

	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	119	113	95	87
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.23	3.33	3.26	3.47
+ Non-interest Income	1.19	1.32	1.19	1.02
- Overhead Expense	2.99	3.12	3.01	2.93
- Provision for Losses	0.15	0.35	0.33	0.50
+ Securities Gains (Losses)	0.02	0.05	0.05	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00
= Pretax Net Oper Income (TE)	1.40	1.41	1.31	1.15
Net Operating Income	1.03	1.05	0.98	0.79
Net Income	1.03	1.05	0.98	0.80
Net Income (Sub S Adjusted)	1.59	1.46	1.43	1.13
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.11	4.46	4.35	4.69
Interest Expense	0.52	0.73	0.68	0.83
Net Interest Income (TE)	3.54	3.66	3.59	3.83
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.28	0.64	0.64	0.95
Earnings Coverage of Net Losses (X)	21.11	11.76	9.48	5.18
Ln&Ls Allowance/Total Loans & Leases	1.51	1.81	1.70	1.97
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	2.07	3.00	2.75	3.65
30-89 Days Past Due Loans and Leases	0.58	0.75	0.76	0.92
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	15.02	17.23	15.57	18.88
Net ST Noncore Funding Dependence	5.65	7.20	6.34	10.18
Net Loans and Leases/Total Assets	63.54	61.42	61.71	60.46
CAPITALIZATION:				
Tier 1 Leverage Ratio	10.41	10.34	10.17	10.04
Equity Capital/Total Assets	11.28	11.47	11.05	11.00
Equity Capital+Minority Int/Total Assets	11.40	11.57	11.14	11.02
Tier 1 Common Eq Cap / T RWA	12.70	13.05	12.62	12.81
Net Loans&Ls/Equity Capital (X)	5.80	5.66	5.77	5.75
Cash Dividends/Net Income	27.86	28.77	32.93	29.41
Cash Dividends/Net Income (Sub S Adjusted)	45.11	50.64	95.94	15.97
Retained Earnings/Avg Equity Cap	6.26	6.14	5.36	4.88
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.05
Long-Term Debt/Equity Capital	1.90	2.24	1.71	1.64
Equity Investment in Subs/Equity Cap	103.05	105.03	103.89	104.77
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	118.03	121.87	124.53	101.09

PERCENT OF AVERAGE ASSETS	PEER GROUP 02 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.73	4.02	3.94	4.26	4.40
Less: Interest Expense	0.48	0.66	0.62	0.75	1.01
Equals: Net Interest Income (TE)	3.23	3.33	3.26	3.47	3.34
Plus: Non-Interest Income	1.19	1.32	1.19	1.02	1.07
Equals: Adj Operating Income (TE)	4.54	4.79	4.62	4.53	4.43
Less: Overhead Expense	2.99	3.12	3.01	2.93	2.98
Less: Provision for Loan and Lease Losses	0.15	0.35	0.33	0.50	1.02
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	0.05	0.05	0.05	0.06
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.00	0.00
Equals: Pretax Net Oper Inc (TE)	1.40	1.41	1.31	1.15	0.55
Less: Applicable Income Taxes (TE)	0.43	0.41	0.37	0.37	0.33
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	1.03	1.05	0.98	0.79	0.24
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	1.03	1.05	0.98	0.80	0.25
Memo: Net Income (Last Four Qtrs)	1.03	0.95	0.99	0.80	0.29
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	91.21	91.16	91.07	90.89	90.66
Avg Int-Bearing Funds / Avg Assets	71.18	72.36	72.89	73.75	75.50
Int Income (TE) / Avg Earning Assets	4.11	4.46	4.35	4.69	4.87
Int Expense / Avg Earning Assets	0.52	0.73	0.68	0.83	1.11
Net Int Inc (TE) / Avg Earn Assets	3.54	3.66	3.59	3.83	3.69
YIELD OR COST:					
Total Loans and Leases (TE)	5.01	5.41	5.32	5.64	5.55
Interest-Bearing Bank Balances	0.27	0.27	0.28	0.30	0.34
Fed Funds Sold & Reverse Repos	0.30	0.21	0.21	0.28	0.90
Trading Assets	1.25	1.33	1.21	1.93	1.60
Total Earning Assets	4.04	4.37	4.25	4.58	4.77
Investment Securities (TE)	2.40	2.79	2.71	3.18	3.67
U.S. Treasury & Agency Sec (excl MBS)	1.51	1.71	1.65	2.09	2.27
Mortgage-Backed Securities	2.06	2.56	2.52	3.02	3.73
All Other Securities	4.21	5.08	4.96	5.22	5.84
Interest-Bearing Deposits	0.47	0.62	0.60	0.79	1.08
Time Deposits of \$100K or More	0.95	1.19	1.16	1.38	1.69
Time Deposits < \$100K	0.94	1.22	1.20	1.42	1.84
Other Domestic Deposits	0.24	0.29	0.30	0.41	0.55
Foreign Deposits	0.34	0.35	0.36	0.38	0.55
Fed Funds Purchased and Repos	0.65	0.93	0.83	0.93	1.01
Other Borrowed Funds & Trading Liab	2.30	2.63	2.65	2.55	2.64
All Interest-Bearing Funds	0.61	0.83	0.79	1.02	1.33

	PEER GROUP 02 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	62	60	79	72	68
Avg Assets per Employee (\$000)	5,454	5,342	5,229	5,008	5,094
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	3.24	2.54	2.65	3.27	2.79
Overhead Exp / NII + Non-Int Income	66.96	66.41	66.61	67.01	68.76
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	2.99	3.12	3.01	2.93	2.98
Personnel Expense	1.58	1.60	1.53	1.47	1.41
Net Occupancy Expense	0.38	0.38	0.37	0.37	0.37
Other Operating Expenses	1.01	1.10	1.09	1.07	1.15
Overhead Less Non-Interest Income	1.71	1.70	1.70	1.86	1.78
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	65.92	65.16	65.77	65.57	67.33
Personnel Expense	34.95	33.71	33.80	33.16	32.41
Net Occupancy Expense	8.35	8.00	8.06	8.39	8.51
Other Operating Expenses	21.74	22.47	22.88	23.68	26.18
Total Non-Interest Income	24.93	24.96	24.90	22.31	23.50
Fiduciary Activities Income	1.68	1.73	1.76	1.96	1.81
Serv Charges on Deposit Accts - Domestic	4.99	5.15	5.21	6.52	6.72
Trading Revenue	0.08	0.36	0.29	0.27	0.14
Investment Banking Fees & Commissions	1.27	1.23	1.17	1.16	1.16
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.37	0.25	0.24	0.19	0.27
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.80	0.73	0.73	0.70	0.79
Net Gain (Loss) - Sales Loans, OREO, Oth	2.53	1.90	2.04	-0.26	-0.63
Other Non-Interest Income	8.20	8.69	8.61	9.73	10.51
Overhead Less Non-Interest Income	39.73	39.06	39.09	42.75	42.78
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	26.03	24.95	24.02	23.96	23.18
Appl Inc Tax+TE/Pretax NOI+TE	31.08	30.08	30.24	31.93	30.89

PERCENT OF TOTAL ASSETS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	45.54	45.50	44.69	43.81	46.30
Commercial and Industrial Loans	10.63	9.65	9.84	10.38	9.64
Loans to Individuals	2.30	2.49	2.57	2.93	2.95
Loans to Depository Institutions	0.01	0.01	0.00	0.02	0.02
Agricultural Loans	0.45	0.41	0.39	0.55	0.53
Other Loans and Leases	1.84	1.62	1.78	1.81	1.69
Net Loans and Leases	63.54	61.42	61.71	60.46	61.72
Debt Securities Over 1 Year	17.25	18.10	17.29	20.04	18.37
Mutual Funds and Equity Securities	0.11	0.08	0.09	0.06	0.06
Subtotal	82.49	81.12	80.75	81.65	81.10
Interest-Bearing Bank Balances	3.24	3.97	4.12	4.09	4.62
Federal Funds Sold & Reverse Repos	0.11	0.11	0.07	0.07	0.11
Debt Securities 1 Year or Less	2.16	2.20	2.20	2.10	2.29
Trading Assets	0.07	0.14	0.16	0.14	0.07
Total Earning Assets	89.93	89.60	89.70	89.36	89.48
Non-Int Cash and Due From Dep Inst	1.85	1.53	1.84	1.78	1.34
Other Real Estate Owned	0.38	0.56	0.50	0.75	0.80
All Other Assets	7.90	8.59	8.04	8.57	8.91
MEMORANDA:					
Short-Term Investments	6.34	7.17	7.23	6.97	7.73
U.S. Treasury Securities	0.08	0.11	0.12	0.15	0.39
U.S. Agency Securities (excl MBS)	2.48	2.59	2.69	3.08	3.02
Municipal Securities	2.69	2.56	2.69	3.26	2.59
Mortgage-Backed Securities	11.32	12.25	11.18	13.19	12.01
Asset-Backed Securities	0.23	0.15	0.15	0.05	0.04
Other Debt Securities	0.69	0.52	0.51	0.54	0.50
RE Loans Secured by 1-4 Family	16.93	17.69	16.85	15.15	16.21
Revolving	2.84	2.89	2.79	2.91	3.16
Closed-End, Sec by First Liens	13.00	13.69	12.98	11.06	11.64
Closed-End, Sec by Junior Liens	0.71	0.82	0.75	0.88	1.02
Commercial Real Estate Loans	25.89	25.47	25.26	26.53	27.90
Construction and Land Dev	3.14	3.47	3.42	4.27	5.62
Multi family	2.64	2.32	2.32	2.13	2.09
Nonfarm Nonresidential	18.63	18.43	18.25	19.47	19.60
RE Loans Secured by Farmland	0.62	0.58	0.61	0.84	0.79
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	72.28	74.68	72.38	71.84	74.29
RE Loans Secured by 1-4 Family	27.08	28.97	27.26	24.86	25.94
Revolving	4.39	4.51	4.39	4.63	4.92
Closed-End	22.40	24.18	22.59	19.90	20.68
Commercial Real Estate Loans	41.95	42.25	41.67	43.67	44.77
Construction and Land Dev	4.97	5.61	5.60	7.14	8.99
Multi family	4.70	3.89	3.97	3.45	3.29
Nonfarm Nonresidential	30.00	30.39	29.87	32.07	31.58
RE Loans Secured by Farmland	1.06	1.00	1.09	1.45	1.31
Loans to Depository Institutions	0.01	0.01	0.01	0.03	0.02
Commercial and Industrial Loans	17.36	15.91	16.46	16.94	15.25
Loans to Individuals	3.90	4.17	4.41	4.97	4.80
Credit Card Loans	0.09	0.10	0.11	0.14	0.15
Agricultural Loans	0.80	0.69	0.70	0.94	0.87
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	3.34	2.61	3.06	3.02	2.76

BHCPR PEER GROUP DATA

LIQUIDITY AND FUNDING

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PERCENT OF TOTAL ASSETS	PEER GROUP 02 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	6.34	7.17	7.23	6.97	7.73
Liquid Assets	21.75	23.49	23.09	25.43	24.33
Investment Securities	20.35	21.08	20.44	22.69	21.17
Net Loans and Leases	63.54	61.42	61.71	60.46	61.72
Net Lns, Ls & Stbby Ltrs of Credit	64.20	62.16	62.41	61.32	62.67
Core Deposits	64.66	61.80	63.52	63.72	62.67
Noncore Funding	18.97	21.22	20.19	22.38	23.80
Time Deposits of \$100K or More	8.87	9.71	9.48	11.11	12.13
Foreign Deposits	0.00	0.00	0.00	0.01	0.10
Fed Funds Purchased and Repos	2.14	2.60	2.32	3.63	4.07
Net Fed Funds Purchased (Sold)	2.02	2.55	2.26	3.34	3.73
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	1.54	1.38	1.18	1.40	1.45
Earning Assets Repr in 1 Year	31.26	33.65	33.63	34.61	37.22
Int-Bearing Liab Repr in 1 Year	17.92	20.21	20.86	23.00	26.57
Long-Term Debt Repr in 1 Year	0.31	0.27	0.21	0.32	0.31
Net Assets Repriceable in 1 Year	11.50	12.08	11.20	10.52	9.77
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	15.02	17.23	15.57	18.88	18.91
Net ST Noncore Funding Dependence	5.65	7.20	6.34	10.18	10.72
Short-Term Inv/ST Noncore Funding	73.09	64.09	65.87	53.93	51.16
Liq Asts-ST Noncore Fndg/Nonliq Asts	13.43	14.45	14.17	14.27	9.63
Net Loans and Leases/Total Deposits	81.86	81.44	80.30	77.94	79.78
Net Loans and Leases/Core Deposits	98.60	101.31	99.12	97.81	101.02
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.15	1.62	1.42	1.44	0.33
Avail-For-Sale Sec Appr(Depr)/T1 Cap	-0.42	5.21	4.51	4.36	1.47
Struct Notes Appr(Depr)/T1 Cap	-0.29	-0.05	-0.04	-0.14	-0.18
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	10.90	9.43	8.57	9.96	8.97
Available-For-Sale Securities	88.71	90.57	91.03	90.04	91.03
U.S. Treasury Securities	0.42	0.61	0.64	0.77	1.92
U.S. Agency Securities (excl MBS)	12.53	13.35	13.75	14.57	15.70
Municipal Securities	13.70	12.87	13.61	15.26	12.91
Mortgage-Backed Securities	58.57	60.74	57.53	58.53	57.46
Asset-Backed Securities	1.16	0.75	0.78	0.26	0.18
Other Debt Securities	3.24	2.30	2.55	2.47	2.11
Mutual Funds and Equity Securities	0.66	0.53	0.54	0.39	0.36
Debt Securities 1 Year or Less	11.33	12.18	12.03	10.96	11.42
Debt Securities 1 To 5 Years	21.96	23.02	23.58	24.65	23.51
Debt Securities Over 5 Years	60.93	60.27	58.68	60.96	61.97
Pledged Securities	49.33	51.63	50.86	56.11	58.85
Structured Notes, Fair Value	1.10	1.42	1.07	1.88	1.90

ANALYSIS RATIOS	PEER GROUP 02				
	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.15	0.35	0.33	0.50	1.02
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	0.58	0.56	0.81	1.55
Provision for Ln&Ls Losses/Net Losses	82.67	103.38	99.57	94.55	117.00
Ln&Ls Allowance/Total Loans & Leases	1.51	1.81	1.70	1.97	2.24
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.20	6.08	5.20	3.23	2.25
ALLL/Nonaccrual Assets	135.90	119.05	123.33	112.58	86.75
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	112.11	94.63	101.15	93.90	77.06
Gross Ln&Ls Losses/Avg Loans & Leases	0.43	0.78	0.78	1.12	1.61
Recoveries/Avg Loans and Leases	0.13	0.12	0.12	0.15	0.14
Net Losses/Avg Loans and Leases	0.28	0.64	0.64	0.95	1.46
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.01
Recoveries/Prior Year-End Losses	16.84	11.16	15.47	11.47	10.59
Earnings Coverage of Net Losses (X)	21.11	11.76	9.48	5.18	3.61
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.25	0.61	0.62	1.02	1.56
RE Loans Secured By 1-4 Family	0.29	0.53	0.54	0.78	0.97
Revolving	0.26	0.52	0.55	0.69	0.85
Closed-End	0.29	0.47	0.53	0.71	0.83
Commercial Real Estate Loans	0.23	0.67	0.67	1.22	1.84
Construction and Land Dev	0.47	2.48	2.37	4.05	5.39
Multi family	0.20	0.35	0.46	0.69	1.20
Nonfarm Nonresidential	0.21	0.43	0.45	0.59	0.82
RE Loans Secured by Farmland	0.02	0.07	0.12	0.17	0.40
Commercial and Industrial Loans	0.31	0.65	0.63	0.86	1.47
Loans to Depository Institutions	0.00	0.00	0.00	6.25	-0.03
Loans to Individuals	1.10	1.19	1.21	1.27	1.99
Credit Card Loans	1.94	2.64	2.64	3.38	4.27
Agricultural Loans	0.03	0.09	0.07	0.18	0.18
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	0.32	0.38	0.30	0.78	0.90

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 02

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PERCENT OF LOANS AND LEASES

09/30/2013

09/30/2012

12/31/2012

12/31/2011

12/31/2010

30-89 Days PD Loans and Leases	0.58	0.75	0.76	0.92	1.10
90+ Days PD Loans and Leases	0.33	0.44	0.38	0.55	0.36
Nonaccrual Loans and Leases	1.38	1.99	1.86	2.40	3.31
90+ Days PD and Nonaccrual Loans and Leases	1.91	2.84	2.53	3.29	4.01
30-89 Days PD Restructured	0.02	0.02	0.03	0.03	0.02
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.41	0.51	0.52	0.52	0.50

PERCENT OF LNS&LS + OTHER ASSETS

30+ DAYS PAST DUE AND NONACCRUAL

30-89 Days Past Due Assets	0.58	0.75	0.76	0.92	1.10
90+ Days Past Due Assets	0.33	0.44	0.38	0.55	0.36
Nonaccrual Assets	1.40	2.00	1.88	2.42	3.32
30+ Days PD & Nonaccrual Assets	2.56	3.66	3.37	4.25	5.20

PERCENT OF TOTAL ASSETS

90+ Days PD and Nonaccrual Assets	1.11	1.60	1.45	2.03	2.53
90+ PD & Nonaccrual Assets + OREO	1.52	2.20	1.96	2.82	3.38

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

Total Assets	1.66	2.36	2.15	2.85	3.48
Allowance for Loan & Lease Losses	202.27	230.29	229.75	250.27	246.59
Equity Cap + ALLL	13.46	19.03	17.81	24.43	30.03
Tier 1 Cap + ALLL	15.37	21.46	19.96	26.38	32.54
Loans & Leases + RE Acquired	2.80	3.98	3.67	4.59	5.37

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.59	0.80	0.83	0.96	1.15
- 90+ Days Past Due	0.40	0.57	0.49	0.67	0.39
- Nonaccrual	1.61	2.36	2.29	2.86	3.90
Coml & Indl - 30-89 Days PD	0.42	0.43	0.39	0.64	0.80
- 90+ Days Past Due	0.11	0.18	0.14	0.28	0.22
- Nonaccrual	1.11	1.44	1.21	1.77	1.91
Individuals - 30-89 Days PD	1.07	1.18	1.25	1.38	1.71
- 90+ Days Past Due	0.15	0.13	0.13	0.20	0.20
- Nonaccrual	0.27	0.29	0.33	0.37	0.43
Dep Inst Lns - 30-89 Days PD	0.00	0.19	0.00	0.14	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	5.88	0.00
Agricultural - 30-89 Days PD	0.10	0.10	0.14	0.37	0.38
- 90+ Days Past Due	0.05	0.05	0.10	0.15	0.04
- Nonaccrual	0.33	0.36	0.30	0.37	0.46
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	0.22	0.31	0.17	0.22	0.59
- 90+ Days Past Due	0.01	0.03	0.01	0.03	0.09
- Nonaccrual	0.19	0.30	0.19	0.37	1.05
MEMORANDA:					
1-4 Family - 30-89 Days PD	0.84	0.99	1.13	1.35	1.46
- 90+ Days Past Due	0.40	0.41	0.38	0.49	0.33
- Nonaccrual	1.82	2.25	2.45	2.16	2.45
Revolving - 30-89 Days PD	0.52	0.58	0.58	0.62	0.83
- 90+ Days Past Due	0.09	0.13	0.12	0.16	0.12
- Nonaccrual	0.87	0.95	1.06	0.92	1.03
Closed-End - 30-89 Days PD	0.89	1.06	1.25	1.50	1.64
- 90+ Days Past Due	0.48	0.47	0.43	0.57	0.38
- Nonaccrual	2.01	2.39	2.51	2.43	2.80
- Jr Lien 30-89 Days PD	0.06	0.08	0.07	0.11	0.12
- Jr Lien 90+ Days PD	0.03	0.03	0.03	0.04	0.02
- Jr Lien Nonaccrual	0.13	0.17	0.18	0.18	0.20
Commercial RE - 30-89 Days PD	0.43	0.63	0.61	0.76	0.98
- 90+ Days Past Due	0.34	0.48	0.39	0.72	0.37
- Nonaccrual	1.72	2.57	2.40	3.27	4.65
Const & Dev - 30-89 Days PD	0.49	1.07	0.95	0.96	1.25
- 90+ Days Past Due	0.62	1.53	0.96	1.94	0.81
- Nonaccrual	4.03	7.41	6.51	8.77	12.01
Multi family - 30-89 Days PD	0.24	0.32	0.31	0.56	0.69
- 90+ Days Past Due	0.26	0.37	0.24	0.47	0.27
- Nonaccrual	0.68	1.06	1.21	1.52	3.07
Nonfarm Nres- 30-89 Days PD	0.35	0.57	0.55	0.70	0.80
- 90+ Days Past Due	0.30	0.34	0.31	0.44	0.17
- Nonaccrual	1.54	1.96	1.97	2.14	2.54
Farmland - 30-89 Days PD	0.35	0.38	0.39	0.45	0.64
- 90+ Days Past Due	0.10	0.31	0.23	0.66	0.33
- Nonaccrual	1.65	1.56	1.55	1.74	2.14
Credit Card - 30-89 Days PD	1.10	1.15	0.95	1.20	1.14
- 90+ Days Past Due	0.25	0.39	0.27	0.37	0.38
- Nonaccrual	0.16	0.11	0.03	0.23	0.15

CAPITAL RATIOS	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	10.41	10.34	10.17	10.04	9.42
Tier 1 RBC Ratio	14.32	15.09	14.72	15.11	13.96
Total Risk-Based Capital Ratio	15.63	16.54	16.09	16.63	15.60
Tangible Tier 1 Leverage Ratio	10.26	10.23	10.06	9.94	9.30
Tangible Common Eq Cap/Tan Assets	9.06	9.07	8.77	8.62	7.74
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					
PERCENT OF TOTAL ASSETS:					
Loan Commitments	14.77	13.29	13.08	13.00	12.71
Standby Letters of Credit	0.54	0.65	0.61	0.76	0.84
Commercial & Similar Letters of Credit	0.02	0.01	0.01	0.02	0.03
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	4.70	5.70	5.17	4.88	4.60
Interest Rate Contracts	4.31	5.05	4.62	4.15	3.87
Interest Rate Futures & Forward Contr	0.28	0.77	0.71	0.41	0.41
Written Options Contr (Int Rate)	0.30	0.61	0.56	0.41	0.36
Purchased Options Contr (Int Rate)	0.09	0.18	0.12	0.11	0.08
Interest Rate Swaps	3.09	2.74	2.38	2.67	2.54
Foreign Exchange Contracts	0.00	0.01	0.01	0.02	0.06
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.01	0.01	0.00	0.00	0.01
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	23.97	22.01	22.19	21.67	19.90

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	98.39	98.36	98.27	99.34	97.54
Foreign Exchange Contracts	0.05	0.15	0.34	0.18	1.20
Equity, Comm, & Other Contracts	0.48	0.29	0.26	0.04	0.49
Futures and Forwards	15.69	21.24	20.98	18.80	22.36
Written Options	15.23	17.46	17.70	25.19	19.67
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	14.86	17.20	17.26	25.02	19.35
Purchased Options	2.21	3.41	3.55	1.85	2.00
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	2.08	3.35	3.38	1.74	1.76
Swaps	56.99	45.29	43.81	46.42	47.19
Held for Trading	24.31	20.29	12.83	13.82	24.03
Interest Rate Contracts	14.80	11.66	12.86	13.95	21.45
Foreign Exchange Contracts	0.02	0.08	0.14	0.08	0.16
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Non-Traded	75.69	79.71	87.17	86.18	75.97
Interest Rate Contracts	72.96	76.77	84.68	83.86	72.91
Foreign Exchange Contracts	0.00	0.00	0.03	0.01	0.14
Equity, Comm, & Other Contracts	0.28	0.25	0.22	0.00	0.24
Deriv Contr (Excl Fut & FX LE 14 Days)	79.17	77.23	76.94	70.56	73.44
One Year or Less	21.19	28.28	26.53	24.64	26.02
Over 1 Year to 5 Years	17.97	17.27	16.38	19.09	18.79
Over 5 Years	26.67	15.91	16.92	15.56	15.28
Gross Negative Fair Value (Abs Val)	1.58	2.28	1.83	2.16	1.89
Gross Positive Fair Value	1.46	1.77	1.43	1.61	1.49
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.01	0.02	0.01	0.01	0.01
Gross Positive Fair Value (X)	0.01	0.02	0.01	0.01	0.01
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.01	0.01	0.01	0.01
Current Credit Exposure (X)	0.01	0.01	0.01	0.01	0.01
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.07	0.14	0.09	0.12	0.10

INSURANCE ACTIVITIES	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	66.67	50.00	56.39	34.09	30.81
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	50.00	43.61	65.91	69.19
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00
Ins Activities Revenue/Adj Oper Inc	0.80	0.73	0.73	0.70	0.79
Premium Inc/Ins Activities Revenue	0.28	0.10	0.38	0.36	0.52
Credit Rel Prem Inc/Tot Prem Inc	37.50	42.86	44.44	62.50	61.48
Other Prem Inc/Total Prem Inc	62.50	57.14	55.56	37.50	38.52
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.01	0.01
Ins Net Inc (P/C)/Equity (P/C)	12.40	-1.56	1.08	7.82	11.48
Ins Net Inc (L/H)/Equity (L/H)	-0.27	1.09	8.00	6.66	4.20
Insur Ben, Losses, Exp/Insur Premiums	117.59	95.57	87.09	90.46	103.35
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.94	4.06	3.83	5.10	5.18
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	1.80	1.21	7.34
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	10.63	9.13	9.32	9.07	9.21
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	0.16	0.03	0.02	0.05	0.11
Cost: Interest-Bearing Deposits	0.34	0.35	0.36	0.38	0.55
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	0.51	8.95	25.31	24.16	0.49
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00
GROWTH RATES:					
Net Loans and Leases	233.20	-27.89	13.23	76.37	1.46
Total Selected Assets	85.94	95.07	50.53	49.91	25.80
Deposits	16.29	-51.68	-32.22	-16.63	-30.53

PROFITABILITY:

	09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	9.01	9.16	8.56	7.27	0.88
Bank Net Inc/Avg Eq Inv in Banks	9.34	9.97	9.59	8.03	2.35
Nonbk Net Inc/Avg Eq Inv in Nonbanks	5.50	5.06	4.58	6.44	5.58
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	10.55	5.08	4.21	3.95	4.20
Bank Net Income/Parent Net Income	87.50	91.87	92.61	105.84	97.17
Nonbank Net Income/Parent Net Income	1.25	2.95	1.63	1.24	1.93
Sub BHCs Net Inc/Parent Net Income	106.57	97.19	92.39	94.99	147.34

LEVERAGE:

Total Liabilities/Equity	11.57	14.67	13.11	14.72	17.86
Total Debt/Equity Capital	2.06	2.47	1.81	1.87	2.44
Tot Debt+NP to Subs Iss Tr Pref/Equity	8.81	11.01	9.63	11.95	14.47
Tot Debt+Lns Guaranteed for Affl/Equity	2.14	2.60	1.92	2.08	2.57
Total Debt/Eq Cap - Exc Over Fair Value	2.06	2.48	1.81	1.88	2.45
Long-Term Debt/Equity Capital	1.90	2.24	1.71	1.64	2.19
Short-Term Debt/Equity Capital	0.00	0.00	0.01	0.05	0.08
Current Portion of LT Debt/Equity	0.00	0.01	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.02	0.03	0.03	0.05	0.07
Long-Term Debt/Consolidated LT Debt	7.04	6.32	6.18	3.40	4.02

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	103.05	105.03	103.89	104.77	107.33
Total Investment in Subs/Equity	103.74	106.02	104.83	105.95	108.54
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	95.40	95.40	95.36	95.23	95.90
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	96.31	96.34	96.29	96.31	97.01

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	0.24	0.46	0.41	0.51	0.28
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	1.75	2.21	2.02	2.44	4.27

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	116.76	133.22	133.97	93.45	76.71
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	118.03	121.87	124.53	101.09	102.26
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	90.52	133.30	111.61	80.19	132.07
Pretax Oper Inc + Int Exp/Int Expense	5541.05	4194.44	10982.2	17415.7	4444.89
Div + Int From Subs/Int Exp + Div	132.67	153.62	167.12	108.50	81.07
Fees+Other Inc From Subs/Sal + Oth Exp	10.06	8.78	10.31	9.23	12.33
Net Inc/Curr Port of LT Debt+Pfd Div(X)	153.83	32.37	28.14	16.36	13.18

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	1.48	1.55	1.47	1.94	2.03
PAST DUE AND NONACCRUAL AS % OF LNS&LS:					
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	5.14	3.73	2.37	4.21	7.15
Total	5.14	3.73	2.37	4.21	7.15
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	0.36	0.75	0.42	0.43	0.57
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 02 09/30/2013	09/30/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	68.60	70.79	73.72	104.41	115.75
Dividends Paid/Net Income	27.86	28.76	32.93	29.41	36.28
Net Income - Dividends/Avg Equity	6.26	6.14	5.36	4.87	-1.49
PERCENT OF DIVIDENDS PAID:					
Dividends From Bank Subs	121.81	140.71	148.97	100.77	70.37
Dividends From Nonbank Subs	3.70	6.17	6.26	4.06	2.88
Dividends From Subsidiary BHCs	1.11	0.00	0.41	4.61	3.20
Dividends From All Subsidiaries	146.82	169.79	184.95	126.96	89.50
PAYOUT RATIOS - SUBSIDIARIES:					
PERCENT OF BANK NET INCOME:					
Dividends From Bank Subs	36.58	39.86	49.61	31.42	33.85
Interest Income From Bank Subs	0.14	0.18	0.16	0.20	0.27
Mgt & Service Fees From Bank Subs	0.97	1.42	2.03	2.21	4.22
Other Income From Bank Subs	0.01	0.01	0.00	0.00	0.01
Operating Income From Bank Subs	41.20	44.06	59.66	38.26	45.11
PERCENT OF NONBANK NET INCOME:					
Dividends From Nonbank Subs	64.34	58.57	80.38	58.42	48.71
Interest Income From Nonbank Subs	0.23	0.53	0.50	1.55	2.01
Mgt & Serv Fees From Nonbank Subs	0.68	1.24	2.19	1.85	4.20
Other Income From Nonbank Subs	0.00	0.00	0.00	0.39	0.00
Operating Inc From Nonbank Subs	74.93	78.47	114.11	77.24	57.54
PERCENT OF SUB BHCs' NET INCOME:					
Dividends From Subsidiary BHCs	23.40	26.20	28.16	38.98	27.78
Interest Inc From Subsidiary BHCs	0.03	0.05	0.04	0.06	2.26
Mgt & Serv Fees From Sub BHCs	1.35	2.53	2.50	3.17	2.88
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	24.77	28.78	30.70	42.21	32.93
DEPENDENCE ON SUBSIDIARIES:					
PERCENT OF TOTAL OPERATING INCOME:					
Dividends From Bank Subsidiaries	53.24	51.67	55.71	44.47	38.19
Interest Income From Bank Subs	4.63	4.63	3.46	3.29	2.71
Mgt & Serv Fees From Bank Subs	3.28	4.51	4.81	5.11	8.73
Other Income From Bank Subs	0.03	0.00	0.00	0.00	0.00
Operating Income From Bank Subs	72.80	72.00	74.79	63.73	62.07
Dividends From Nonbank Subs	2.33	3.32	2.95	4.26	2.22
Interest Income From Nonbank Subs	0.07	0.03	0.01	0.10	0.13
Mgt & Serv Fees From Nonbank Subs	0.00	0.02	0.01	0.02	0.07
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.91	6.35	4.11	8.27	4.89
Dividends From Subsidiary BHCs	0.75	0.00	0.19	0.96	0.19
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	0.02	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	1.00	0.05	0.23	1.67	1.06
Loans and Adv From Subs/ST Debt	103.57	17188.6	314.07	54714.6	1894.82
Loans and Adv From Subs/Total Debt	189.67	592.13	195.64	1004.65	613.20

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									119
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.22	1.58	2.29	2.90	3.28	3.57	4.19	4.45	119
+ Non-interest Income	1.18	0.19	0.29	0.64	1.09	1.50	2.39	4.98	119
- Overhead Expense	2.98	1.67	1.97	2.39	2.87	3.29	4.47	6.52	119
- Provision for Losses	0.15	-0.08	-0.02	0.02	0.14	0.26	0.38	0.65	119
+ Securities Gains (Losses)	0.02	-0.02	-0.00	0.00	0.00	0.03	0.10	0.21	119
+ Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	119
= Pretax Net Oper Income (TE)	1.40	-0.04	0.46	1.03	1.40	1.77	2.36	2.84	119
Net Operating Income	1.02	-0.06	0.43	0.71	0.96	1.25	2.03	2.93	119
Net Income	1.02	-0.06	0.43	0.71	0.96	1.25	2.03	2.93	119
Net Income (Sub S Adjusted)	1.59	0.59	0.59	0.86	1.15	1.38	2.41	3.40	7
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.10	2.57	3.02	3.74	4.07	4.53	5.18	5.47	119
Interest Expense	0.52	0.14	0.21	0.35	0.48	0.63	1.01	1.25	119
Net Interest Income (TE)	3.53	1.96	2.49	3.10	3.55	4.01	4.61	5.14	119
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.28	-0.03	0.01	0.09	0.23	0.38	0.69	1.16	118
Earnings Coverage of Net Losses (X)	21.11	0.61	2.01	4.90	8.55	18.78	79.01	159.46	117
Ln&Ls Allowance/Total Loans & Leases	1.51	0.64	0.81	1.16	1.39	1.87	2.27	2.94	118
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	2.06	0.49	0.69	0.99	1.67	2.61	4.62	6.41	118
30-89 Days Past Due Loans and Leases	0.58	0.10	0.13	0.27	0.47	0.84	1.34	1.74	118
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	15.01	-20.66	-2.36	6.27	14.72	23.86	40.18	45.36	119
Net ST Noncore Funding Dependence	5.65	-32.09	-10.63	0.16	6.30	12.92	19.61	28.99	119
Net Loans and Leases/Total Assets	63.53	32.16	43.52	56.30	64.97	72.97	76.55	79.20	119
CAPITALIZATION:									
Tier 1 Leverage Ratio	10.40	7.07	8.31	9.21	10.13	11.43	13.15	14.72	100
Equity Capital/Total Assets	11.27	7.18	7.94	9.29	11.35	12.56	15.26	19.98	119
Equity Capital+Minority Int/Total Assets	11.39	7.18	8.09	9.40	11.46	12.82	15.29	19.98	119
Tier 1 Common Eq Cap / T RWA	12.70	7.68	8.77	10.22	12.76	14.39	17.33	19.19	100
Net Loans&Ls/Equity Capital (X)	5.79	1.68	3.62	4.69	5.79	6.98	8.07	8.87	119
Cash Dividends/Net Income	27.86	0.00	0.00	3.43	30.94	46.92	63.32	71.60	113
Cash Dividends/Net Income (Sub S Adjusted)	45.10	19.71	19.71	21.29	29.22	40.92	72.04	100.83	7
Retained Earnings/Avg Equity Cap	6.26	-1.03	1.55	3.53	5.93	8.83	13.04	17.74	119
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	119
Long-Term Debt/Equity Capital	1.89	0.00	0.00	0.00	0.00	2.00	11.64	16.40	119
Equity Investment in Subs/Equity Cap	103.05	82.66	89.22	96.67	100.51	109.70	121.53	129.07	119
Cash FR Oper+Noncash+Op Exp/Op Exp+Di v	118.03	-99.82	9.28	63.63	102.76	161.84	256.86	336.84	116

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.73	2.44	2.75	3.43	3.72	4.11	4.59	4.83	119
Less: Interest Expense	0.47	0.12	0.19	0.31	0.44	0.59	0.95	1.19	119
Equals: Net Interest Income (TE)	3.22	1.58	2.29	2.90	3.28	3.57	4.19	4.45	119
Plus: Non-Interest Income	1.18	0.19	0.29	0.64	1.09	1.50	2.39	4.98	119
Equals: Adj Operating Income (TE)	4.53	2.79	3.18	3.94	4.41	5.05	5.93	8.32	119
Less: Overhead Expense	2.98	1.67	1.97	2.39	2.87	3.29	4.47	6.52	119
Less: Provision for Loan and Lease Losses	0.15	-0.08	-0.02	0.02	0.14	0.26	0.38	0.65	119
Plus: Realized G/L on HTM Sec	-0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Plus: Realized G/L on AFS Sec	0.02	-0.02	-0.00	0.00	0.00	0.03	0.11	0.21	119
Plus: Other Tax Equiv Adjustments	0.00	-0.01	-0.00	0.00	0.00	0.00	0.00	0.02	119
Equals: Pretax Net Oper Inc (TE)	1.40	-0.04	0.46	1.03	1.40	1.77	2.36	2.84	119
Less: Applicable Income Taxes (TE)	0.42	-0.32	0.00	0.24	0.43	0.61	0.87	1.06	119
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	119
Equals: Net Operating Income	1.02	-0.06	0.43	0.71	0.96	1.25	2.03	2.93	119
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equals: Net Income	1.02	-0.06	0.43	0.71	0.96	1.25	2.03	2.93	119
Memo: Net Income (Last Four Qtrs)	1.02	-0.27	0.21	0.70	0.97	1.21	2.06	3.79	119
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	91.20	83.63	85.45	88.77	91.56	94.22	95.70	97.05	119
Avg Int-Bearing Funds / Avg Assets	71.18	53.05	59.48	66.24	70.91	76.09	82.45	86.80	100
Int Income (TE) / Avg Earning Assets	4.10	2.57	3.02	3.74	4.07	4.53	5.18	5.47	119
Int Expense / Avg Earning Assets	0.52	0.14	0.21	0.35	0.48	0.63	1.01	1.25	119
Net Int Inc (TE) / Avg Earn Assets	3.53	1.96	2.49	3.10	3.55	4.01	4.61	5.14	119
YIELD OR COST:									
Total Loans and Leases (TE)	5.01	3.94	4.21	4.41	4.84	5.39	6.37	6.75	118
Interest-Bearing Bank Balances	0.27	0.00	0.08	0.20	0.25	0.32	0.52	0.62	119
Fed Funds Sold & Reverse Repos	0.30	0.00	0.00	0.00	0.17	0.41	1.00	1.83	66
Trading Assets	1.24	0.00	0.00	0.00	0.44	3.00	4.17	4.51	43
Total Earning Assets	4.03	2.53	2.98	3.63	3.99	4.47	5.11	5.45	119
Investment Securities (TE)	2.40	1.24	1.62	1.97	2.35	2.85	3.38	3.63	119
U.S. Treasury & Agency Sec (excl MBS)	1.50	0.20	0.47	0.83	1.35	2.15	2.83	3.40	109
Mortgage-Backed Securities	2.05	1.23	1.41	1.69	1.91	2.35	3.02	4.06	119
All Other Securities	4.21	1.29	2.31	3.09	4.26	5.19	6.26	7.65	119
Interest-Bearing Deposits	0.46	0.14	0.20	0.31	0.41	0.62	0.80	0.91	119
Time Deposits of \$100K or More	0.94	0.33	0.50	0.72	0.96	1.16	1.36	1.54	119
Time Deposits < \$100K	0.93	0.31	0.46	0.64	0.97	1.15	1.43	1.72	119
Other Domestic Deposits	0.24	0.06	0.09	0.12	0.20	0.31	0.49	0.68	118
Foreign Deposits	0.33	0.29	0.29	0.29	0.31	0.34	0.36	0.37	3
Fed Funds Purchased and Repos	0.65	0.00	0.03	0.13	0.26	0.82	2.60	3.60	107
Other Borrowed Funds & Trading Liab	2.29	0.21	0.40	1.06	2.38	3.22	4.18	4.81	108
All Interest-Bearing Funds	0.60	0.20	0.34	0.44	0.57	0.74	1.02	1.13	100

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	62.01	38.49	42.71	48.46	58.58	72.74	84.20	107.61	119
Avg Assets per Employee (\$000)	5453.78	2295.37	3273.59	3976.03	4998.14	6347.18	9210.55	12133.8	119

ANALYSIS RATIOS

Mutual Fund Fee Inc / Non-Int Income	3.23	0.00	0.00	0.00	1.89	6.37	9.64	12.56	118
Overhead Exp / NOI + Non-Int Income	66.96	45.32	48.28	58.37	66.85	74.31	85.22	94.92	119

PERCENT OF AVERAGE ASSETS:

Total Overhead Expense	2.98	1.67	1.97	2.39	2.87	3.29	4.47	6.52	119
Personnel Expense	1.58	0.79	1.04	1.26	1.52	1.77	2.46	3.96	119
Net Occupancy Expense	0.37	0.18	0.22	0.29	0.36	0.44	0.51	1.01	119
Other Operating Expenses	1.00	0.44	0.56	0.76	0.92	1.17	1.70	2.22	119
Overhead Less Non-Interest Income	1.70	0.53	1.01	1.39	1.67	2.03	2.64	3.07	119

PERCENT OF ADJUSTED OPERATING INCOME (TE):

Total Overhead Expense	65.92	45.31	48.27	57.75	65.57	73.47	85.19	94.67	119
Personnel Expense	34.94	21.89	24.29	30.64	34.93	40.17	43.65	48.27	119
Net Occupancy Expense	8.35	4.79	5.66	6.85	8.19	9.63	11.83	13.22	119
Other Operating Expenses	21.73	12.05	15.02	17.63	20.72	24.92	31.32	38.12	119
Total Non-Interest Income	24.93	4.72	7.52	15.68	25.05	30.98	44.30	76.24	119
Fiduciary Activities Income	1.68	0.00	0.00	0.00	1.01	3.39	5.40	6.91	119
Serv Charges on Deposit Accts - Domestic	4.98	0.12	0.59	2.72	4.65	7.08	9.35	11.31	119
Trading Revenue	0.08	-0.05	0.00	0.00	0.00	0.00	0.65	1.48	119
Investment Banking Fees & Commissions	1.27	0.00	0.00	0.20	0.89	1.83	3.73	7.86	119
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Net Servicing Fees	0.37	0.00	0.00	0.00	0.07	0.41	1.39	4.81	119
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Insurance Activities Revenue	0.80	0.00	0.00	0.00	0.07	1.13	3.72	5.88	119
Net Gain (Loss) - Sales Loans, OREO, Oth	2.52	-1.84	-0.15	0.36	1.19	4.07	8.58	12.08	119
Other Non-Interest Income	8.19	-0.44	2.16	4.91	7.75	11.30	17.32	25.06	119
Overhead Less Non-Interest Income	39.72	3.83	19.29	29.85	38.86	49.10	60.16	67.61	119

TAX RATIOS:

Appl Inc Taxes/Pretax NOI (TE)	26.02	-40.58	0.54	21.44	29.51	34.39	38.44	40.12	113
Appl Inc Tax+TE/Pretax NOI+TE	31.08	-15.24	0.57	30.10	34.86	37.56	39.86	40.98	113

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	45.54	12.42	21.99	36.60	45.33	57.07	65.05	69.74	119
Commercial and Industrial Loans	10.62	0.23	2.56	5.33	8.58	14.83	24.10	30.68	119
Loans to Individuals	2.29	0.02	0.08	0.41	1.02	3.57	8.73	9.92	119
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.15	119
Agricultural Loans	0.45	0.00	0.00	0.00	0.02	0.57	2.88	3.99	119
Other Loans and Leases	1.83	0.00	0.00	0.33	1.18	2.79	5.30	8.16	119
Net Loans and Leases	63.53	32.16	43.52	56.30	64.97	72.97	76.55	79.20	119
Debt Securities Over 1 Year	17.25	1.99	5.75	10.70	15.79	23.28	32.93	37.25	119
Mutual Funds and Equity Securities	0.10	0.00	0.00	0.00	0.03	0.14	0.50	0.93	119
Subtotal	82.48	38.24	68.29	79.75	84.20	87.59	89.80	90.84	119
Interest-Bearing Bank Balances	3.24	0.09	0.21	0.71	2.27	5.48	9.33	11.90	119
Federal Funds Sold & Reverse Repos	0.11	0.00	0.00	0.00	0.00	0.07	0.74	1.50	119
Debt Securities 1 Year or Less	2.15	0.06	0.13	0.52	1.22	2.91	8.41	10.44	119
Trading Assets	0.06	0.00	0.00	0.00	0.00	0.05	0.34	0.90	119
Total Earning Assets	89.92	80.75	84.69	87.63	90.35	92.57	94.16	95.10	119
Non-Int Cash and Due From Dep Inst	1.84	0.36	0.62	1.23	1.79	2.39	3.12	3.95	119
Other Real Estate Owned	0.37	0.00	0.01	0.07	0.20	0.62	1.11	1.39	119
All Other Assets	7.89	3.47	3.81	5.39	7.68	10.09	12.80	14.03	119
MEMORANDA:									
Short-Term Investments	6.33	0.75	1.11	2.24	4.81	10.22	16.29	23.43	119
U.S. Treasury Securities	0.08	0.00	0.00	0.00	0.00	0.02	0.42	1.54	119
U.S. Agency Securities (excl MBS)	2.48	0.00	0.00	0.14	1.29	4.58	9.03	10.96	119
Municipal Securities	2.69	0.00	0.00	0.23	2.18	4.64	8.34	10.13	119
Mortgage-Backed Securities	11.31	1.15	2.27	6.70	10.70	15.41	21.47	26.57	119
Asset-Backed Securities	0.23	0.00	0.00	0.00	0.00	0.29	1.08	3.09	119
Other Debt Securities	0.68	0.00	0.00	0.00	0.14	1.09	3.06	5.53	119
RE Loans Secured by 1-4 Family	16.92	1.04	4.15	9.70	15.32	23.67	33.51	44.63	119
Revolving	2.84	0.00	0.01	0.68	2.55	4.25	6.78	7.55	119
Closed-End, Sec by First Liens	13.00	0.92	2.68	6.37	11.08	18.93	26.57	37.21	119
Closed-End, Sec by Junior Liens	0.70	0.00	0.06	0.25	0.61	0.95	1.72	2.51	119
Commercial Real Estate Loans	25.88	3.93	9.89	17.99	26.06	34.70	39.81	49.12	119
Construction and Land Dev	3.13	0.00	0.37	1.35	2.64	4.83	6.89	8.33	119
Multi family	2.64	0.00	0.28	1.06	2.05	4.02	6.87	10.94	119
Nonfarm Nonresidential	18.63	1.10	7.51	12.43	18.56	24.84	29.74	33.17	119
RE Loans Secured by Farml and	0.62	0.00	0.00	0.00	0.19	1.12	2.39	3.30	119
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	72.28	36.85	50.63	61.92	74.48	82.46	90.09	93.11	118
RE Loans Secured by 1-4 Family	27.07	2.17	8.84	14.57	25.60	36.03	49.77	56.57	118
Revolving	4.38	0.00	0.03	1.27	3.95	6.65	9.82	11.06	118
Closed-End	22.40	2.15	5.73	12.02	20.40	30.50	44.69	54.91	118
Commercial Real Estate Loans	41.95	13.29	21.50	31.47	41.96	51.92	62.13	68.87	118
Construction and Land Dev	4.97	0.04	0.74	2.02	4.24	7.95	10.80	12.99	118
Multi family	4.69	0.07	0.76	1.82	3.28	6.20	12.39	21.25	118
Nonfarm Nonresidential	30.00	10.70	14.58	21.91	30.29	36.56	43.54	49.27	118
RE Loans Secured by Farml and	1.06	0.00	0.00	0.00	0.36	1.69	4.41	5.84	118
Loans to Depository Institutions	0.01	0.00	0.00	0.00	0.00	0.00	0.04	0.23	118
Commercial and Industrial Loans	17.35	3.43	5.43	8.58	15.53	21.98	38.23	44.92	118
Loans to Individuals	3.90	0.07	0.22	0.64	1.63	5.65	13.84	16.35	118
Credit Card Loans	0.08	0.00	0.00	0.00	0.00	0.06	0.43	1.06	118
Agricultural Loans	0.79	0.00	0.00	0.00	0.03	0.95	4.02	6.90	118
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Other Loans and Leases	3.33	0.00	0.02	0.57	1.94	4.81	9.97	15.73	118

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	6.33	0.75	1.11	2.24	4.81	10.22	16.29	23.43	119
Liquid Assets	21.75	10.18	11.17	14.82	19.49	26.78	37.29	41.77	119
Investment Securities	20.34	4.76	8.71	13.47	18.57	27.64	37.14	42.21	119
Net Loans and Leases	63.53	32.16	43.52	56.30	64.97	72.97	76.55	79.20	119
Net Lns, Ls & Stdbly Ltrs of Credit	64.20	32.89	44.32	56.95	66.12	73.63	77.39	79.43	119
Core Deposits	64.66	24.75	39.46	60.30	68.03	72.87	77.29	79.58	119
Noncore Funding	18.97	5.75	8.67	12.53	16.68	25.02	38.09	50.05	119
Time Deposits of \$100K or More	8.87	1.40	2.86	5.48	8.44	11.58	16.96	21.03	119
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Fed Funds Purchased and Repos	2.13	0.00	0.00	0.27	1.97	3.67	5.74	6.85	119
Net Fed Funds Purchased (Sold)	2.02	-0.52	-0.01	0.00	1.50	3.62	5.71	6.85	119
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Oth Borrowings W/Rem Mat 1 Yr or Less	1.54	0.00	0.00	0.00	0.60	2.75	5.53	8.59	119
Earning Assets Repr in 1 Year	31.26	8.25	13.68	21.62	29.92	41.05	53.58	57.19	119
Int-Bearing Liab Repr in 1 Year	17.92	4.69	6.48	9.01	13.30	21.16	46.08	50.66	119
Long-Term Debt Repr in 1 Year	0.31	0.00	0.00	0.00	0.00	0.25	2.14	3.31	119
Net Assets Repriceable in 1 Year	11.49	-22.74	-10.84	-0.50	12.30	21.20	38.36	45.00	119
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	15.01	-20.66	-2.36	6.27	14.72	23.86	40.18	45.36	119
Net ST Noncore Funding Dependence	5.65	-32.09	-10.63	0.16	6.30	12.92	19.61	28.99	119
Short-Term Inv/ST Noncore Funding	73.09	5.62	7.16	20.14	40.06	98.05	262.02	388.37	119
Li q Asts-ST Noncore Fndg/Nonli q Asts	13.43	-17.74	-6.02	1.61	10.02	23.11	43.43	65.07	119
Net Loans and Leases/Total Deposits	81.85	45.00	57.95	70.56	83.25	92.21	103.51	114.75	119
Net Loans and Leases/Core Deposits	98.60	50.70	66.89	81.49	97.68	110.09	143.01	166.95	119
Held-To-Mat Sec Appr(Depr)/T1 Cap	-0.15	-3.55	-2.05	-0.38	0.00	0.15	0.98	1.74	69
Avail -For-Sale Sec Appr(Depr)/T1 Cap	-0.41	-4.29	-3.40	-1.53	-0.40	0.80	2.24	2.67	100
Struct Notes Appr(Depr)/T1 Cap	-0.29	-2.60	-1.20	-0.37	-0.04	0.00	0.02	0.08	39
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	10.90	0.00	0.00	0.00	2.54	23.56	42.09	53.82	119
Available-For-Sale Securities	88.71	44.98	55.73	76.08	97.36	100.00	100.00	100.00	119
U. S. Treasury Securities	0.42	0.00	0.00	0.00	0.00	0.12	2.41	11.42	119
U. S. Agency Securities (excl MBS)	12.53	0.00	0.00	0.72	7.65	21.08	43.83	53.36	119
Municipal Securities	13.70	0.00	0.00	1.11	12.31	24.89	36.69	41.36	119
Mortgage-Backed Securities	58.56	7.21	19.19	43.60	60.66	76.15	87.80	93.28	119
Asset-Backed Securities	1.16	0.00	0.00	0.00	0.00	1.53	7.22	11.47	119
Other Debt Securities	3.23	0.00	0.00	0.00	0.99	6.48	12.28	15.01	119
Mutual Funds and Equity Securities	0.65	0.00	0.00	0.00	0.18	0.88	3.03	5.92	119
Debt Securities 1 Year or Less	11.32	0.34	0.81	3.04	7.84	16.60	33.74	56.89	119
Debt Securities 1 To 5 Years	21.95	0.21	2.45	7.00	19.19	34.85	49.15	55.36	119
Debt Securities Over 5 Years	60.92	8.19	15.98	46.17	64.49	80.64	91.77	93.57	119
Pledged Securities	49.32	2.07	9.49	33.15	50.64	68.10	82.19	89.24	119
Structured Notes, Fair Value	1.10	0.00	0.00	0.00	0.00	1.00	6.71	11.38	119

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.15	-0.08	-0.02	0.02	0.14	0.26	0.38	0.65	119
Provision for Ln&Ls Losses/Avg Lns&Ls	0.24	-0.13	-0.03	0.04	0.21	0.38	0.57	1.08	118
Provision for Ln&Ls Losses/Net Losses	82.66	-569.89	-53.19	24.65	92.50	129.27	210.10	443.50	117
Ln&Ls Allowance/Total Loans & Leases	1.51	0.64	0.81	1.16	1.39	1.87	2.27	2.94	118
Ln&Ls Allowance/Net Ln&Ls Losses (X)	11.20	1.35	1.74	3.37	5.65	13.61	37.73	74.32	111
ALLL/Nonaccrual Assets	135.89	33.21	42.67	78.91	124.06	169.12	272.50	341.12	118
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	112.11	21.29	31.24	50.16	89.75	156.84	243.07	308.53	118
Gross Ln&Ls Losses/Avg Loans & Leases	0.42	0.04	0.08	0.22	0.36	0.52	0.98	1.31	118
Recoveries/Avg Loans and Leases	0.13	0.00	0.02	0.05	0.10	0.19	0.34	0.44	118
Net Losses/Avg Loans and Leases	0.28	-0.03	0.01	0.09	0.23	0.38	0.69	1.16	118
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118
Recoveries/Prior Year-End Losses	16.84	2.38	4.23	8.67	13.99	20.92	37.49	47.68	118
Earnings Coverage of Net Losses (X)	21.11	0.61	2.01	4.90	8.55	18.78	79.01	159.46	117
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.24	-0.06	-0.01	0.05	0.17	0.37	0.74	1.16	118
RE Loans Secured By 1-4 Family	0.29	-0.00	0.00	0.06	0.19	0.41	0.90	1.35	117
Revolving	0.25	-0.06	-0.00	0.00	0.16	0.44	0.76	1.06	111
Closed-End	0.28	-0.03	0.00	0.04	0.17	0.38	0.97	1.54	117
Commercial Real Estate Loans	0.23	-0.15	-0.10	0.00	0.14	0.36	0.81	1.36	117
Construction and Land Dev	0.46	-3.16	-0.44	0.00	0.08	0.95	2.29	4.98	113
Multi family	0.19	-0.67	-0.09	0.00	0.00	0.21	1.02	2.50	114
Nonfarm Nonresidential	0.21	-0.16	-0.08	0.00	0.13	0.34	0.72	1.02	117
RE Loans Secured by Farmland	0.01	-0.14	-0.07	0.00	0.00	0.00	0.05	0.71	93
Commercial and Industrial Loans	0.30	-0.09	-0.03	0.04	0.20	0.41	0.98	1.73	116
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Loans to Individuals	1.10	0.10	0.14	0.29	0.64	1.34	3.37	7.36	101
Credit Card Loans	1.93	0.00	0.00	0.12	1.24	2.69	6.07	9.33	42
Agricultural Loans	0.03	-0.37	-0.03	0.00	0.00	0.00	0.25	0.46	75
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Loans and Leases	0.31	-0.23	-0.05	0.00	0.00	0.25	2.21	2.96	111

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.58	0.10	0.13	0.27	0.47	0.84	1.34	1.74	118
90+ Days PD Loans and Leases	0.32	0.00	0.00	0.00	0.04	0.36	1.52	2.89	118
Nonaccrual Loans and Leases	1.38	0.33	0.48	0.74	1.13	1.99	2.59	3.89	118
90+ Days PD and Nonaccrual Loans and Leases	1.91	0.37	0.61	0.87	1.46	2.37	4.40	7.76	118
30-89 Days PD Restructured	0.02	0.00	0.00	0.00	0.00	0.02	0.09	0.13	118
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	118
Nonaccrual Restructured	0.41	0.00	0.02	0.11	0.33	0.55	1.00	1.69	118
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.58	0.10	0.13	0.27	0.47	0.84	1.34	1.74	118
90+ Days Past Due Assets	0.32	0.00	0.00	0.00	0.04	0.36	1.52	2.89	118
Nonaccrual Assets	1.39	0.33	0.48	0.78	1.14	2.06	2.60	3.89	118
30+ Days PD & Nonaccrual Assets	2.56	0.75	0.89	1.27	2.21	3.17	4.99	11.20	118
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.11	0.26	0.32	0.60	0.90	1.52	2.60	3.91	119
90+ PD & Nonaccrual Assets + OREO	1.51	0.29	0.54	0.69	1.15	2.16	3.51	5.02	119
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	1.65	0.42	0.65	0.93	1.53	2.12	2.95	5.09	119
Allowance for Loan & Lease Losses	202.26	54.98	68.56	102.15	166.64	276.48	420.42	595.80	118
Equity Cap + ALLL	13.46	3.33	4.68	7.99	12.44	17.61	24.83	39.10	119
Tier 1 Cap + ALLL	15.37	4.65	6.22	9.32	14.00	18.66	27.96	41.00	100
Loans & Leases + RE Acquired	2.79	0.79	0.97	1.40	2.32	3.47	5.35	10.15	118

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE		PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate	- 30-89 Days PD	0.58	0.10	0.12	0.25	0.49	0.80	1.42	1.83	118
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.03	0.41	1.72	4.48	118
	- Nonaccrual	1.61	0.34	0.56	0.85	1.31	2.31	3.19	5.00	118
Coml & Indl	- 30-89 Days PD	0.41	0.00	0.00	0.08	0.26	0.55	1.07	1.89	116
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.11	0.40	1.43	116
	- Nonaccrual	1.11	0.02	0.10	0.35	0.65	1.73	3.21	4.79	116
Individuals	- 30-89 Days PD	1.06	0.00	0.03	0.30	0.69	1.37	2.97	4.74	116
	- 90+ Days Past Due	0.14	0.00	0.00	0.00	0.01	0.12	0.61	1.78	116
	- Nonaccrual	0.26	0.00	0.00	0.03	0.17	0.40	0.90	1.53	116
Dep Inst Lns	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	20
Agri cul tural	- 30-89 Days PD	0.10	0.00	0.00	0.00	0.00	0.10	0.53	0.81	75
	- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.00	0.03	1.26	75
	- Nonaccrual	0.32	0.00	0.00	0.00	0.00	0.26	1.88	3.32	75
Foreign Govts-	- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
	- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
Other Lns&Ls	- 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.22	1.14	3.31	111
	- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.03	0.24	111
	- Nonaccrual	0.19	0.00	0.00	0.00	0.00	0.06	0.93	2.88	111
MEMORANDA:										
1-4 Family	- 30-89 Days PD	0.84	0.18	0.25	0.40	0.72	1.13	1.84	2.78	117
	- 90+ Days Past Due	0.40	0.00	0.00	0.00	0.05	0.38	1.87	4.75	117
	- Nonaccrual	1.81	0.19	0.44	0.70	1.26	2.29	4.31	9.47	117
Revol vi ng	- 30-89 Days PD	0.52	0.00	0.00	0.16	0.40	0.90	1.21	2.20	111
	- 90+ Days Past Due	0.09	0.00	0.00	0.00	0.00	0.08	0.49	0.94	111
	- Nonaccrual	0.87	0.00	0.00	0.24	0.61	1.40	2.41	4.24	111
Closed-End	- 30-89 Days PD	0.89	0.05	0.21	0.41	0.77	1.17	1.79	3.13	117
	- 90+ Days Past Due	0.47	0.00	0.00	0.00	0.05	0.39	2.52	4.92	117
	- Nonaccrual	2.00	0.17	0.42	0.77	1.34	2.53	4.86	10.17	117
	- Jr Li en 30-89 Days PD	0.05	0.00	0.00	0.00	0.03	0.08	0.19	0.30	117
	- Jr Li en 90+ Days PD	0.02	0.00	0.00	0.00	0.00	0.01	0.15	0.40	117
	- Jr Li en Nonaccrual	0.13	0.00	0.00	0.01	0.08	0.17	0.54	0.70	117
Commercial RE	- 30-89 Days PD	0.43	0.00	0.01	0.08	0.27	0.63	1.10	1.55	117
	- 90+ Days Past Due	0.33	0.00	0.00	0.00	0.00	0.33	1.82	3.21	117
	- Nonaccrual	1.72	0.22	0.46	0.80	1.43	2.49	3.83	4.53	117
Const & Dev	- 30-89 Days PD	0.48	0.00	0.00	0.00	0.16	0.74	1.84	3.63	113
	- 90+ Days Past Due	0.62	0.00	0.00	0.00	0.00	0.31	3.52	7.41	113
	- Nonaccrual	4.02	0.00	0.00	0.70	2.90	6.63	12.97	16.61	113
Mul ti fami ly	- 30-89 Days PD	0.23	0.00	0.00	0.00	0.00	0.30	1.20	1.61	114
	- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.15	1.14	4.98	114
	- Nonaccrual	0.68	0.00	0.00	0.00	0.24	1.09	2.55	4.91	114
Nonfarm Nres-	- 30-89 Days PD	0.35	0.00	0.00	0.05	0.24	0.60	0.92	1.43	117
	- 90+ Days Past Due	0.29	0.00	0.00	0.00	0.00	0.27	1.48	3.20	117
	- Nonaccrual	1.54	0.11	0.36	0.70	1.20	2.28	3.53	4.56	117
Farm land	- 30-89 Days PD	0.35	0.00	0.00	0.00	0.00	0.45	1.76	3.46	93
	- 90+ Days Past Due	0.10	0.00	0.00	0.00	0.00	0.00	0.61	1.74	93
	- Nonaccrual	1.64	0.00	0.00	0.00	0.13	1.59	5.20	25.50	93
Credi t Card	- 30-89 Days PD	1.10	0.00	0.00	0.18	0.86	1.57	3.43	4.92	42
	- 90+ Days Past Due	0.25	0.00	0.00	0.00	0.00	0.40	1.26	1.81	42
	- Nonaccrual	0.16	0.00	0.00	0.00	0.00	0.00	1.46	1.99	42

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	10.40	7.07	8.31	9.21	10.13	11.43	13.15	14.72	100
Tier 1 RBC Ratio	14.31	9.70	11.22	12.55	14.04	15.94	18.32	19.96	100
Total Risk-Based Capital Ratio	15.62	12.08	12.64	13.60	15.33	17.14	19.58	22.58	100
Tangible Tier 1 Leverage Ratio	10.25	6.95	8.02	9.12	10.06	11.33	13.13	14.71	100
Tangible Common Eq Cap/Tan Assets	9.06	4.90	6.29	7.39	9.00	10.27	12.26	14.00	100
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	14.76	1.82	4.63	9.96	13.93	20.83	25.54	30.78	119
Standby Letters of Credit	0.53	0.00	0.00	0.17	0.41	0.84	1.38	1.76	119
Commercial & Similar Letters of Credit	0.01	0.00	0.00	0.00	0.00	0.01	0.10	0.27	119
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	4.69	0.00	0.00	0.33	1.96	8.96	17.15	21.44	119
Interest Rate Contracts	4.31	0.00	0.00	0.30	1.81	8.27	16.09	20.59	119
Interest Rate Futures & Forward Contr	0.28	0.00	0.00	0.00	0.00	0.48	1.20	3.63	119
Written Options Contr (Int Rate)	0.30	0.00	0.00	0.00	0.01	0.53	1.37	2.24	119
Purchased Options Contr (Int Rate)	0.08	0.00	0.00	0.00	0.00	0.00	0.63	1.39	119
Interest Rate Swaps	3.09	0.00	0.00	0.00	0.84	4.84	13.00	17.66	119
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.13	119
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	119
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Equity, Commodity, & Other Deriv Contr	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.51	119
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	119
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	23.97	6.17	8.21	16.11	23.57	31.96	38.54	41.61	118

PERCENT OF NOTIONAL AMOUNT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Rate Contracts	98.39	42.80	86.38	100.00	100.00	100.00	100.00	100.00	100
Foreign Exchange Contracts	0.05	0.00	0.00	0.00	0.00	0.00	0.00	1.98	100
Equity, Comm, & Other Contracts	0.48	0.00	0.00	0.00	0.00	0.00	0.86	13.61	100
Futures and Forwards	15.68	0.00	0.00	0.00	2.89	30.70	61.85	72.73	100
Written Options	15.22	0.00	0.00	0.00	6.23	32.96	49.75	82.97	100
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	100
Over-The-Counter	14.85	0.00	0.00	0.00	4.34	32.96	49.75	82.97	100
Purchased Options	2.20	0.00	0.00	0.00	0.00	1.13	15.26	21.31	100
Exchange-Traded	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
Over-The-Counter	2.07	0.00	0.00	0.00	0.00	0.00	15.26	21.31	100
Swaps	56.99	0.00	0.00	0.68	66.74	96.75	100.00	100.00	100
Held for Trading	24.31	0.00	0.00	0.00	0.00	57.75	100.00	100.00	100
Interest Rate Contracts	14.79	0.00	0.00	0.00	0.00	17.63	98.34	100.00	100
Foreign Exchange Contracts	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.93	100
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.08	100
Non-Traded	75.68	0.00	0.00	40.10	100.00	100.00	100.00	100.00	100
Interest Rate Contracts	72.95	0.00	0.00	28.28	100.00	100.00	100.00	100.00	100
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	100
Equity, Comm, & Other Contracts	0.28	0.00	0.00	0.00	0.00	0.00	0.00	12.23	100
Deriv Contr (Excl Fut & FX LE 14 Days)	79.17	8.50	33.99	56.77	84.84	100.00	100.00	100.00	89
One Year or Less	21.18	0.00	0.00	0.05	11.44	44.54	63.95	81.15	89
Over 1 Year to 5 Years	17.97	0.00	0.00	0.00	14.83	38.43	50.21	61.70	89
Over 5 Years	26.66	0.00	0.00	0.00	23.92	49.99	70.76	90.55	89
Gross Negative Fair Value (Abs Val)	1.58	0.00	0.02	0.47	1.34	2.29	3.42	4.28	100
Gross Positive Fair Value	1.46	0.00	0.04	0.61	1.20	2.10	3.23	4.06	100
PERCENT OF TIER 1 CAPITAL:									
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.02	0.06	100
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00	0.01	0.03	0.04	100
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	100
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	100
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.03	100
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
PAST DUE DERIVATIVE INSTRUMENTS									
FAIR VALUE:									
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100
OTHER RATIOS:									
Current Credit Exposure/Risk Wtd Asts	0.07	0.00	0.00	0.00	0.01	0.08	0.39	0.43	100

INSURANCE ACTIVITIES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
ANALYSIS RATIOS:									
Ins Underwriting Assets/Consol Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.07	119
Ins Under Assets(P/C)/Tot Ins Und Ast	66.66	0.00	0.00	0.00	100.00	100.00	100.00	100.00	9
Ins Under Assets(L/H)/Tot Ins Und Ast	33.33	0.00	0.00	0.00	0.00	75.00	100.00	100.00	9
Sep Acct Assets(L/H)/Total Life Ast	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Ins Activities Revenue/Adj Oper Inc	0.80	0.00	0.00	0.00	0.07	1.13	3.72	5.88	119
Premium Inc/Ins Activities Revenue	0.28	0.00	0.00	0.00	0.00	0.00	0.00	13.50	84
Credit Rel Prem Inc/Tot Prem Inc	37.50	0.00	0.00	0.00	0.00	100.00	100.00	100.00	8
Other Prem Inc/Total Prem Inc	62.50	0.00	0.00	0.00	100.00	100.00	100.00	100.00	8
Ins Under Net Income/Consol Net Income	0.00	-0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
Ins Net Inc (P/C)/Equity (P/C)	12.40	-17.96	-17.96	-13.90	-5.06	7.58	45.16	68.64	6
Ins Net Inc (L/H)/Equity (L/H)	-0.27	-0.27	-0.27	-0.27	-0.27	-0.27	-0.27	-0.27	1
Insur Ben, Losses, Exp/Insur Premiums	117.59	0.00	0.00	86.52	115.27	130.53	185.81	188.47	8
Reinsurance Recov(P/C)/Tot Assets(P/C)	2.94	0.00	0.00	0.00	0.00	1.02	7.47	11.53	6
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
CSV Life Insurance/Tier 1 Cap + ALLL	10.62	0.00	0.00	5.36	11.67	17.86	21.13	24.57	100
BROKER-DEALER ACTIVITIES									
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	119
FOREIGN ACTIVITIES									
Yield: Foreign Loans	0.16	0.00	0.00	0.00	0.00	0.00	0.00	1.42	36
Cost: Interest-Bearing Deposits	0.33	0.29	0.29	0.29	0.31	0.34	0.36	0.37	3
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:									
Real Estate Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0
Commercial and Industrial Loans	0.50	0.02	0.02	0.02	0.35	0.72	0.77	0.79	3
Foreign Governments and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4
GROWTH RATES:									
Net Loans and Leases	233.19	-100.00	-73.27	-26.51	-2.83	23.55	186.63	2912.09	31
Total Selected Assets	85.93	-99.29	-45.38	-13.56	-0.32	32.58	391.59	2011.91	42
Deposits	16.28	-45.41	-45.41	-45.41	-12.72	33.54	58.00	66.15	3

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	68.60	0.00	1.49	35.41	74.11	100.90	131.59	189.66	86
Dividends Paid/Net Income	27.86	0.00	0.00	3.43	30.94	46.92	63.32	71.60	113
Net Income - Dividends/Avg Equity	6.26	-1.03	1.55	3.53	5.93	8.83	13.04	17.74	119
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	121.80	0.00	0.00	0.00	105.83	174.62	354.66	570.37	94
Dividends From Nonbank Subs	3.69	0.00	0.00	0.00	0.11	3.02	16.51	56.79	94
Dividends From Subsidiary BHCs	1.11	0.00	0.00	0.00	0.00	0.00	0.00	30.00	94
Dividends From All Subsidiaries	146.81	0.00	0.00	79.28	119.08	189.75	408.94	662.76	94
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	36.58	0.00	0.00	0.00	38.02	62.84	90.62	119.61	100
Interest Income From Bank Subs	0.14	0.00	0.00	0.00	0.00	0.09	0.89	2.07	100
Mgt & Service Fees From Bank Subs	0.97	0.00	0.00	0.00	0.00	0.00	7.70	14.55	100
Other Income From Bank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.70	100
Operating Income From Bank Subs	41.19	0.00	0.00	2.07	39.02	73.92	100.60	141.65	100
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	64.34	0.00	0.00	0.00	54.81	100.00	200.23	311.25	64
Interest Income From Nonbank Subs	0.23	0.00	0.00	0.00	0.00	0.00	0.44	6.34	64
Mgt & Serv Fees From Nonbank Subs	0.68	0.00	0.00	0.00	0.00	0.00	0.00	20.99	64
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	64
Operating Inc From Nonbank Subs	74.92	0.00	0.00	0.64	57.84	100.00	233.64	353.08	64
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	23.39	0.00	0.00	0.00	0.00	20.79	66.13	99.64	14
Interest Inc From Subsidiary BHCs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	0.11	14
Mgt & Serv Fees From Sub BHCs	1.34	0.00	0.00	0.00	0.00	0.00	0.03	5.68	14
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14
Operating Income From Sub BHCs	24.76	0.00	0.00	0.00	0.00	20.96	77.40	112.80	14
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	53.24	0.00	0.00	0.00	83.92	97.93	99.91	100.00	111
Interest Income From Bank Subs	4.63	0.00	0.00	0.00	0.00	0.29	23.76	97.21	111
Mgt & Serv Fees From Bank Subs	3.27	0.00	0.00	0.00	0.00	0.00	17.26	63.93	111
Other Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.00	1.18	111
Operating Income From Bank Subs	72.79	0.00	0.00	49.73	96.31	99.80	100.00	100.00	111
Dividends From Nonbank Subs	2.32	0.00	0.00	0.00	0.00	1.55	13.12	36.55	111
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	2.83	111
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.06	111
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Operating Inc From Nonbank Subs	5.90	0.00	0.00	0.00	0.05	4.25	33.70	90.60	111
Dividends From Subsidiary BHCs	0.74	0.00	0.00	0.00	0.00	0.00	0.00	35.65	111
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111
Operating Income From Sub BHCs	0.99	0.00	0.00	0.00	0.00	0.00	0.00	48.18	111
Loans and Adv From Subs/ST Debt	103.57	0.00	0.00	0.00	0.15	104.78	347.89	351.51	7
Loans and Adv From Subs/Total Debt	189.66	0.00	0.00	0.00	24.08	210.08	508.47	861.20	38

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
1107205	3,484,018	AMARILLO NATIONAL BANCORP, INC	AMARILLO, TX	
3153130	3,718,374	BANC OF CALIFORNIA, INC.	IRVINE, CA	Moved from Peer 3; Name change from FIRST PACTRUST BANCOR
1133286	5,926,745	BANCFIRST CORPORATION	OKLAHOMA CITY, OK	
2858951	4,000,539	BANCORP, INC., THE	WILMINGTON, DE	
3547999	3,039,202	BANGOR BANCORP, MHC	BANGOR, ME	Moved from Peer 3
1245620	5,172,662	BANK LEUMI LE-ISRAEL CORPORATI	NEW YORK, NY	
1097089	4,706,465	BANK OF THE OZARKS INC	LITTLE ROCK, AR	
2126977	4,282,553	BANNER CORPORATION	WALLA WALLA, WA	
2961879	6,340,987	BBCN BANCORP, INC.	LOS ANGELES, CA	
3818804	8,879,801	BEAL FINANCIAL CORPORATION	PLANO, TX	
3846638	4,686,235	BENEFICIAL SAVINGS BANK, MHC	PHILADELPHIA, PA	
2333663	5,458,218	BERKSHIRE HILLS BANCORP, INC	PITTSFIELD, MA	
3814310	3,284,182	BOFI HOLDING, INC.	SAN DIEGO, CA	
3944628	3,640,528	BOND STREET HOLDINGS, INC.	WESTON, FL	
1020180	8,438,616	BREMER FINANCIAL CORPORATION	SAIN T PAUL, MN	
2631510	5,254,051	BROOKLINE BANCORP, INC.	BOSTON, MA	
1201671	3,409,639	BTC FINANCIAL CORPORATION	DES MOINES, IA	
4037349	6,225,322	CADENCE BANCORP LLC	HOUSTON, TX	
4160939	6,605,991	CAPITAL BANK FINANCIAL CORP.	CORAL GABLES, FL	
4226910	9,208,223	CAPITOL FEDERAL FINANCIAL, INC	TOPEKA, KS	
1022764	4,744,483	CENTRAL PACIFIC FINANCIAL CORP	HONOLULU, HI	
1111088	3,361,083	CENTURY BANCORP, INC.	MEDFORD, MA	
1201934	6,258,236	CHEMICAL FINANCIAL CORPORATION	MIDLAND, MI	
1076262	3,395,025	CITY HOLDING COMPANY	CHARLESTON, WV	
3762457	4,815,829	CM FLORIDA HOLDINGS, INC.	CORAL GABLES, FL	
2571120	4,490,652	COLUMBIA BANK MHC	FAIR LAWN, NJ	
2078816	7,150,940	COLUMBIA BANKING SYSTEM, INC.	TACOMA, WA	
1048867	7,302,017	COMMUNITY BANK SYSTEM, INC.	DEWITT, NY	
1070644	3,643,854	COMMUNITY TRUST BANCORP, INC.	PIKEVILLE, KY	
1885307	3,189,934	COMMUNITY TRUST FINANCIAL CORP	RUSTON, LA	
4284536	3,925,112	CUSTOMERS BANCORP, INC	WYOMISSING, PA	
1029222	6,557,283	CVB FINANCIAL CORP.	ONTARIO, CA	
2487650	4,015,325	DIME COMMUNITY BANCSHARES, INC	NEW YORK, NY	
2894230	9,722,460	DISCOUNT BANCORP, INC.	NEW YORK, NY	
2184164	8,569,543	DORAL FINANCIAL CORPORATION	SAN JUAN, PR	
2652104	3,506,306	EAGLE BANCORP, INC.	BETHESDA, MD	
1427239	8,706,158	EASTERN BANK CORPORATION	BOSTON, MA	
2303910	3,108,121	ENTERPRISE FINANCIAL SERVICES	CLAYTON, MO	
1250101	6,501,070	FIRST AMERICAN FINANCIAL CORPO	SANTA ANA, CA	
1076431	3,173,659	FIRST BANCORP	SOUTHERN PINES, NC	
1118797	6,230,054	FIRST BANKS, INC.	CLAYTON, MO	
1203602	3,532,024	FIRST BUSEY CORPORATION	CHAMPAIGN, IL	
1075911	8,202,628	FIRST CITIZENS BANCORPORATION,	COLUMBIA, SC	
1071306	6,150,962	FIRST COMMONWEALTH FINANCIAL	INDIANA, PA	
1071276	6,253,441	FIRST FINANCIAL BANCORP	CINCINNATI, OH	
1102312	5,075,635	FIRST FINANCIAL BANKSHARES, IN	ABILENE, TX	
1208595	3,019,365	FIRST FINANCIAL CORPORATION	TERRE HAUTE, IN	Moved from Peer 3
1133437	8,028,442	FIRST FINANCIAL HOLDINGS INC.	COLUMBIA, SC	Name change from SCBT FINANCIAL CORPORATION
1123670	7,497,512	FIRST INTERSTATE BANCSYSTEM	BILLINGS, MT	
1208559	4,326,462	FIRST MERCHANTS CORPORATION	MUNCIE, IN	
1208184	8,517,913	FIRST MIDWEST BANCORP, INC.	ITASCA, IL	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
3485541	3,161,072	FIRST NBC BANK HOLDING COMPANY	NEW ORLEANS, LA	
2393274	4,732,265	FLUSHING FINANCIAL CORPORATION	LAKE SUCCESS, NY	
2003975	8,047,729	GLACIER BANCORP, INC.	KALISPELL, MT	
2339133	3,606,269	GREAT SOUTHERN BANCORP, INC.	SPRINGFIELD, MO	
3919390	3,480,557	H & R BLOCK, INC.	KANSAS CITY, MO	
1206546	4,912,730	HEARTLAND FINANCIAL USA, INC.	DUBUQUE, IA	
3838727	9,093,592	HILLTOP HOLDINGS, INC	DALLAS, TX	
1491409	4,161,306	HOME BANCSHARES, INC.	CONWAY, AR	
1048803	3,021,520	HUDSON VALLEY HOLDING CORP.	YONKERS, NY	Moved from Peer 3
1136803	5,895,464	INDEPENDENT BANK CORP.	ROCKLAND, MA	
1064278	4,093,824	INTRUST FINANCIAL CORPORATION	WICHITA, KS	
1490701	3,693,116	JOHNSON FINANCIAL GROUP, INC.	RACINE, WI	
3790393	3,237,770	KEARNY MHC	KEARNY, NJ	
1404799	3,299,752	LAKELAND BANCORP, INC.	OAK RIDGE, NJ	
1208906	3,043,245	LAKELAND FINANCIAL CORPORATION	WARSAW, IN	Moved from Peer 3
3814208	3,626,990	LUTHER BURBANK CORPORATION	SANTA ROSA, CA	
1090987	9,257,618	MB FINANCIAL, INC	CHICAGO, IL	
1135972	6,878,113	MERCANTIL COMMERCEBANK HOLDING	CORAL GABLES, FL	
3932072	4,026,612	MIDDLESEX BANCORP MHC	NATICK, MA	
2568278	9,649,656	MIDLAND FINANCIAL CO.	OKLAHOMA CITY, OK	
3719965	9,063,869	NATIONAL AMERICAS HOLDINGS LLC	NEW YORK, NY	
3973888	5,161,969	NATIONAL BANK HOLDINGS CORPORA	GREENWOOD VILLAGE, CO	
1117026	8,424,623	NATIONAL PENN BANCSHARES, INC.	BOYERTOWN, PA	
1139279	7,668,903	NBT BANCORP INC.	NORWICH, NY	
3212091	6,675,795	NEW YORK PRIVATE BANK & TRUST	NEW YORK, NY	
4122722	7,959,072	NORTHWEST BANCSHARES INC	WARREN, PA	
1136661	3,312,301	OCEAN BANCSHARES, INC.	MIAMI, FL	
2490575	8,380,227	OFB BANCORP	SAN JUAN, PR	
1098303	9,652,137	OLD NATIONAL BANCORP	EVANSVILLE, IN	
2875332	6,618,186	PACWEST BANCORP	LOS ANGELES, CA	
1142336	6,707,089	PARK NATIONAL CORPORATION	NEWARK, OH	
1053272	7,550,146	PINNACLE BANCORP, INC.	CENTRAL CITY, NE	
2925657	5,391,200	PINNACLE FINANCIAL PARTNERS	NASHVILLE, TN	
3133637	7,341,014	PROVIDENT FINANCIAL SERVICES,	JERSEY CITY, NJ	
3083291	4,049,172	PROVIDENT NEW YORK BANCORP, IN	MONTEBELLO, NY	
1098844	5,736,048	RENASANT CORPORATION	TUPELO, MS	
1097025	3,331,881	REPUBLIC BANCORP, INC.	LOUISVILLE, KY	
1071397	4,588,128	S & T BANCORP, INC.	INDIANA, PA	
3365858	3,386,120	SALEM FIVE BANCORP	SALEM, MA	
1248304	4,052,969	SANDY SPRING BANCORP, INC.	OLNEY, MD	
2847115	6,884,529	SANTANDER BANCORP	GUAYNABO, PR	
3635319	3,396,190	SERVISFIRST BANCSHARES, INC.	BIRMINGHAM, AL	
1094828	3,441,709	SIMMONS FIRST NATIONAL CORPORA	PINE BLUFF, AR	
4091800	3,704,399	SKBHC HOLDINGS LLC	SEATTLE, WA	
2368106	6,489,453	SNBNY HOLDINGS LIMITED	GRABTAR, ZZ	
1245068	3,467,974	SOUTHSIDE BANCSHARES, INCORPOR	TYLER, TX	
2502049	3,082,315	STELLARONE CORPORATION	CHARLOTTESVILLE, VA	
1139242	3,236,320	SUN BANCORP, INC	VINELAND, NJ	
3823031	4,371,492	SWS GROUP, INC.	DALLAS, TX	
3045084	5,126,766	T. ROWE PRICE GROUP, INC.	BALTIMORE, MD	
3609682	4,750,641	TALMER BANCORP INC.	TROY, MI	

BHCPR Reporters for Quarter Ending 09/30/2013
Peer Group 2 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 06/30/2013 and Other Notes
2495039	6,014,694	TAYLOR CAPITAL GROUP, INC.	ROSEMONT, IL	
2367921	4,932,428	TOMPKINS FINANCIAL CORPORATION	ITHACA, NY	
1048513	4,463,436	TRUSTCO BANK CORP NY	GLENVILLE, NY	
1971693	4,047,306	UNION FIRST MARKET BANKSHARES	RICHMOND, VA	
1076217	8,513,818	UNITED BANKSHARES, INC.	CHARLESTON, WV	
1249347	7,243,293	UNITED COMMUNITY BANKS, INC.	BLAIRSVILLE, GA	
1050712	3,213,333	VALLEY VIEW BANCSHARES, INC.	OVERLAND PARK, KS	
4191465	3,384,893	VIEWPOINT FINANCIAL GROUP, INC	PLANO, TX	
1029464	4,428,348	W.T.B. FINANCIAL CORPORATION	SPOKANE, WA	
1115349	3,134,192	WASHINGTON TRUST BANCORP, INC.	WESTERLY, RI	
3842694	4,272,510	WEDBUSH, INC.	LOS ANGELES, CA	
1070448	6,147,413	WESBANCO, INC.	WHEELING, WV	
1025541	4,807,627	WESTAMERICA BANCORPORATION	SAN RAFAEL, CA	
2349815	8,921,429	WESTERN ALLIANCE BANCORPORATIO	PHOENIX, AZ	
1137770	3,941,844	WOODFOREST FINANCIAL GROUP, IN	THE WOODLANDS, TX	
3844269	4,442,656	WSFS FINANCIAL CORPORATION	WILMINGTON, DE	
1199602	4,650,646	1ST SOURCE CORPORATION	SOUTH BEND, IN	

Note: Peer Group 2 has 119 bank holding companies.