1.62	2.73	3.65	3.92	69
Other Real Estate Owned	1.81	0.00	0.04	0.33	1.30	3.37	4.85	6.40	69
All Other Assets	8.18	3.87	5.22	6.24	7.71	9.20	12.91	15.32	69
MEMORANDA:									
Short-Term Investments	9.42	1.14	2.13	4.22	8.41	13.83	19.22	25.11	69
U.S. Treasury Securities	0.16	0.00	0.00	0.00	0.00	0.00	1.59	1.91	69
U.S. Agency Securities (excl MBS)	3.98	0.00	0.00	0.94	3.42	7.28	10.16	13.82	69
Municipal Securities	3.44	0.00	0.00	0.38	2.37	4.86	11.95	17.38	69
Mortgage-Backed Securities	8.39	0.00	0.00	3.37	8.93	13.03	17.17	21.29	69
Asset-Backed Securities	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.51	69
Other Debt Securities	0.19	0.00	0.00	0.00	0.00	0.12	0.89	2.12	69
RE Loans Secured by 1-4 Family	15.46	3.02	4.95	9.62	15.10	21.74	24.49	30.70	69
Revolving	2.25	0.00	0.15	0.73	1.93	3.86	5.26	6.02	69
Closed-End, Sec by First Liens	12.01	1.34	3.32	5.99	11.17	16.68	21.46	26.35	69
Closed-End, Sec by Junior Liens	0.65	0.00	0.05	0.20	0.48	1.10	1.54	1.80	69
Commercial Real Estate Loans	31.83	7.70	9.96	24.37	32.56	41.62	46.86	49.76	69
Construction and Land Dev	4.54	0.08	0.55	1.92	4.17	6.78	8.52	10.07	69
Multi family	2.95	0.00	0.31	0.75	2.10	4.14	7.11	10.85	69
Nonfarm Nonresidential	23.22	6.62	8.57	15.83	23.39	29.39	35.97	40.52	69
RE Loans Secured by Farml and	2.11	0.00	0.00	0.03	1.28	3.69	7.55	9.49	69
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	82.00	55.46	65.47	74.74	83.65	89.83	92.66	94.27	68
RE Loans Secured by 1-4 Family	25.08	6.47	10.04	16.24	25.85	31.96	41.10	45.06	68
Revolving	3.98	0.00	0.41	1.12	3.37	6.15	8.15	9.62	68
Closed-End	20.78	4.70	7.02	11.28	20.20	29.85	33.84	39.32	68
Commercial Real Estate Loans	51.11	19.05	25.01	43.08	49.79	61.83	70.64	75.32	68
Construction and Land Dev	7.39	0.35	1.70	3.80	7.17	10.54	14.55	16.45	68
Multi family	4.61	0.13	0.65	1.82	3.51	6.01	12.49	16.04	68
Nonfarm Nonresidential	37.09	16.18	20.54	29.53	35.93	43.83	55.49	59.84	68
RE Loans Secured by Farml and	3.64	0.00	0.00	0.05	1.89	5.66	14.70	18.11	68
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Commercial and Industrial Loans	10.61	1.77	4.27	5.89	9.00	13.77	22.71	25.32	68
Loans to Individuals	2.69	0.02	0.11	0.63	1.53	3.88	7.85	11.44	68
Credit Card Loans	0.05	0.00	0.00	0.00	0.00	0.00	0.36	0.70	68
Agricultural Loans	1.51	0.00	0.00	0.00	0.00	2.39	6.16	11.97	68
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Other Loans and Leases	0.94	0.00	0.01	0.07	0.39	1.47	2.86	4.80	68

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.42	1.14	2.13	4.22	8.41	13.83	19.22	25.11	69
Liquid Assets	24.41	10.37	12.76	16.73	23.42	30.74	37.15	38.37	69
Investment Securities	19.16	3.61	6.24	12.54	18.37	24.65	33.87	37.84	69
Net Loans and Leases	61.26	30.15	39.24	53.63	63.23	68.87	73.47	76.69	69
Net Lns, Ls & Stdbly Ltrs of Credit	61.50	30.25	39.36	53.68	63.29	68.96	73.63	77.49	69
Core Deposits	69.73	44.42	57.08	64.56	69.61	77.36	79.96	80.41	69
Noncore Funding	18.49	4.49	9.00	12.12	17.09	23.63	30.32	43.56	69
Time Deposits of \$100K or More	14.47	3.46	6.55	9.08	12.21	18.20	27.45	36.38	69
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Fed Funds Purchased and Repos	0.67	0.00	0.00	0.00	0.00	1.44	2.98	4.08	69
Net Fed Funds Purchased (Sold)	0.36	-7.00	-1.75	-0.00	0.00	1.44	2.16	4.08	69
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Oth Borrowings W/Rem Mat 1 Yr or Less	0.69	0.00	0.00	0.00	0.11	1.10	3.05	4.09	69
Earning Assets Repr in 1 Year	29.60	11.07	17.27	23.38	28.40	35.38	44.28	51.37	69
Int-Bearing Liab Repr in 1 Year	25.36	0.19	8.98	14.56	18.74	32.91	57.02	65.25	69
Long-Term Debt Repr in 1 Year	0.32	0.00	0.00	0.00	0.00	0.00	2.14	3.55	69
Net Assets Repriceable in 1 Year	2.96	-39.16	-27.51	-6.93	5.12	15.00	28.36	35.62	69
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	9.84	-25.76	-10.61	1.87	10.01	18.47	29.18	41.86	69
Net ST Noncore Funding Dependence	1.26	-28.66	-16.62	-4.14	3.27	7.78	13.68	18.77	69
Short-Term Inv/ST Noncore Funding	102.75	13.50	19.16	45.16	71.35	125.01	224.81	531.87	68
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.86	-3.51	-0.57	5.45	13.62	28.15	44.96	48.12	69
Net Loans and Leases/Total Deposits	72.08	38.54	50.50	62.74	73.23	83.10	88.56	89.40	68
Net Loans and Leases/Core Deposits	89.89	44.50	61.86	73.29	91.38	105.07	113.83	133.00	68
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.23	-2.32	-1.48	-0.03	0.00	0.08	1.89	3.16	25
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-3.01	-49.17	-15.39	-5.80	-1.10	0.58	2.85	4.94	62
Struct Notes Appr(Depr)/T1 Cap	-0.29	-8.92	-1.42	-0.44	-0.15	0.00	0.02	0.03	23
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	6.67	0.00	0.00	0.00	0.00	1.55	27.43	80.27	69
Available-For-Sale Securities	93.32	11.94	53.33	95.83	100.00	100.00	100.00	100.00	69
U. S. Treasury Securities	0.76	0.00	0.00	0.00	0.00	0.00	5.58	11.02	69
U. S. Agency Securities (excl MBS)	21.44	0.00	0.00	6.15	20.80	35.65	50.63	77.55	69
Municipal Securities	18.09	0.00	0.00	2.09	16.68	33.62	48.94	66.61	69
Mortgage-Backed Securities	45.17	0.00	0.00	21.88	50.59	72.44	85.85	95.29	69
Asset-Backed Securities	0.09	0.00	0.00	0.00	0.00	0.00	0.07	2.76	69
Other Debt Securities	1.36	0.00	0.00	0.00	0.00	0.64	9.06	14.45	69
Mutual Funds and Equity Securities	0.52	0.00	0.00	0.00	0.00	0.14	3.52	6.77	69
Debt Securities 1 Year or Less	7.66	0.00	0.06	1.44	4.27	9.98	23.41	33.88	69
Debt Securities 1 To 5 Years	28.61	0.00	1.38	7.15	26.60	42.05	64.96	72.63	69
Debt Securities Over 5 Years	56.60	0.01	5.03	29.75	59.04	82.09	92.88	96.51	69
Pledged Securities	41.72	0.00	4.44	19.27	39.65	62.39	76.95	83.64	69
Structured Notes, Fair Value	0.90	0.00	0.00	0.00	0.00	0.68	4.95	10.18	69

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.06	-0.69	0.00	0.00	0.01	0.15	0.24	0.39	69
Provision for Ln&Ls Losses/Avg Lns&Ls	0.11	-1.03	0.00	0.00	0.02	0.23	0.36	0.89	68
Provision for Ln&Ls Losses/Net Losses	55.96	-186.53	-49.72	0.00	1.26	96.27	308.71	393.75	65
Ln&Ls Allowance/Total Loans & Leases	1.98	1.03	1.14	1.42	1.81	2.51	3.23	3.88	68
Ln&Ls Allowance/Net Ln&Ls Losses (X)	10.05	1.05	1.35	1.97	5.80	14.19	27.17	42.91	48
ALLL/Nonaccrual Assets	123.03	22.29	29.77	51.13	80.51	151.67	344.45	513.87	67
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	119.17	21.38	28.89	51.11	79.93	151.67	275.51	513.87	67
Gross Ln&Ls Losses/Avg Loans & Leases	0.43	0.00	0.00	0.05	0.22	0.93	1.40	1.62	68
Recoveries/Avg Loans and Leases	0.15	0.00	0.01	0.02	0.09	0.17	0.66	0.94	68
Net Losses/Avg Loans and Leases	0.31	-0.86	-0.20	-0.00	0.12	0.66	1.19	1.46	68
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Recoveries/Prior Year-End Losses	5.80	0.09	0.44	1.28	3.35	6.19	21.82	32.92	69
Earnings Coverage of Net Losses (X)	-0.31	-169.22	-32.06	-0.80	1.29	7.09	18.38	35.97	65
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.30	-0.26	-0.05	-0.00	0.06	0.54	1.29	1.53	68
RE Loans Secured By 1-4 Family	0.33	-0.28	-0.11	-0.02	0.00	0.44	1.76	2.55	68
Revolving	0.00	-1.69	-0.40	-0.03	0.00	0.00	0.36	0.92	63
Closed-End	0.39	-0.30	-0.12	-0.02	0.00	0.52	2.13	3.45	68
Commercial Real Estate Loans	0.30	-1.02	-0.11	-0.01	0.00	0.50	1.42	2.28	68
Construction and Land Dev	0.86	-0.59	-0.27	-0.01	0.00	0.66	3.76	10.27	67
Multi family	-0.00	-0.22	-0.02	0.00	0.00	0.00	0.00	0.00	65
Nonfarm Nonresidential	0.14	-0.62	-0.15	-0.00	0.00	0.15	1.03	1.33	68
RE Loans Secured by Farmland	0.01	-0.13	-0.02	0.00	0.00	0.00	0.00	0.43	53
Commercial and Industrial Loans	0.11	-3.02	-0.67	-0.20	0.00	0.21	1.28	3.57	67
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Loans to Individuals	1.74	0.10	0.12	0.19	0.46	2.19	6.71	8.60	32
Credit Card Loans	6.25	-0.77	-0.38	0.00	0.95	4.50	20.45	26.92	15
Agricultural Loans	0.01	-0.22	0.00	0.00	0.00	0.00	0.00	0.25	34
Loans to Foreign Governments & Inst	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Loans and Leases	1.11	-0.98	-0.18	0.00	0.00	0.45	4.02	23.92	63

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	1.02	0.00	0.04	0.40	0.80	1.39	2.48	3.08	68
90+ Days PD Loans and Leases	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.22	68
Nonaccrual Loans and Leases	2.75	0.10	0.49	1.10	2.08	4.18	6.83	8.68	68
90+ Days PD and Nonaccrual Loans and Leases	2.79	0.10	0.53	1.10	2.14	4.18	6.83	8.84	68
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.00	0.08	0.29	68
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
Nonaccrual Restructured	1.00	0.00	0.00	0.03	0.84	1.72	3.61	4.55	68
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	1.02	0.00	0.04	0.40	0.80	1.39	2.48	3.08	68
90+ Days Past Due Assets	0.02	0.00	0.00	0.00	0.00	0.02	0.16	0.22	68
Nonaccrual Assets	2.77	0.10	0.49	1.10	2.10	4.18	6.83	8.68	68
30+ Days PD & Nonaccrual Assets	3.92	0.74	1.20	1.68	3.27	5.28	8.66	11.23	68
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.68	0.01	0.21	0.66	1.44	2.55	3.58	5.28	69
90+ PD & Nonaccrual Assets + OREO	3.69	0.13	0.44	1.37	2.88	5.11	7.94	15.29	69
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	5.04	0.18	0.61	2.23	4.07	6.69	12.12	16.75	69
Allowance for Loan & Lease Losses	400.32	42.44	79.29	199.00	364.24	562.63	739.62	1121.97	68
Equity Cap + ALLL	69.98	2.80	6.11	19.43	36.44	83.12	243.35	328.56	63
Tier 1 Cap + ALLL	61.81	-52.91	2.53	12.45	31.67	86.34	210.09	297.88	69
Loans & Leases + RE Acquired	7.88	0.57	1.19	3.58	6.16	10.85	17.34	24.27	68

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 5
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	1.00	0.00	0.00	0.35	0.77	1.65	2.65	3.27	68
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.10	0.19	68
- Nonaccrual	2.95	0.10	0.49	1.20	2.23	4.19	7.24	9.30	68
Coml & Indl - 30-89 Days PD	0.40	0.00	0.00	0.00	0.20	0.61	1.45	2.31	67
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12	67
- Nonaccrual	1.49	0.00	0.00	0.00	0.60	2.50	6.07	7.83	67
Individuals - 30-89 Days PD	0.94	0.00	0.00	0.11	0.60	1.56	3.23	3.88	67
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.00	0.27	0.93	67
- Nonaccrual	0.44	0.00	0.00	0.00	0.16	0.70	1.72	2.06	67
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1
Agricultural - 30-89 Days PD	0.42	0.00	0.00	0.00	0.00	0.27	1.96	3.27	34
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34
- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	0.51	1.54	34
Foreign Govts- 30-89 Days PD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- 90+ Days Past Due	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
- Nonaccrual	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Other Lns&Ls - 30-89 Days PD	0.46	0.00	0.00	0.00	0.00	0.05	3.65	6.17	63
- 90+ Days Past Due	0.07	0.00	0.00	0.00	0.00	0.00	0.07	2.54	63
- Nonaccrual	0.37	0.00	0.00	0.00	0.00	0.00	0.00	15.78	63
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.38	0.00	0.00	0.35	1.10	2.33	3.53	5.08	68
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.40	68
- Nonaccrual	2.45	0.00	0.00	0.63	2.05	3.85	6.19	8.29	68
Revolving - 30-89 Days PD	0.61	0.00	0.00	0.00	0.14	1.15	2.28	3.71	63
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	63
- Nonaccrual	0.99	0.00	0.00	0.00	0.37	1.65	3.63	7.01	63
Closed-End - 30-89 Days PD	1.48	0.00	0.00	0.33	1.05	2.65	4.29	5.51	68
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.10	0.48	68
- Nonaccrual	2.86	0.00	0.00	0.65	2.13	3.90	8.37	13.42	68
- Jr Lien 30-89 Days PD	0.06	0.00	0.00	0.00	0.00	0.10	0.32	0.43	68
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68
- Jr Lien Nonaccrual	0.15	0.00	0.00	0.00	0.05	0.29	0.62	1.01	68
Commercial RE - 30-89 Days PD	0.68	0.00	0.00	0.01	0.37	1.30	2.18	3.01	68
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	68
- Nonaccrual	3.06	0.00	0.25	0.92	2.04	4.36	7.68	11.67	68
Const & Dev - 30-89 Days PD	0.48	0.00	0.00	0.00	0.00	0.52	2.47	4.15	67
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	67
- Nonaccrual	7.28	0.00	0.00	0.09	3.11	11.41	27.74	39.10	67
Multi Family - 30-89 Days PD	0.09	0.00	0.00	0.00	0.00	0.00	0.30	2.13	65
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	65
- Nonaccrual	1.33	0.00	0.00	0.00	0.00	1.47	7.02	11.66	65
Nonfarm Nres- 30-89 Days PD	0.71	0.00	0.00	0.00	0.36	1.47	2.30	2.61	68
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	68
- Nonaccrual	2.00	0.00	0.00	0.59	1.58	3.64	5.25	5.88	68
Farmland - 30-89 Days PD	0.53	0.00	0.00	0.00	0.00	0.25	3.60	5.44	53
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53
- Nonaccrual	2.56	0.00	0.00	0.00	0.00	1.55	11.29	28.59	53
Credit Card - 30-89 Days PD	1.14	0.00	0.00	0.36	0.82	1.13	2.15	3.05	15
- 90+ Days Past Due	0.20	0.00	0.00	0.00	0.00	0.12	0.77	0.84	15
- Nonaccrual	0.66	0.00	0.00	0.00	0.00	0.00	0.37	2.87	15

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	8.37	-4.99	1.17	5.20	9.11	10.92	13.93	14.60	69
Tier 1 RBC Ratio	12.35	-6.91	1.41	7.16	12.59	16.62	21.82	26.00	69
Total Risk-Based Capital Ratio	14.36	-6.91	2.64	10.67	14.52	18.12	24.33	27.84	69
Tangible Tier 1 Leverage Ratio	8.33	-4.99	1.17	5.19	9.11	10.90	13.94	14.60	69
Tangible Common Eq Cap/Tan Assets	6.58	-6.82	-2.19	3.37	7.91	9.66	12.29	13.37	69
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	9.36	3.01	3.78	6.02	8.60	10.55	17.52	23.95	69
Standby Letters of Credit	0.21	0.00	0.00	0.03	0.15	0.34	0.72	0.90	69
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	69
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.37	0.00	0.00	0.00	0.00	0.18	1.53	5.04	69
Interest Rate Contracts	0.36	0.00	0.00	0.00	0.00	0.18	1.53	5.04	69
Interest Rate Futures & Forward Contr	0.02	0.00	0.00	0.00	0.00	0.00	0.02	0.38	69
Written Options Contr (Int Rate)	0.09	0.00	0.00	0.00	0.00	0.00	0.49	1.40	69
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Interest Rate Swaps	0.14	0.00	0.00	0.00	0.00	0.00	0.15	3.27	69
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	15.32	4.95	7.60	10.45	14.01	18.62	26.03	34.90	68

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	44.01	0.00	0.00	0.00	25.02	99.16	120.97	139.19	25
Dividends Paid/Net Income	11.56	0.00	0.00	0.00	0.00	25.02	42.23	70.03	51
Net Income - Dividends/Avg Equity	2.15	-45.47	-24.20	0.12	4.39	6.91	10.82	13.74	62
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	132.48	0.00	0.00	0.00	100.00	160.00	481.61	564.70	24
Dividends From Nonbank Subs	1.09	0.00	0.00	0.00	0.00	0.00	7.26	12.26	24
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24
Dividends From All Subsidiaries	134.68	0.00	0.00	0.00	100.00	161.20	486.61	564.70	24
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	34.97	0.00	0.00	0.00	0.00	52.34	145.51	228.41	54
Interest Income From Bank Subs	0.03	0.00	0.00	0.00	0.00	0.00	0.21	0.51	54
Mgt & Service Fees From Bank Subs	2.86	0.00	0.00	0.00	0.00	0.00	19.70	33.39	54
Other Income From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	2.35	54
Operating Income From Bank Subs	44.16	0.00	0.00	0.00	0.56	74.88	178.97	252.22	54
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	86.72	0.00	0.00	0.00	84.84	100.00	100.00	219.12	13
Interest Income From Nonbank Subs	4.57	0.00	0.00	0.00	0.00	0.00	5.20	23.03	13
Mgt & Serv Fees From Nonbank Subs	4.17	0.00	0.00	0.00	0.00	0.00	11.66	23.99	13
Other Income From Nonbank Subs	0.41	0.00	0.00	0.00	0.00	0.00	0.00	1.86	13
Operating Inc From Nonbank Subs	95.87	0.00	0.00	9.74	87.33	100.00	100.00	232.29	13
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Mgt & Serv Fees From Sub BHCs	1.81	0.00	0.00	0.00	0.00	0.00	4.36	5.81	4
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Operating Income From Sub BHCs	1.81	0.00	0.00	0.00	0.00	0.00	4.36	5.81	4
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	46.70	0.00	0.00	0.00	60.79	98.11	99.83	100.00	44
Interest Income From Bank Subs	2.46	0.00	0.00	0.00	0.00	0.00	23.15	91.76	44
Mgt & Serv Fees From Bank Subs	6.22	0.00	0.00	0.00	0.00	0.00	29.19	82.34	44
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.04	1.10	44
Operating Income From Bank Subs	66.47	0.00	0.00	0.00	97.59	100.00	100.00	100.00	44
Dividends From Nonbank Subs	0.76	0.00	0.00	0.00	0.00	0.00	1.45	20.65	44
Interest Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	44
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24	44
Other Income From Nonbank Subs	0.08	0.00	0.00	0.00	0.00	0.00	0.10	1.94	44
Operating Inc From Nonbank Subs	3.63	0.00	0.00	0.00	0.00	0.36	34.70	92.15	44
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44
Loans and Adv From Subs/ST Debt	157.20	0.00	0.00	0.00	0.00	137.42	305.33	648.36	9
Loans and Adv From Subs/Total Debt	121.18	0.00	0.00	0.00	48.72	172.63	350.52	846.63	25

BHCPR Reporters for Quarter Ending 03/31/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
2533100	281,399	ALIKAT INVESTMENTS, INC.	GURNEE, IL	
3017326	470,229	AMERIANA BANCORP	NEW CASTLE, IN	
3192773	431,911	AMERICA BANCSHARES, INC.	NEWPORT BEACH, CA	
3035049	467,730	AMERICAN COMMUNITY FINANCIAL,	WOODSTOCK, IL	
3843712	393,267	ANCHOR BANCORP, INC.	LACEY, WA	
2297701	336,629	BANK OF SOUTH CAROLINA CORPORA	CHARLESTON, SC	
3447398	428,077	BANK OF THE CAROLINAS CORPORAT	MOCKSVILLE, NC	
1891317	469,569	BLUE RIDGE BANCSHARES, INC.	INDEPENDENCE, MO	
2595939	222,168	BUILDERS FINANCIAL CORPORATION	CHICAGO, IL	
2710675	283,801	CAPITOL CITY BANCSHARES, INC.	ATLANTA, GA	
2043346	174,821	CARBON COUNTY HOLDING COMPANY	RAWLINS, WY	
3640425	167,148	CENTRAL BANCORP, INC.	COLORADO SPRINGS, CO	
1139532	475,742	CIB MARINE BANCSHARES, INC.	WAUKESHA, WI	
3195756	479,363	CLINTON FINANCIAL SERVICES, MH	CLINTON, MA	
1084511	485,060	COMMUNITY BANK OF SOUTH FLORID	HOMESTEAD, FL	
2754585	470,341	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	452,127	COMMUNITY FIRST, INC.	COLUMBIA, TN	
1131497	429,043	CORNERSTONE BANCSHARES, INC.	CHATTANOOGA, TN	
2497462	495,079	DCB FINANCIAL CORP	LEWIS CENTER, OH	Moved from Peer 4
1249918	425,257	DELMAR BANCORP	SALISBURY, MD	
1094613	475,218	DELTA BANCSHARES COMPANY	SAINT LOUIS, MO	
1127913	402,620	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	Moved from Peer 4
1247615	410,908	FARMERS BANCORP INC.	BLYTHEVILLE, AR	
3362923	403,651	FIDELITY HOLDING COMPANY	MINNETONKA, MN	
3416376	272,655	FINANCIAL HOLDINGS, INC.	LEXINGTON, KY	Name change from AMERICAN FOUNDERS BANCORP, INC.
1138188	471,305	FIRST AMERICAN BANCORP	ATHENS, GA	Moved from Peer 4
2322304	20,149	FIRST MARINER BANCORP	BALTIMORE, MD	Moved from Peer 3
1107830	430,934	FIRST NEW MEXICO FINANCIAL COR	DEMING, NM	
3070312	354,132	FIRST RELIANCE BANCSHARES, INC	FLORENCE, SC	
1085572	409,677	FIRST SECURITY BANKSHARES, INC	LAVONIA, GA	
1135404	374,920	FIRST WATERLOO BANCSHARES, INC	WATERLOO, IL	
3223828	377,006	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
1141227	159,072	FNB FINANCIAL SERVICES, INC.	DURANT, OK	
3019339	310,667	GEORGIA BANCSHARES, INC.	PEACHTREE CITY, GA	
1205950	496,194	GNB BANCORPORATION	GRUNDY CENTER, IA	
3047163	222,660	GRAND BANKSHARES, INC.	WEST PALM BEACH, FL	
2805375	458,151	HCSB FINANCIAL CORPORATION	LORIS, SC	
1109496	481,126	HERRING BANCORP, INC.	AMARILLO, TX	
1131750	385,349	HIGHLANDS BANKSHARES, INC.	PETERSBURG, WV	
1100000	305,321	INDEPENDENT SOUTHERN BANCSHARE	BROWNSVILLE, TN	
1245385	438,582	IOWA FIRST BANCSHARES CORP.	MUSCATINE, IA	
1248845	219,494	IRELAND BANCORP, LTD.	MALAD CITY, ID	
2737766	497,493	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	Moved from Peer 4
1995523	95,865	M & F BANCORP, INC.	HOLLY SPRINGS, MS	
1095254	441,716	MARSHFIELD INVESTMENT COMPANY	SPRINGFIELD, MO	
1081136	279,057	MID STATE BANKS, INC.	HAWKINSVILLE, GA	
1054091	493,362	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	
1142309	378,789	MIDWEST INDEPENDENT BANCSHARES	JEFFERSON CITY, MO	
1086001	366,026	N W SERVICES CORPORATION	RINGGOLD, GA	
1947045	473,542	NATIONAL BANCORP, INC.	SCHAUMBURG, IL	
1204748	414,840	NORTHERN BANKSHARES, INC.	MCFARLAND, WI	

BHCPR Reporters for Quarter Ending 03/31/2014
Peer Group 5 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2013 and Other Notes
1210589	392,376	NORTHERN STATES FINANCIAL CORP	WAUKEGAN, IL	
1202986	278,284	NORTHWEST BANCORPORATION OF IL	PALATINE, IL	
2088329	398,536	NORTHWEST BANCORPORATION, INC.	SPOKANE, WA	
1028533	472,502	ORIENT BANCORPORATION	SAN FRANCISCO, CA	
1248032	452,882	OXFORD FINANCIAL CORPORATION	OAK BROOK, IL	
1866155	472,338	PEOPLESOUTH BANCSHARES, INC.	COLQUITT, GA	
1081314	369,249	PERSONS BANKING CO., INC.	MACON, GA	
2891006	365,060	REGENT BANCORP, INC.	DAVIE, FL	
2702232	495,679	RSI BANCORP, MHC	RAHWAY, NJ	
3449075	384,105	SAINT LOUIS BANCSHARES, INC.	TOWN AND COUNTRY, MO	
1135374	447,692	SECURITY BANCORP OF TENNESSEE,	HALLS, TN	
2124795	296,676	SOUTHEAST BANCSHARES, INC.	CHANUTE, KS	
1081538	394,785	SOUTHWEST GEORGIA FINANCIAL CO	MOULTRIE, GA	
2327541	491,085	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
3185476	476,645	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
1208531	488,704	TOWN AND COUNTRY FINANCIAL COR	SPRINGFIELD, IL	Moved from Peer 4
1200405	435,509	TOWN FINANCIAL CORPORATION	HARTFORD CITY, IN	
3251027	449,599	VILLAGE BANK AND TRUST FINANCI	MIDLOTHIAN, VA	

Note: Peer Group 5 has 69 bank holding companies.